Education
Healthcare
Public Services

VOL. 50, NO. 3 | FALL 2026
aft.org/ae

AMERICAN Educator

A JOURNAL OF EDUCATIONAL EQUITY, RESEARCH, AND IDEAS

Why Is It So Hard to Get By?

In this special issue, we reveal what's behind the affordability crisis—and how we can fix it.

ALSO IN THIS ISSUE: CIVIC EDUCATION, P. 50

Discover Our **Eco-Friendly** Redesign

We're bringing you all the in-depth articles you expect—and using less paper. With our hybrid **print + digital** design, some articles are printed in full, while the rest start in print and continue online at **aft.org/ae**.

Have ideas for balancing the cognitive benefits of print with the environmental benefits of digital? We'd love to hear from you. Please help us improve our new design by emailing **ae@aft.org**.

Download this issue for free at **aft.org/ae**.

aft Education Healthcare Public Services

OUR MISSION

The AFT is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

RANDI WEINGARTEN
President

FEDRICK C. INGRAM
Secretary-Treasurer

EVELYN DEJESUS
Executive Vice President

LISA HANSEL
Chief Publications Editor

LESLEY R. GONZALEZ
Assistant Editor

LUKE STEELE
Editorial Coordinator

SEAN LISHANSKY
Copyeditor

JENNIFER CHANG
Senior Director of Communications

JENNIFER BERNEY
Art and Design Lead

RACHEL ANDERSON
Junior Graphic Designer

AMERICAN EDUCATOR (ISSN 0148-432X print / ISSN 2770-4432 online, USPS 008-462) is published online quarterly and in print biannually by the AFT, 555 New Jersey Ave. NW, Washington, DC 20001-2079. 202-879-4400, **aft.org**

Letters to the editor may be sent to the address above or to **ae@aft.org**.

AMERICAN EDUCATOR cannot assume responsibility for unsolicited manuscripts.

Please allow a minimum of four weeks for copyright permission requests.

Signed articles do not necessarily represent the viewpoints or policies of the AFT.

AMERICAN EDUCATOR is mailed biannually to AFT members in preK–12 education, higher education, and other educational roles as a benefit of membership. Subscriptions represent $2.50 of annual dues. Non-AFT members may subscribe by mailing $10 per year by check or money order to the address below.

MEMBERS: To change your address or subscription, notify your local union treasurer or visit **aft.org/members**.

POSTMASTER: Send address changes to *American Educator*, 555 New Jersey Ave. NW, Washington, DC 20001-2079.

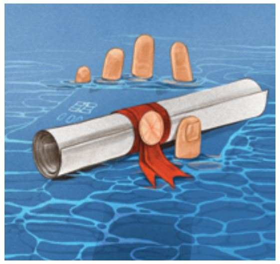
Cover illustration: VALERIE CHIANG

Photo credits: PLASHING VOLE / FLICKR, LICENSED UNDER CREATIVE COMMONS.ORG/LICENSES/BY-NC-SA/2.0/DEED.EN, CHANGED TO GRAYSCALE AND ISOLATED

AMERICAN Educator

VOL. 50, NO. 3 | FALL 2026
aft.org/ae

Why Is It So Hard to Get By?



ALSO IN THIS ISSUE

Building Our Power to Fight for a Better Future

RANDI WEINGARTEN, AFT President

IN THE UNITED STATES, there are now 1,000 billionaires—and the world's first trillionaire—at a time when nearly half of American households—46 percent—don't earn enough to make ends meet.

This *wealth* imbalance—the top 1 percent having as much wealth as the entire bottom 90 percent of Americans combined—has led to a *power* imbalance that affects the lives of everyone in our country. These oligarchs influence policy. They have the power to undo social progress. To sway financial markets, monopolize the media, buy elections, and undermine democracy.

But this is what they don't have: the power of the people.

That's not a mere slogan; it's the potential to work together, to bargain together, to protest together, to vote together, to act together to bring about change. That is the power and potential of our movement and of the AFT.

The AFT is the fastest-growing union in the AFL-CIO. I am thrilled to announce that, despite everything that's been thrown at us, we have hit a historic milestone: The AFT is 1.875 million members strong!

Half of all nonunion workers in the United States want to join a union, but only 1 in 10 belongs to a union. In the mid-20th century, when 1 in 3 American workers were in a union, we had the largest middle class and the lowest income inequality. That's why, in the long term, growing the union movement is key to solving America's affordability crisis.

But what do we do now? We've got to win elections. And here's why.

As I said, 46 percent of households—55 percent of households of color—did not earn enough to make ends meet in 2024. And inflation has soared since then. That means there's not enough to put food on the table, put gas in the tank, and still cover rent. It means constant stress and struggle.

Our members see it every day in the people they teach, heal, and protect. And our members *feel* it.

This winter we surveyed AFT members about the financial issues that keep them up at night, and 7,500 responded. Nearly three-quarters reported living paycheck to paycheck, and more than a third said they were unable to cover all of their monthly bills.

President Donald Trump isn't worried about being able to afford healthcare, housing, or anything else. Since returning to the White House, he has raked in more than $2.2 billion, through what government watchdogs call unprecedented corruption and self-dealing.

Each of us can do something to win in November and achieve the better future we fight for.

We're not holding our breath for the president to deliver on his promises to lower costs. We're fighting for economic security and to put more money in our members' pockets—like the one million borrowers we've helped get Public Service Loan Forgiveness relief. Our Fight for Affordability builds on that work, with resources to help navigate medical and credit card debt and other support people are legally entitled to but may not know about (see page 9). And our One Big Bill campaign highlights the devastating consequences of Trump's Big Ugly Bill—like spiking student loan payments—and uses those stories as a basis to fight for much-needed relief (visit go.aft.org/11z to share your story).

We are working with allies in Congress on bold solutions, like increasing the minimum wage to $25 and passing the Working Americans' Tax Cut Act, which would exempt 104 million lower-income adults from federal taxes—paid for by millionaires paying a fairer share. We're pushing for increased funding for public schools and colleges. We're fighting back against the draconian cuts to Medicaid and to rural hospitals. Millions of children risk going hungry because of the heartless changes to the Supplemental Nutrition Assistance Program in the Big Ugly Bill; we are fighting for every single one of them.

But we need majorities in statehouses and in Congress this year, and ultimately the White House, to secure the foundational changes we seek.

To get a working-class tax cut, to pass living-wage legislation, to get limitless money out of politics, to fix the healthcare system, to strengthen public education, and to restore vital safety net and climate programs, we have to elect people who support working people, leaders with real plans to make life better.

Strengthening public schools and stopping the reckless runaway train that private school vouchers are becoming should not be a partisan issue. Ensuring everyone who works can earn a living wage should not be a political issue. Fighting so everyone has access to high-quality, affordable healthcare should be a human priority, not one party's priority. Shoring up Social Security to keep seniors out of destitution should have universal support. Addressing the climate crisis that threatens all humanity should *unify* all humanity.

This election will decide whether we are a country governed by the people or ruled by the powerful. A country of opportunity or oligarchy. A country whose people live in freedom or in fear.

That's what's at stake in November 2026. People power can win, but we need to be all in. No one can do everything, but each of us can do something to win in November and achieve the better future we fight for. ■

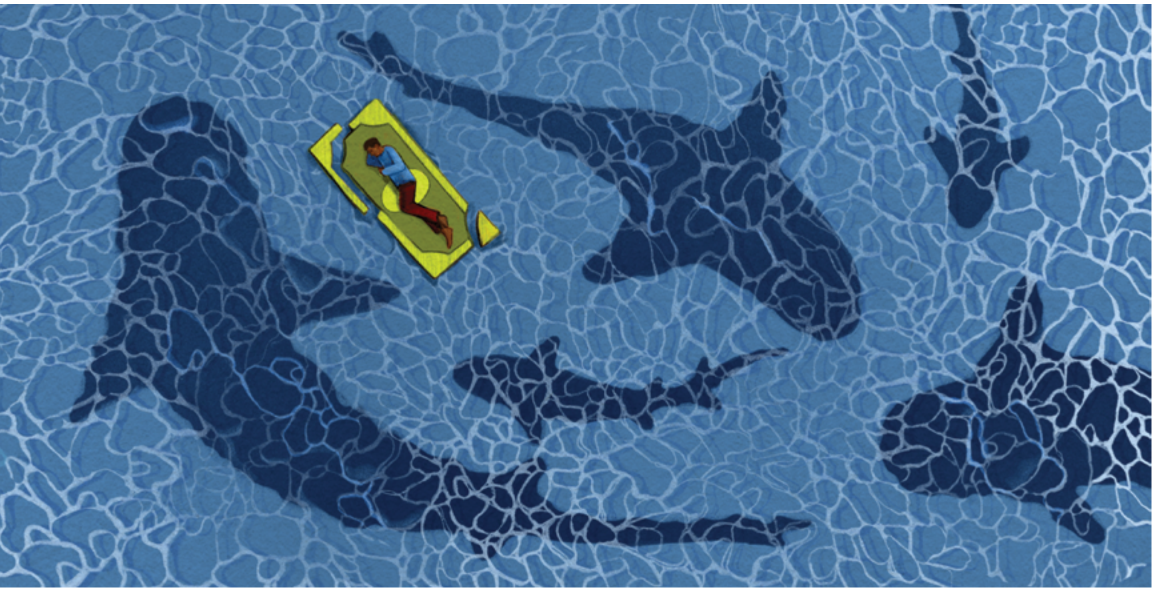
PAMELA WOLFE

Watch and Share

In her State of the Union speech at the AFT's convention, Randi Weingarten had the delegates cheering as she set forth the AFT's plans to build workers' power and elect candidates who will join us in the fight for a better future for all. While this column offers an excerpt, watch her full speech at go.aft.org/4wn.

Life Below Water

Two Educators on the Impact of Education and Healthcare Debt



ILLUSTRATIONS BY ŪLA ŠVEIKAUSKAITĖ

In this special issue of *American Educator*, several economists and researchers answer a fundamental question: Why is it so hard to make ends meet? While the full story is complex, there are two simple truths we should all keep in mind. First, wages haven't risen as quickly as they could and should have since the late 1970s; instead, as productivity rose, the gains went primarily to the people who were already ultra-wealthy. Second, a variety of policy choices—including on taxes and trade—are forcing working people into debt for basic necessities like housing, higher education, and healthcare.

The scholars' explanations offer critical insights, but we wanted to start with our members: What does our inequitable economy—and the resulting affordability crisis—mean for them? Few people want to talk about being in debt; even though our society is structured to make debt all but impossible to avoid, it seems like anything beyond a mortgage is taboo. We're grateful to Mary Elizabeth Modica, a seventh-grade English language learner educator and member of the Clarkstown Teachers' Association in New City, New York, and Thomas Moomjy, an American studies professor at Rutgers University and member of the Rutgers Adjunct Faculty Union in New Brunswick, New Jersey, for sharing their stories.

–EDITORS

EDITORS: Please tell us about yourselves, including how you were pushed into debt.

THOMAS MOOMJY: I've been an adjunct professor since 2010. I teach American studies, and my specialty is pop culture and web culture.

In 2019, I got hit with walking pneumonia. I passed out, woke up in the emergency room, and by the time I could go home a couple of days later, I had a $35,000 bill. I did not have insurance—as an adjunct, I could not afford it. The irony is that I was working full time between my classes at the two state institutions where I was teaching: Rutgers University and Raritan Valley Community College. In a more just world, I should have been getting health insurance. New Jersey uses a look-back method for determining benefits; because I was working full time in 2019, I got insurance in 2020. But that's rare. Of the 16 years that I have been an employee of the state of New Jersey, I've only had state health benefits for two years.

To pay off my medical debt, I gave up the money I had been saving to buy a house—and seven years later I'm still renting. This year, I'm without health insurance again because of President Trump's supposedly beautiful bill eliminating the subsidies that made buying insurance under the Affordable Care Act actually affordable.* Last year, with the subsidy, my payment was $150 per month. This year, if I had kept my insurance, it would be over $750.

This is a policy choice that Republican legislators made. I'm furious. But I have reasons to be furious at both sides; both have made policy choices that put working people last. Looking ahead to the midterms, I wish there were more candidates who would get something done in a nonideological way. Give me a candidate who has a reasonable solution to fiscal problems instead of kicking the can down the road to the next generation. I don't want to pass on problems like they were passed on to my generation.

The best thing that happened to me over the past several years was connecting with people on debt issues, including student debt, and qualifying for Public Service Loan Forgiveness (PSLF) last year. As an adjunct, that is like a miracle, and it has given me much-needed breathing room.

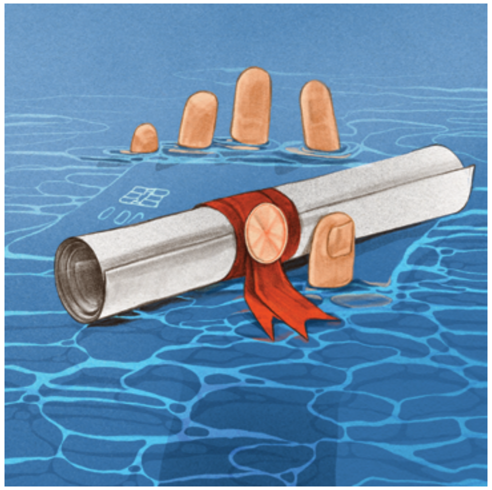
Currently, thanks to union solidarity, I'm only teaching at Rutgers. In 2023, Rutgers faculty and graduate students went on strike. As a result, my salary went up and now I can get by—just barely—with one job. But I still teach more courses than tenured professors. And I'm waiting for the other shoe to drop. It almost did in the middle of March; the deans said we had to pause our budget and started making cuts. I received a letter on a Friday thanking me for my service, then was rehired the following Monday. Maybe someone realized that I was already on the schedule for summer and fall classes.

> "We need a new deal that makes 'life, liberty, and the pursuit of happiness' real."
>
> –THOMAS MOOMJY

Right now, I have my head above water, which is amazing considering the past seven years. But I have no means to save or get ahead. And if I get sick today, I'll be back to where I was in 2019. I remember what it's like to be below water, and I'm absolutely terrified. Who knows what's next?

MARY ELIZABETH MODICA: It's very comforting to hear your story because I don't feel as alone. At 18, when I went off to college, I wanted to be a radio deejay. I didn't understand that the industry was consolidating and jobs were disappearing. After graduating with a degree in audio engineering in 2006, I moved to Hollywood and worked for a company that manages artists. But once my student loans went into repayment, I was spinning into debt

*To learn about these cuts, see "What Donald Trump's Second Presidency Has Meant for Health" in the Spring 2026 issue of *AFT Health Care*: go.aft.org/878.



for everyday expenses. I bought groceries at the dollar store and gave up my apartment—I was reduced to renting a couch to sleep on.

Soon I packed up what was left of my life and drove back to my parents' house in New York, heartbroken. Through networking, I found a job at a social media start-up, where I got to use my audio engineering skills and serve as the office manager. Then Bear Stearns went under in 2008, and it was like a domino effect. Since the people hired after me were being let go, I knew I was going to lose my job.

My mom suggested I go to graduate school during the recession, so I found a subsidized master's program that sent me to London and got an international MBA. But when I graduated in December 2010, the economy was still awful. Moving back in with my parents, I was a gig worker for events and did social media consulting. I became an EMT, making about $36,000 per year. A few years later, I learned about the New York City Teaching Fellows program and completed a second subsidized master's degree.

I love teaching, but I'm drowning in debt. I borrowed about $80,000 for my education, but today I owe over $100,000. I'm hoping to qualify for PSLF soon—I have 12 years of public service as an EMT and teacher—but the program administrators have made it a struggle. Due to a combination of their errors and misinformation, they claim that many of my payments don't count toward the 120 required. Fortunately, the AFT is helping me.[*]

Making my situation even more challenging, I was diagnosed with a connective tissue disorder last year, so I've had to go to a ton of specialists. I have health insurance through my school district, but it doesn't cover copays, the physical therapy I need, or other necessities like compression garments. I have $20,000 in medical debt from less than a year's worth of just these costs associated with my care.

The hardest part of everything I've been through is that I didn't have children because I could barely afford my own life. Now it's too late, which is devastating because I love children.

THOMAS: Life wasn't supposed to be this hard. For every step forward, there are two steps back.

EDITORS: Economists have explained[†] that if wage and benefit growth for typical workers had kept up with productivity growth since the 1980s, middle-income workers would now make almost $23,000 more per year. What would that mean for you?

THOMAS: I think it would mean breathing room. My stepmother was a public school teacher. My stepfather was a mail carrier. For them and their generation, public service wages were not great, but the benefits were really good. The United States has been moving away from that promise; now, neither the pay nor the benefits are good.

I spoke with a friend recently about feeling stuck. He told me, "I wish I had an extra $20,000 or $30,000." People hope to have $1,000 in case of an emergency, but the reality is we need more than that.

MARY ELIZABETH: Having the additional $23,000 a year that working people are owed would mean being able to afford my mortgage and student loans. And I would be able to regularly see the specialists I need to address my autoimmune disease—and even afford the physical therapy, compression garments, and healthy food they recommend.

[*] To learn about PSLF and the AFT's student debt clinics and resources, see aft.org/pslf.

[†] See "Wages, Inequality, and the Roots of America's Affordability Crisis" on page 10.

THOMAS: We need more conversations like this, where more people start talking about our struggles. When we tell our stories, it seems like there's a judgment: You're a failure because of your debt.

MARY ELIZABETH: It's so hard to remember that I'm not a failure.

THOMAS: We're not failures. We have a system stacked against us. We need a new deal guaranteeing basic needs, like health insurance and a roof over one's head. We need a new deal that makes "life, liberty, and the pursuit of happiness" real.

MARY ELIZABETH: I agree. The American dream is now just a fantasy.

EDITORS: The challenges you're facing are the result of policy choices;[‡] other wealthy countries make higher education and healthcare accessible. Are you hopeful that the United States will make life easier for working families?

THOMAS: Ever since *Citizens United*, when the US Supreme Court ended limits on corporate spending in politics, it feels like our voices do not matter. There's only one question: Can you pay? I think that has led to apathy among younger people. To move forward, to even consider what our peer nations provide for their citizens, requires a sense of collective sacrifice.

The ultra-wealthy are not going to hand anything to us. They're not going to suddenly become benevolent and agree to higher taxes. Regular people are going to have to be in the streets demanding a collective sense of shared responsibility. It's going to require making hard choices that not everyone is comfortable with.

But Mary Elizabeth and I have been making hard choices our entire adult lives. I don't see any hope for my life becoming much easier, so my goal is for life to not be as hard for the next generation. Our children's future is what we should be fighting for.

> "We need much higher taxes on the ultra-wealthy. We should not let greed dictate how we take care of each other."
>
> –MARY ELIZABETH MODICA

MARY ELIZABETH: In an interview recently, Morris Pearl, the chair of Patriotic Millionaires and a former managing director of BlackRock, said, "I want my tax rates to be higher.... I'd have a little bit less of a balance in one of my accounts somewhere, and it wouldn't change what I do. It wouldn't change where I eat. It wouldn't change where I go on vacation."[§] In contrast, when Thomas and I were talking about what we would do with an extra $23K, eating out and vacation didn't even come up.

If taxing billionaires won't affect them, why do they care so much? Morris gave the example of football teams that keep playing hard even though they're winning handily; they want the biggest score possible to boost their sense of self-worth. That says a lot about American culture. We emphasize the wrong things to our children, to our neighbors. We've lost the plot of humanity.

[‡] See "Debt, Opportunity, and Persistent Inequality" on page 22.

[§] To watch the interview, see go.aft.org/80v.

We need much higher taxes on the ultra-wealthy. We should not let greed dictate how we take care of each other—and we could afford to if the wealthiest among us paid their fair share. It hurts to pay my taxes, but I do it because I believe that we are all working toward a common good. For billionaires, the tax rate should be whatever is necessary for them to also find paying their taxes painful.

THOMAS: We need a different sense of shame in our country. I feel ashamed that my public student loan forgiveness went through and Mary Elizabeth's didn't. But these billionaires don't feel ashamed at all, whether they are taking government bailouts like during the Great Recession or lobbying legislators to make their taxes even lower.

It's a real problem that so many unions today are public sector unions. We need a lot more examples of effective solidarity. The people of Minnesota showed that they could come together under the threat of Immigration and Customs Enforcement, but we shouldn't be provoked into responding only in crisis situations. We need to be able to respond strategically to address issues that have been endemic for 40 or 50 years now, such as extremely slow wage growth for regular workers.

EDITORS: How do your experiences affect you as active citizens and voters?

MARY ELIZABETH: In 2021, I became a Working Families Party member. My reason why is in the name—it represents exactly what I am and what I value. But that change wasn't enough. I realized that I needed to become a stronger advocate in my local political environment. Fighting for school funding is one of my core issues. We still have schools with lead pipes and asbestos tiles. How can that be?

I also share my story everywhere that I can—including testifying before Congress—to try to move this conversation another step forward, to show how these issues are causing real harm to people.

THOMAS: I think it's important that we channel our stories and emotions into not just voting but also action. I've also become more active, and I've testified at the New Jersey Legislature multiple times about the rising cost of living, debt, and inequality. Of course, I'd rather be doing something else with my spare time, but as my generation is learning, the only way to accomplish anything is to get involved and do it yourself.

MARY ELIZABETH: I really want to speak to the American public: It's not only about you. It's about all of us together. We're in this together.

THOMAS: *E pluribus unum*: "Out of many, one." There are a lot of reasons to critique this country. But the idea that we could solve our problems through collective debate and governance is really brilliant. The problem is that we stopped doing it. So now we have to fight for a Congress that will get back to work. ■

The AFT's Fight for Affordability

Resources to Reduce Your Debt

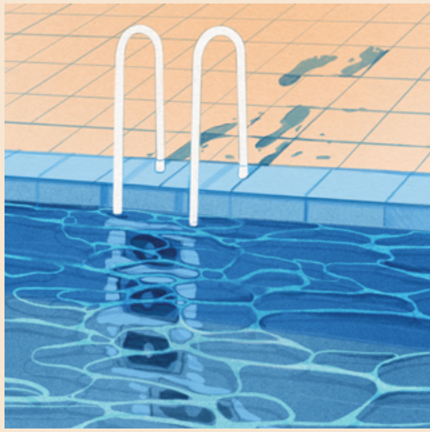
The AFT has long been a champion of student loan borrowers, fighting for debt relief, timely and accurate assistance from loan servicers, and loan forgiveness for teachers, healthcare workers, and other public servants. Thanks in part to the AFT's advocacy, more than one million public service workers have had over $78 billion in student debt forgiven—including thousands of AFT members. We have encountered fierce opposition from Republicans and from the Trump administration along the way, but we continue to fight for student borrowers and to offer resources and support to help borrowers navigate complex repayment systems and forgiveness options.

At the same time, workers are being squeezed more than ever by rising costs for basic needs like housing and utilities, as well as healthcare, childcare, and college. In December 2025, the AFT asked members to tell us about how debt and financial stress affected their lives, and more than 7,500 responded. Nearly three-quarters reported living paycheck to paycheck, and more than one-third said they couldn't afford all of their monthly bills. About 35 percent of respondents reported avoiding needed medical care because of the cost, and the financial strain was also taking a toll on members' health: 51 percent said they were losing sleep because of financial stress, and 81 percent reported increased stress levels. About 9 in 10 respondents said they weren't able to save enough for retirement. And more than 8 in 10 said healthcare costs were a driver of financial distress.

Based on those responses, the AFT launched the Fight for Affordability campaign to help workers care for their families, access healthcare, and retire with dignity. Building on the success of our student debt relief program, we're turning our lens on medical debt. No one should have to choose between paying utility bills and getting the care they need—and we know that when we work together and support each other, we can do so much more than we could ever do alone.

If you're struggling with medical or student loan debt, here are some things you can do right now to take action and restore peace of mind.

- **Learn how to navigate medical debt:** Articles, lessons, and how-to videos will help you figure out how to avoid surprise bills, fight denied insurance claims, negotiate medical bills, and more—all available on the AFT's award-winning platform, Share My Lesson (sharemylesson.com/affordability).
- **Attend a debt clinic:** Sign up for medical debt or student debt clinics, where you can get support to develop a complete picture of your debt situation, talk with experts, and determine next steps to alleviate financial distress (go.aft.org/aftAffordabilityClinic).



- **Try the debt navigator tool:** Use the AFT's new debt navigator tool to find tailored resources to help you take control of your debt (aft.org/debt-navigator).
- **Explore the AFT's student debt and Public Service Loan Forgiveness (PSLF) resources:** Stay up to date with the latest developments in student loan repayment plans and PSLF policies, learn how to protect your progress, hear members' student debt stories, and share your own (aft.org/pslf).
- **Tell us about your One Big Student Loan Bill:** How have your costs gone up, and what does this mean for you and your family? Your stories will help show policymakers that student loan borrowers need help, now (go.aft.org/11z).

Contact us at affordability@aft.org with any questions you have about your medical or student debt.

–The AFT Affordability Team

Wages, Inequality, and the Roots of America's Affordability Crisis

ILLUSTRATIONS BY PONG

By Heidi Shierholz and Josh Bivens

Outside of a crisis or recession, Americans' perceptions of how the country and economy are being managed have never been so negative. Many have attributed this voter unhappiness to a crisis of "affordability."

It is objectively true that it is too hard for most American families to afford a secure and dignified life. But the word "affordability" leads too many people—including policymakers—to fixate on *prices*. Affordability is not just about prices; instead, it's the outcome of a race between incomes and prices.

This is not just economists quibbling. Focusing on prices will lead policymakers to ignore far too much of the useful playing field when thinking about what changes could make life better for working families.

In this article, we make the following arguments:

- Far too many families are unable to afford a decent economic life.
- The primary cause is a large increase in income and wage inequality, with incomes and wages for the vast majority of families lagging far behind what they could and should be.
- This rise in inequality was caused by increasingly unequal "market" incomes (e.g., wages and salaries, returns on investments), while changes in taxes or transfers (e.g., Social Security, Medicare, unemployment insurance) slightly *dampened* the rise of income inequality.
- The large rise in income inequality was driven by *intentional* policy changes that affected typical workers' leverage and bargaining power in the labor market—and that means they can be reversed.
- In capitalist economies (like ours), labor markets are inherently tilted toward employers—but historically and globally, broadly shared prosperity has only been achieved when policies that intentionally support workers (like strong unions, adequate minimum wages, and full employment mandates) have provided a countervailing force against employers' power in labor markets.
- Much of the post-1979 period in the United States saw an assault on worker-friendly policies, and this led directly to the rise in inequality and to weak income growth for working families.

Heidi Shierholz is the president of the Economic Policy Institute (EPI). Her previous positions include serving as EPI's policy director, the chief economist at the Department of Labor under the Obama administration, and an assistant professor of economics at the University of Toronto. Josh Bivens is EPI's chief economist. The author of several books and numerous journal articles, he began his career as an assistant professor of economics at Roosevelt University.

Affordability is not just about prices; it's the outcome of a race between incomes and prices.

Americans' Economic Dissatisfaction Has Real Roots

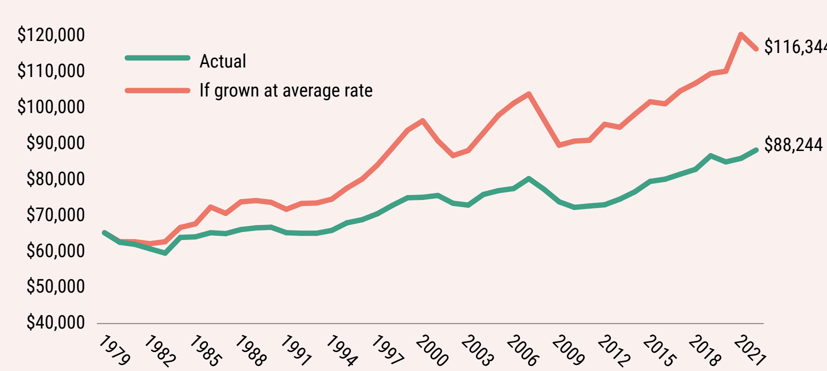
The US economy is the richest in the world, yet the gap between what it could deliver to working families versus what it actually delivers is maddening. This gap can be measured with some precision. Figure A shows inflation-adjusted household income for the middle-fifth of US families between 1979 and 2022, as well as what this growth could have been had it simply grown as fast as average incomes did in this period.

This gap is driven by inequality. Average incomes can only rise faster than incomes at the middle if some groups—the ultra-rich in this case—see strongly above-average growth. This gap between average growth and growth experienced by the middle reached staggering levels by 2022 (the most recent data from the Congressional Budget Office). In that year, inequality's rise since 1979 deprived middle-income families of an average of $28,100. Life for these families would be far more affordable

FIGURE A

The Growth Gap Suppresses Income for Middle-Class Families

Growth in Market Incomes for Non-Elderly Households in the Middle Fifth of the Income Distribution, Actual and If They Had Grown at the Average Rate, 1979–2022



Note: Authors' analysis using data from the Congressional Budget Office (CBO) on the distribution of household income.[1] We constructed a measure of average income of non-elderly-headed households from information provided in the source data. Elderly households receive the large majority of their income from nonmarket sources, so developments within the market economy that raised inequality would affect them less.

today if they had this money coming in each year. And that's well within our grasp. Average income growth is by definition attainable. All that's needed are policies that ensure income growth is broadly shared, instead of policies that cause staggeringly fast income growth among the top 1 percent and much slower income growth for working people.

Figure B shows this inequality another way—charting average annual growth rates for the 1979–2022 period for a number of groups ranked by their position in the income distribution. The strikingly bad news from this figure is that only household groups above the 90th percentile saw income growth that matched or exceeded average income growth. How can more than 90 percent of households be below average when it comes to income growth? This is possible because the top 5 percent—and especially the top 1 percent—saw astoundingly fast growth over this period.

For any given average growth rate, faster growth at the top of the scale must be matched by slower growth at the middle and/or bottom. It is this zero-sum dynamic of inequality, not anything to do with prices, that has been the crushing drag on regular Americans trying to afford a better life over time.

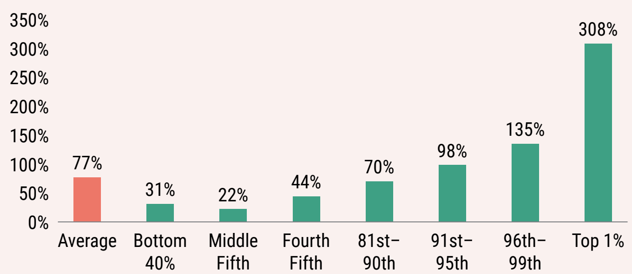
Staggering Inequality Is a Choice

This growth in inequality has been driven by the rules governing markets—rules our elected leaders determine—not by taxes or transfers. Figure A showed the staggering $28,100 gap in market (pre-tax and transfer) income between what families in the middle-fifth actually made in 2022 versus what they could have made had inequality not risen. Figure C shows how large this gap is after the federal government gets involved on the tax and transfer side of the equation.

FIGURE B

The Vast Majority of US Households Saw Below-Average Income Growth

Cumulative Growth in Real Household Income by Income Group, 1979–2022



Note: Authors' analysis using data from the CBO on the distribution of household income.[2] For this chart, we used the overall population, not just non-elderly.

Taxes obviously reduce incomes, but transfers (social insurance like Social Security and income support payments like unemployment insurance) raise incomes. For the middle-fifth of US households, this effect is largely a wash—their current income levels in Figures A and C are very similar. But because the United States still has a progressive federal tax system (though not as progressive as we would like), the rise of inequality in this post-tax and transfer data is slightly muted—i.e., federal taxes and transfers shrink the gap somewhat. By 2022, the annual gap after accounting for federal taxes and transfers is $17,698—still a sum of money that would be transformative for American families.

Essentially, federal taxes and transfers undid roughly one-third of the rise in income inequality, allowing rich households to pocket roughly two-thirds of their gains.*

*Since this analysis goes through 2022, it does not include the tax or benefits cuts (including to Medicaid and the Supplemental Nutrition Assistance Program) in the One Big Beautiful Bill Act that President Trump signed into law in July 2025. These will further increase inequality.

The growth in inequality has been driven by the rules governing markets—rules our elected leaders determine.

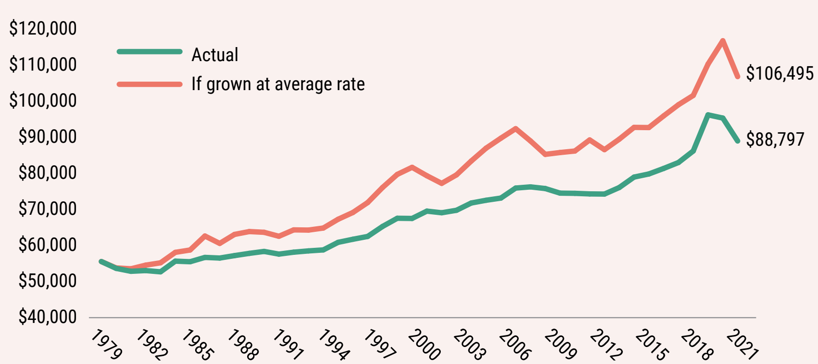
This rise in inequality was overwhelmingly driven by an intentional, multipronged policy campaign to suppress wages that was undertaken by shareholders, other capital owners, and corporate executives, with policymakers greasing the skids along the way.[4] The primacy of wage suppression can be seen in Figure D, which compares the economy's *potential* to pay higher wages and incomes with the actual hourly pay of typical workers in the United States.

We measure the economy's potential to pay higher wages by *productivity*, which is the output and income generated in the economy in an hour of work on average. And we define *typical workers' pay* as the wages and benefits of workers in production and nonsupervisory positions, a group that constitutes over

FIGURE C

Federal Taxes and Transfers Shrink But Don't Eliminate the Gap

Growth in Post-Tax and Post-Transfer Incomes for Non-Elderly Households in the Middle-Fifth, Actual and If They Had Grown at the Average Rate, 1979–2022

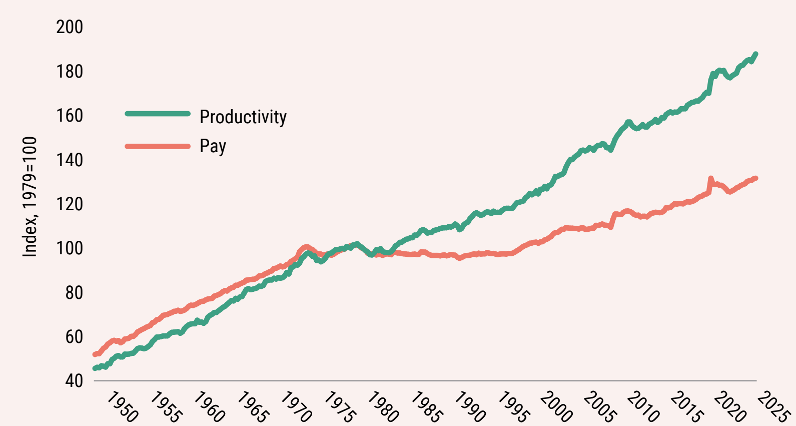


Note: Authors' analysis using data from the CBO on the distribution of household income.[3] We constructed a measure of average income of non-elderly-headed households from information provided in the source data.

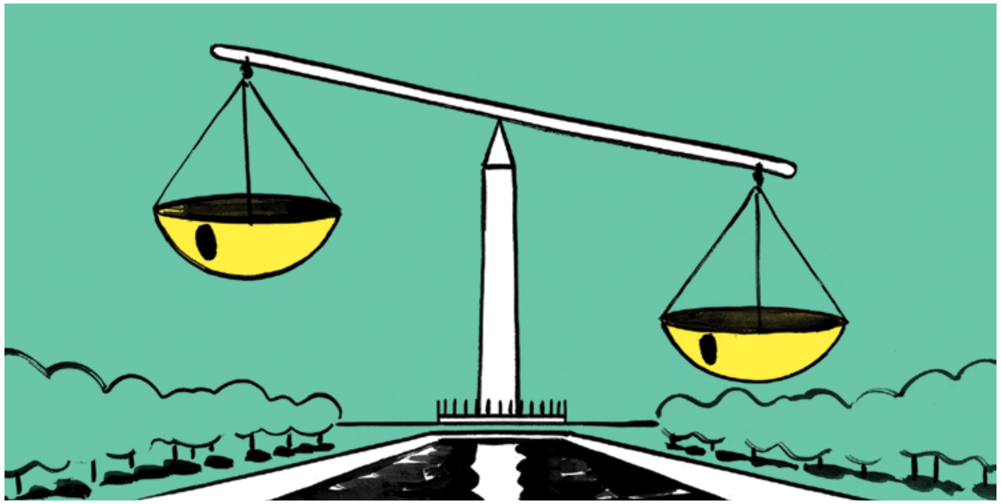
FIGURE D

The Root of the Pay-Productivity Gap Is Wage Suppression

Typical Workers' Hourly Pay and Economy-Wide Productivity, 1948–2025



Note: For a full accounting of methods and data, see epi.org/productivity-pay-gap. For this chart, we recentered the indices on 1979. Both lines are adjusted for inflation.



80 percent of the economy's private-sector workforce, excluding higher-wage managers and executives. As you see in the figure, in the three decades after World War II, productivity and pay mostly moved roughly in tandem, with typical workers' pay rising 83 percent as fast as productivity. After 1979, these lines diverge sharply, with workers' pay rising only about 43 percent as fast as productivity.

If typical workers' pay had risen in line with productivity growth in the years since 1979, their hourly pay would be 43 percent higher today. For a full-time, full-year worker making the median wage, this would constitute annual wages that are almost $23,000 higher.[5] Where did that $23,000 go? Instead of paying workers more as their productivity rose, corporate executives, other already highly paid professionals, and shareholders captured those gains for themselves.

This growing gap between what shows up in typical workers' paychecks and benefits versus the overall income being generated in the economy is the root story of American inequality and of today's affordability crisis.

This pay-productivity gap can be decomposed into two parts: the portion driven by rising inequality in "labor" income (income earned from work), and the portion driven by a shift from labor income to "capital" income (income from investments, like when a stock increases in value). Growing inequality within labor incomes—earnings growing much faster among high-paying jobs than among middle- and low-paying jobs—accounts for almost 80 percent of the gap. The remaining 20 percent is accounted for by a shift from labor income to capital income.[6] Below we say a bit more about each of these.

Rising Inequality of Labor Incomes

The larger factor in the rise of overall income inequality is the growing inequality within labor incomes. This often surprises people, who assume the story of rising inequality is mostly one of the *profits* of rich corporations rising while most of their workers are left behind. It's true that most workers in these corporations do not benefit, but the powerful employees who do prosper—CEOs and other executives—receive astronomical salaries that are classified as labor income in economic data, and these inflated executive salaries do cut into corporate profits.

In addition, below the stratospheric level of corporate managers at large companies, there is a stratum of workers in medicine, legal services, and finance who command huge salaries. It's not a large group of people, but the rise in their pay has been extreme. Figure E highlights this radical inequality within labor incomes, showing annual earnings of various wage groupings. (To keep the figure legible, pre-1979 data are not shown.) Prior to 1979, wage growth among very high wage workers—those in the top 10 percent, the top 1 percent, and the top 0.1 percent—was roughly in line with wage growth for the vast majority (i.e., for the bottom 90 percent). But between 1979 and 2023, cumulative growth in average annual earnings for the bottom 90 percent of workers was 44 percent, compared with 133 percent for the top 1 percent. For the top 0.1 percent, this growth was 354 percent—so high it doesn't fit in the figure.

Given that labor income remains the large majority of all income generated in the economy, this huge rise in inequality within labor incomes is a key driver of the economy-wide march to greater inequality. Workers at the top of the wage scale were largely able to insulate themselves from the campaign of wage suppression launched by corporate owners. Of course, some of them were active participants in this campaign and got a significant cut of its benefits (think CEOs and lawyers for union-busting law firms). But the vast majority of workers (roughly 90 percent, as we see in Figure B) were on the losing side of this wage suppression campaign and found their wages falling far behind the economy's potential to deliver strong and sustained wage growth.

In some ways, the influence of rising inequality within labor incomes might be underestimated. For decades, US tax policy has levied lower tax rates on capital income than labor income, and a great deal of capital gains escapes taxation entirely due to loopholes.

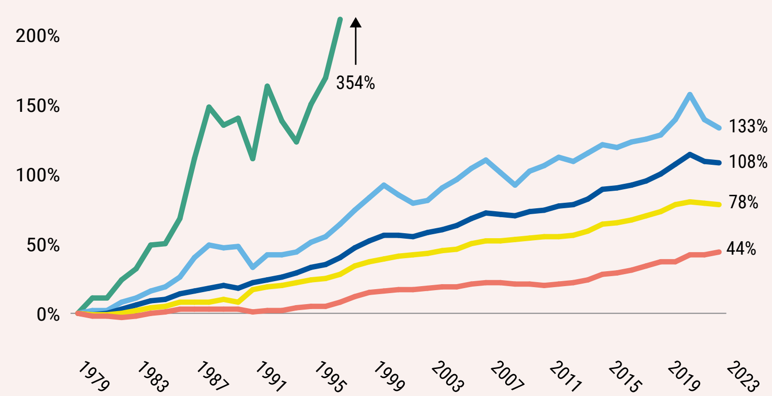
If typical workers' pay had risen in line with productivity growth since 1979, their hourly pay would be 43 percent higher today.

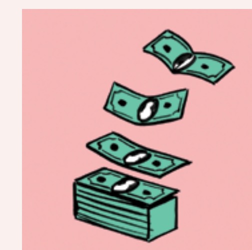
Many of the same people who have been privileged enough to insulate themselves from wage suppression are also privileged enough to have excellent accountants who can make their incomes appear in whatever form results in the lowest taxes.[7] For example, CEOs are overwhelmingly paid with "performance-based" measures, which means measures tied to the value of their companies' stock prices.

FIGURE E

Growing Inequality *Within* Wage Incomes Accounts for Most of Inequality's Rise

Growth in Average Annual Earnings Since 1979 by Percentile Groups, 1979–2023





Top 0.1%
99–99.9%
95–99%
90–95%
Bottom 90%

Note: This figure is taken from go.aft.org/2oy.

Twenty years ago, the large majority of this stock-based pay for CEOs came in the form of stock options, which are contracts that give the CEO the right (but not the obligation) to buy shares of stock at a set price. If the market price went above this set price, CEOs could exercise these options and pocket the difference as pay. The gains from exercised stock options are recognized by the IRS as labor income, taxed accordingly, and classified in data as labor income. But over the past two decades, there has been a pronounced shift in the stock-based pay of CEOs away from stock options and toward the outright granting of stock. In this case, CEOs are not given a right to buy shares at a preferential price; they are simply given shares.[8] What's important for the split between capital and labor incomes is that these non-option forms of stock-based compensation are far less likely to be captured in measures of wage incomes. So this tax evasion strategy artificially depresses estimates of labor income in the economy.

The Shift from Labor to Capital Incomes

While most of the pay-productivity gap stemmed from the rising inequality within labor earnings discussed above, a nontrivial portion of this gap stemmed from a shift in overall income from labor to capital. This goes far beyond the tax avoidance trick described above for CEO compensation—including paying regular working people less so that shareholders get more. If, for example, a corporation were able to suppress its workers' pay while raising customers' prices and/or cutting what it paid suppliers (which generally means those suppliers paying their workers less), it would earn higher profits. By successfully suppressing wages to boost profits, American corporations have made their stock more valuable. Imagine an investor buys $100 in company stock with the expectation of an annual return of $5. If the company undertakes a successful campaign of wage suppression that boosts annual returns to $10, many other investors will buy company stock—bidding up share prices.

So even though this labor-to-capital shift in overall income is the smaller player in generating overall income inequality, it still had profound effects on American economic life. Estimates indicate that anywhere from 40 percent to nearly 100 percent of the entire nominal gains in the US stock market since 1989 can be attributed to this shift of income from workers to capital owners.[9]

The rise in US stock prices in recent decades is a key driver of another kind of economic inequality: inequality of wealth.* One of the primary sources of wealth, the ownership of corporate equities (e.g., shares of stocks), is incredibly concentrated; the top 10 percent of households own about 85 percent of all corporate equities, and the top 1 percent own nearly 40 percent.[10]

The concentration of corporate equities combined with the role of wage suppression in making these equities far more valuable leads to a clear implication: The wage suppression of recent decades is not just by far the biggest driver of the rise in *income* inequality; it is also by far the biggest driver of the rise in *wealth* inequality. Most of the rise in wealth inequality in recent decades has been the outcome of an intentional transfer away from workers to the top.

*Wealth is the value of a person's assets (e.g., the equity in their home, stocks and bonds in their retirement accounts, or their baseball card collections) minus the value of their debts.

Labor Markets Are Not Fair

This rise in inequality in recent decades has attracted much attention from researchers—along with everybody else struggling to pay for groceries and keep the lights on. For a long time, economists' role in the debate over inequality was to look for reasons why well-functioning, competitive markets could generate lots of inequality. This often led to explanations that essentially blamed workers for the outcomes. The argument was that the fair and competitive labor market had spoken and that these workers were falling behind because their skills and efforts had been found wanting. The precise failure identified was often workers' alleged inability to adapt to the quickening pace of technological change in the economy.

But the evidence supporting this view of inequality driven by apolitical forces working through fair and competitive markets was incredibly thin.[11] That led many researchers to examine whether labor markets are by their very nature tilted against workers, making it very difficult to secure regular raises that match overall economic growth.

There is ample evidence for this view—that excess employer-side power makes labor markets generally unfair and inefficient, and that truly fair, competitive labor markets are the exception, not the rule. For example, many employers, and particularly those of low- and moderate-wage workers, rarely if ever negotiate pay; instead, they post take-it-or-leave-it wage offers.[12] And when a given employer lets its wages lag behind those of potential competitors, workers' exit from the lower-wage firm is far less common than would be predicted under truly competitive labor markets (where employers robustly compete for workers).[13]

This employer-side power is rooted in many obvious factors in real-world labor markets that make it hard for workers to effectively search for better jobs and, therefore, force employers to compete over them. These include things like lack of information about wages and benefits offered by other employers, transportation restrictions that require workers to look for jobs only in places near their homes or public transit nodes, and childcare considerations that require a job's location be compatible with picking up kids at a regular time, along with many other factors.

Wage suppression is not just the biggest driver of the rise in *income* inequality; it is also the biggest driver of the rise in *wealth* inequality.

Another barrier to competition is the obvious fact that in the short run, most employers need the income a new worker would generate for their business far less than most workers need the income from a job. In a jobsite of 100 workers, having a month go by understaffed by a single worker reduces business income by roughly 1 percent. In a household with a single worker, having a month go by without a job reduces income by essentially 100 percent.

Employers exploit these barriers to employees finding better options by "marking down" wages below what would be necessary for employers to attract and retain workers in competitive labor markets. These markdowns can be large enough to push workers' pay well below the value they produce for the employer (i.e., below the "market clearing" wage). This makes them not just unfair, but inefficient—a drag on economic growth.

Key Policy Choices That Led to Rising Inequality

Having realized the role of employers' power in determining labor market outcomes, the importance of specific policies is magnified. For example, before the 1990s, many economists were extremely skeptical that minimum wages could do much good in raising wages without steep downsides like job loss. Why? Because they erroneously used models of *competitive* labor markets.

But more accurate models that include employers' power reveal significant room to raise minimum wages without generating job losses. The evidence over the past 30 years has been highly persuasive that minimum wages could be much higher than they were in the 1980s and 1990s without causing job losses and that the benefits for low-wage workers would be large.[14]

The period of rising inequality since 1979 was one of profound institutional change in labor markets. The federal minimum wage, for example, lost 35 percent of its value between 1979 and 2025 as legislative inaction (i.e., not raising it) allowed it to be battered into irrelevance by inflation.[15] This was also a period that saw a pronounced acceleration in the decline of unionization rates of American workers.[16] It was a time when high levels of unemployment were tolerated by policymakers for extended periods in the name of fighting inflation.[17] And it was a time when increasing integration between the rich United States and a poorer global economy was done on terms that were written by and for corporate interests.*

Several years ago, researchers at our organization, the Economic Policy Institute, reviewed the research on how much specific policy choices likely contributed to growing inequality. Adding together the impacts of the changes like those listed above could easily explain the lion's share of the rise in inequality since 1979.[18]

For example, one key policy change was the practical abandonment of the Federal Reserve's full employment mandate. By law, the Fed is supposed to pursue both stable inflation and full employment (which means trying to keep unemployment as low as is consistent with stable inflation). But between 1979 and 2007 (right before the Great Recession), the Fed largely acted as if it did have a mandate to pursue stable inflation but did not have one to pursue full employment.

Declining unionization likely explains a quarter of the pay-productivity gap since 1979.

After the Great Recession, the Fed admirably reversed course and tried to push the economy back to full employment, but its tools proved too weak given the magnitude of the shock. In such situations, fiscal policy—taxes and spending—should be used aggressively to restore full employment. But in the 2010s, political gridlock and excess caution kept policymakers from doing this, and much of that decade was plagued by excess unemployment.

Excess unemployment does not just leave willing workers locked out of jobs. It also saps the ability of still-employed workers to demand raises. For nonunion workers, their chief leverage for getting wage increases is threatening to quit. This threat is only credible when unemployment is low. Consequently, the too-high unemployment rates for most of the period from 1979 to 2019 were a drag on wage growth. In our estimates, too-high unemployment may well have explained nearly a third of the entire pay-productivity gap over that period[19]—not to mention the devastation it wrought for millions of families.

Another key policy change was the failure to keep the playing field level between workers looking to organize and join unions and the employers who wanted to stop them. The National Labor Relations Board is supposed to safeguard this right, but its tools have proved too weak in the face of fierce employer opposition to unions, and policy changes to strengthen these tools have consistently been blocked. The results of throttling the growth of new unions have been profound; our estimates are that declining unionization likely explains a quarter of the pay-productivity gap since 1979.[20] Crucially, the decline in unionization did not just hurt workers who otherwise would have been unionized. By far the biggest of the wage-suppressing effects of deunionization has been on the broad pool of nonunion workers. As unions lose strength, they stop being able to set industry-wide pay standards that even nonunion employers feel like they have to meet to avoid hemorrhaging employees.

The wage-depressing effect of trade flows from poorer nations—flows encouraged by the corporate-led trade agreements the United States has signed in recent decades—can likely explain another 10 to 15 percent of the pay-productivity divergence since 1979.[21]

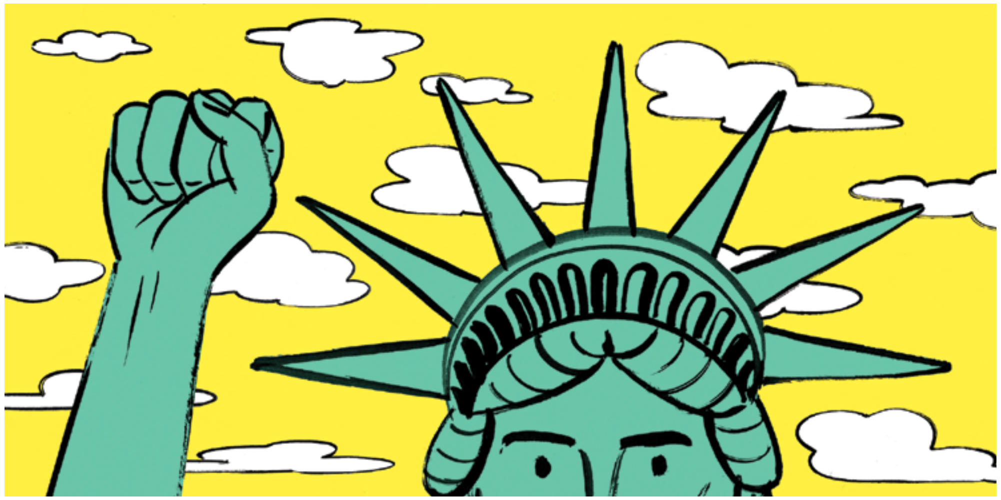
The Wrong Incentives

Tolerating excess unemployment, throttling workers' ability to join unions, failing to update the minimum wage as costs rise, and signing corporate-friendly trade agreements were some of the many instruments of wage suppression undertaken and abetted by policymakers in recent decades. At the same time, choices legislators made on tax policy boosted the incentive for capital owners and corporate managers to aggressively use these instruments to increase their wealth.

When ultra-high incomes and corporate profits are taxed at high (i.e., appropriate) rates, the incentives for powerful individuals to rig the rules of markets to suppress regular workers' wages are much smaller. Key research shows that this incentive effect is real and powerful. For example, across countries, the larger the tax cuts on the rich enacted in recent decades, the greater the increase in *pre-tax* inequality.[22] And, the lower the top tax rates for individuals, the higher the levels of *pre-tax* CEO pay.[23] High taxes reduce the benefits of rule-rigging, so cutting taxes increases rule-rigging. This means that raising taxes on the richest households and corporations results in new revenue *and* more equal pre-tax incomes. But from the mid-1970s, tax rates for high-income households and corporations have been cut steadily and deeply in the United States, reducing both tax revenues and wages for working people.

Income Inequality, Not High Prices, Is Behind the Affordability Crisis

We opened this article with a claim that affordability is the outcome of a race between income



*For details, see "A Trade Policy That Puts Working Families First" on page 32.

and prices. Our long walk through the economics and history of recent American inequality highlights that intentional policy choices have deprived typical households of income they could have otherwise claimed. Without this inequality, a middle-income household today would have tens of thousands of dollars more per year—and this would obviously make affording a decent life much easier.

But some might wonder if we have still given prices short shrift in how much they contribute to affordability challenges. We don't think so, for a number of reasons. We sketch three of them here.

First, all of the income, wage, and productivity statistics we have included in this article have been *real* (i.e., they have been adjusted for the impact of inflation). And it is unambiguously true that real (inflation-adjusted) incomes are the proper way to measure living standards and economic possibilities for households.

Getting distracted by price growth while missing what's happening with income will lead to wrong conclusions about economic performance over even relatively recent periods of time. Figure F compares two periods, both starting one year before a deep recession struck and then running five years: 2007–2012 and 2019–2024. In the first period, inflation averaged 1.8 percent, while in the second it ran more than twice as fast at 4.2 percent. Yet real (inflation-adjusted) wage growth for low- and middle-wage workers was far faster in the second period. For the lowest-wage workers, real wages fell by 2.1 percent in the first period but rose by 15.3 percent in the second. For workers in the middle of the wage scale, real wages fell by 1.5 percent in the first period but rose by 5.8 percent in the second.

Over very short periods of time (one to two years), it is true that a rapid spike in prices tends to drive down real incomes and wages. But over any longer period (even as short as three to five years), assessing how the economy is doing for typical families rarely bears much relationship to price growth.

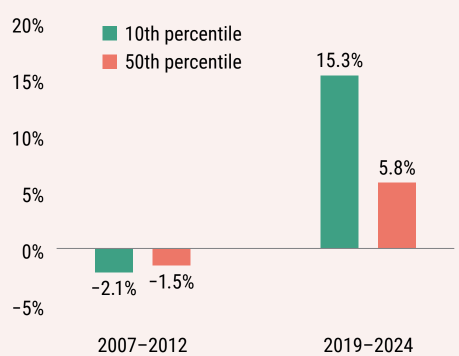
Second, even when researchers adjust for inflation differently at different parts of the wage and income distribution, the impact is modest. Such measures account for things like lower-income families spending a higher share of their income on rent and groceries and a lower share on vacations. But there are surprisingly small differences in overall price growth faced by families at different income levels. For example, from 2019 to 2025, when the price of housing and groceries was on peoples' minds for good reasons, the inflation rate faced by the bottom 40 percent of households was just 0.2 percent higher than for the top 20 percent of households.[24] In short, the growth in prices faced by different groups varies far less than the growth of their incomes and wages.

Third, a key insight in assessing affordability debates is that one person's cost is another person's income. If the cost of a pound of coffee doubles from $10 to $20, this constitutes $10 of additional income that somebody is getting. Perhaps the coffee grower or the shipper or the grocery store shareholders or the CEO or the cashiers or some other link in the supply chain is getting an extra $10 (or several of them are getting some slice of it). This means that rapidly rising prices cannot result in less income overall, so they are highly unlikely to actually make an entire economy poorer. Instead, the groups that face only the price increase lose out while groups receiving the extra income win.

FIGURE F

In Recent Years, Low- and Middle-Wage Workers Saw Affordability *Improve* Even as Inflation Rose

Average Annual Growth in Real Wages for the 10th and 50th Percentiles, First Four Years of Economic Recovery



Note: This figure is taken from go.aft.org/k8q (Figure B in that report).

This fact that every price is an amalgamation of various income streams also means policymakers can more usefully target wage and income policies rather than price policies. Again, my bill at the grocery store pays for the wages of cashiers, the pay of the company CEO, the dividends to shareholders, the payments to suppliers, and more. Even if we're unhappy about this grocery bill, we likely don't want all of those price components to get squeezed. We probably want the wages of cashiers to rise while hoping to rein in CEO pay and shareholder dividends. Policies that only look to restrain prices—price controls, for example—make no such distinction, so we don't know who in the grocery supply chain will bear their burden (though we can guess it's more likely to be the cashiers than the CEO). But if we raise minimum wages, change labor law to allow more widespread unionization, and raise taxes on the ultra-rich and on corporate profits, we have a very good idea of which incomes will be boosted and which will get squeezed.

Creating a Fairer Economy

It is deeply depressing that intentional policy acts led to the enormous rise in inequality that is making life so much harder for so many people. If tens of millions of American households had tens of thousands of extra dollars in their bank accounts each year while billionaires had significantly less money, the country would be a much better and happier place.

What brings us hope is the knowledge that because the rise in inequality was not the inevitable outcome of a modern economy, it can be halted and reversed. Today's workers have the skills and abilities needed to support much higher incomes with no loss in efficiency or employment—if we change policy to give them these higher wages. This is excellent news. Of course, many of today's elected leaders—and their donors—have little interest in reducing inequality, so the road ahead is long. But the foundational ingredients for a fairer and more efficient economy are clear:

Because the rise in inequality was not the inevitable outcome of a modern economy, it can be halted and reversed.

- Keep unemployment rates low for long periods of time and fight recessions fiercely when they inevitably occur.
- Restore the right to organize new unions and bargain collectively.
- Raise minimum wages, including the federal minimum wage.
- Enact rules for the global economy that support healthy wage growth, not just healthy corporate profits.
- Crush the incentive to rig the rules of the economy by raising taxes significantly on ultra-rich households and corporations.

The details on how we create a fairer economy are more complex—and they do matter! But understanding that the affordability crisis facing American families is overwhelmingly an inequality crisis is a necessary and useful place to start. ■

For the endnotes, see aft.org/ae/fall2026/shierholz_bivens.

Debt, Opportunity, and Persistent Inequality

ILLUSTRATIONS BY JAMES STEINBERG

By Jonathan D. Glater

"My four-year-old son has a cleft lip and palate, and the care he needs isn't available where we live in southeast Alaska. We've had to travel to Seattle for specialist visits and two surgeries; in addition to the hundreds of dollars we pay in coinsurance, the travel expenses add up to about $2,000 for each trip. It can take months to get insurance reimbursement—in the meantime, some of that cost is sitting on my credit card, accruing interest. I'll have to set aside money for the deductible and travel costs for my son's future surgeries. That's money I can't spend on other necessities or save for emergencies."

—Caitlin, an AFT member in Alaska

Jonathan D. Glater is a professor at the University of California, Berkeley, School of Law, where he is a faculty codirector of the Center for Consumer Law and Economic Justice. He is a cofounder and codirector of the Student Loan Law Initiative of the University of California.

Rising costs are hard to miss. Prices of all manner of goods, from smaller items like raspberries[1] to bigger ones like cars,[2] keep going up.[3] Even worse, wage growth has not kept up,[4] so rising prices present a financial challenge to more people. Any gap between costs and income means choosing not to buy something or finding a way to pay for it. If the something is a necessity, like medicine or food, then borrowing (either from oneself by dipping into savings or, in the absence of another option, from a lender) is also a necessity. Because many people lack the financial resources to manage an unexpected expense,[5] borrowing—taking on debt—is the only coping mechanism available.

Access to credit is magical. In today's economy, we can use credit to purchase almost anything; with many purchases, we're likely to receive an offer for a "buy now, pay later" service. Some of the biggest purchases that people make—to acquire a car, house, or education—typically entail borrowing, and some of the biggest costs we face—to pay for healthcare—may even force it. So for many people, the availability of loans matters greatly to quality of life.

But borrowing comes at a cost: Taking out a loan means taking on the obligation to repay the principal amount plus interest. That obligation comes out of future earnings, which means a smaller amount of disposable income and potentially more financial fragility.

When debt is taken on for something truly nonessential, like a vacation upgrade or designer sneakers, well, that may represent a choice; buyer beware. But when debt results from buying food, medicine, education, or another life essential, we should stop and wonder why. And we should ask whether we have alternatives.

This article examines some of the ways that debt harms people, with particular attention to the challenges of paying for higher education (which I have been writing about for almost 20 years) and healthcare. I make two critical arguments. First, the failure of wage increases to keep pace with rising prices forces more people to take on debt to help pay for essential goods and services that, in more generous nations, the government provides. Second, reliance on credit to enable such purchases works to maintain socioeconomic inequality. This is in part because the burden of repayment only falls on those who need to borrow. It is also because even for those for whom debt pays off, the benefit is reduced by the obligation to repay, and because some people who could take advantage of credit to pay for education or healthcare will not do so because they fear debt. This is a tragic flaw in US policy design: The behavior that providing credit is supposed to enable and encourage is simultaneously punished and discouraged. Laws and policies pursued under the second Trump administration and by the Republican majority in Congress have exacerbated this basic problem by reducing public financial support of those who need it most.

The discussion that follows has four parts. The first part describes the ways in which debt, when used to pay for essential goods and services, heightens the risk of a bad outcome for the borrower. The second part traces the disproportionate effects of providing loans for essential goods and services: The populations that tend to need to borrow most have also been victims of discriminatory and exclusionary treatment in the past. The third part examines why, despite debt's negative effects, lawmakers have chosen to subsidize credit rather than to allocate funds without attaching a repayment obligation (i.e., by providing free higher education or free healthcare). The fourth part briefly notes how using debt to finance healthcare, higher education, and daily necessities has knock-on effects for borrowers, subjecting them to legal and statutory frameworks—like those governing debt collection and credit reporting—that would be irrelevant were debt not involved.

When debt results from buying food, medicine, education, or another life essential, we should stop and wonder why—and whether we have alternatives.

1. The Trouble with Debt

"I have been teaching since 2007, but with my child's medical costs—which are high because of special needs—and high energy costs, we had to be late on energy bills. Our power was disconnected before Christmas."

—Matthew, an AFT member from Texas

The problem with borrowing to pay for essential needs like healthcare and education is straightforward: Debt increases a borrower's risk. Further, there is no secondary market that the borrower could use to unload an unsuccessful investment: Someone forced into medical debt cannot resell their health to somebody else and may find repayment difficult or impossible, even though a healthier person may more easily find employment. Similarly, the person who borrows to pay for education cannot resell the education to someone else even though a person with more education may command a wage premium and, due to economic conditions beyond any one person's control, may be unable to get a job paying enough to enable repayment of loans. And the same repayment risk confronts the consumer who uses debt to pay for retail necessities, like clothes or food, even though these goods could be resold—after all, resale would mean that the buyer would not have items necessary to live. This feature of such basic goods makes debt financing particularly unhelpful.

For some, debt also discourages purchases in the first place because people rationally do not want to take on the burden and risk of repayment. Determining how many people change their behavior this way is difficult because measuring the effect would require figuring out which people chose not to do something and then surveying them to find out why they did not do it. Nevertheless, there is evidence that members of some groups, like recent immigrants, are more likely to resist taking on debt.[6]

Importantly, debt aversion can undermine class mobility. Relative to someone who does not need a loan, anyone who borrows gets less of a benefit from whatever they invest in because of the obligation to repay; of course, the more they borrow, the more that repayment burden reduces the value of the investment. On the other hand, those deterred from debt that could enable them to earn higher wages, for example, ensure that they do not get bigger paychecks. There are possible negative effects between these extremes. Consider the case of a student who wants to minimize borrowing to pay for higher education. That student may choose to work while enrolled, earning an income and borrowing less but protecting less time for study and important networking activities and lengthening time to program completion, thereby reducing the potential value of the program of study.[7]

Extending loans to people who lack the income or wealth to pay for necessary goods or services certainly makes it possible for them to get what they need. That is undeniable. But so too are the consequences of requiring repayment. Only borrowers must worry that they may be unable to meet their obligation due to an event beyond their control. That makes debt financing stressful as well as regressive, in the sense that those who have access to greater wealth or whose families earn higher incomes can avoid the risk and reap the full benefit of whatever they invested in, whether healthcare, education, or raspberries.

Borrowers face an additional, intangible burden that lies outside the scope of my discussion but is worth mentioning: Debt is a moral concept. "Good" people repay their debts; thus, failure to repay a loan is a marker of moral failure. This simplistic morality ignores all the unjust realities that result in some families having more wealth than others, that might force someone to take out a loan, and that might make repayment in full impossible. It also undermines policy arguments in favor of mitigating the harsh effects of debt. If the failure to repay a debt is blameworthy, why should anyone else step in to help? Perhaps most problematic, such questionable morality gets in the way of considering other policy responses—like healthcare for all and tuition-free public colleges—that would eliminate the need to borrow.

2. How Debt Reinforces Inequality

"'Robbing Peter to pay Paul' is how I finagle monthly bills. There's always something being put aside in order to continue trudging through. Nothing is comfortable. I'm barely hanging on by my fingernails every single month. When you are barely scraping by, saving for retirement is a luxury. Even when we find ourselves with a little financial padding, it's gone almost immediately because of an unforeseen circumstance. It's frustrating. It's depressing. This is not the way it's supposed to be."

–Jessica, an AFT member from Minnesota

Members of some groups are far more likely to need to borrow to make purchases than members of other groups. This is the result of differences in income and wealth, which reflect differing levels of education, differing opportunities in the past and present, and disparities in wages, among other factors. These characteristics correlate consistently with race: Black and Latine people earn less than white and Asian people. The median white household earns over 60 percent more annually than the median Black household, and the median Black household earns less than any other racial group.[8]

People with less education earn less than people with more education; the premium associated with an undergraduate degree has proven resilient, even as the wage gap between high school and college graduates has narrowed. In 2024, the median earnings of a household headed by someone with at least a college degree slightly exceeded \$132,000, while the median income earned by a household headed by a high school graduate was less than half that amount.[9] Patterns in educational achievement exhibit racial disparities, in that Black and Latine people are less likely to pursue higher education,[10] less likely to complete if they do pursue,[11] and more likely to struggle with repayment.[12] None of this is new—but in an environment characterized by rising prices, differences in earnings contribute to differences in the opportunities people can afford to pursue.

Policy responses like healthcare for all and tuition-free public colleges would eliminate the need to borrow.

Differences in income over time translate into differences in wealth, which track aspects of identity, too. White and Asian families have considerably more wealth than Black and Latine families. These wealth differences reflect not only current disparities in earnings but also different histories. For example, for many decades, Black and Latine families had fewer opportunities to purchase housing,[13] which for most families is the single biggest asset. When Black and Latine families could purchase housing, they were restricted to neighborhoods with lower home values. Redlining by banks and explicitly racist government policies created these disparities.* In the absence of broad efforts to provide compensation along lines of race, the resulting wealth gaps have persisted. According to one recent study, in 2022 the median net worth (i.e., the difference between assets and liabilities) of white

*To read about redlining and its ongoing impacts, see "Suppressed History: The Intentional Segregation of America's Cities" in the Spring 2021 issue of *American Educator*: go.aft.org/3h9.

families approached $300,000 each and that of Asian families exceeded $500,000; in contrast, the median net worth of Black families was less than $50,000 and that of Hispanic families was slightly more than $60,000.[14]

There are other meaningful differences in wealth and income that contribute to greater or lesser reliance on borrowing. For example, people born in the United States earn more than people born elsewhere.[15] Households consisting of married couples have higher earnings than households with other family structures.[16] Women earn less than men,[17] and not surprisingly, women in general have fewer assets and a correspondingly lower net worth than men.[18] (This disparity persists despite the fact that more women than men pursue and complete higher education,[19] which correlates with earning a higher income generally.[20])

Given these differences in wealth and income, it should come as no surprise that debt burdens vary along the same dimensions: People who earn lower incomes and those who have less wealth are more likely to have to borrow. Data on debt illustrate these patterns, although often indirectly; data on consumer debt do not consistently include borrowers' demographic characteristics, like race. But journalists looking into disparities have found that Black and Latine households are likely to exhibit worse—that is, higher—debt-to-income ratios, making repayment of loans a greater financial strain.[21]

People living in greater financial precarity are more likely to take advantage of "buy now, pay later" (BNPL) purchasing options, which impose no interest costs or fees on consumers who make their payments on time. Not surprisingly, people who use BNPL tend to have less cash in their bank accounts and are more likely to be Black, Latine, and/or female. They are also more likely to have filed for bankruptcy protection and to have lower credit scores.[22] Again, the pattern is consistent: People who have fewer financial assets are more likely to borrow, and disproportionately, those with fewer financial assets belong to groups that government and private sector policy historically excluded or treated on worse terms.

Finally, the implications of the disparities outlined above are evident in data on loan delinquency (i.e., when a borrower is late on required payments and at greater risk of default). Delinquency rates across racial and ethnic groups show that Black and Latine borrowers are more likely to be behind on credit card payments, even though their balances are lower on average.[23]

These disparities in wealth, income, borrowing, and borrowing outcomes along lines of race, sex, education level, and other aspects of identity provide context for policy discussions about how people take on and manage debt. Promoting greater equality of opportunity entails making policy choices that (1) recognize how typical members of different groups, however defined, confront starkly different financial options, and (2) consider how pursuit of the same goods, services, and experiences can impose far greater costs and risk on those who historically have earned lower incomes and had less access to wealth. Simply put, the need to draw on credit is an indicator of inequality. While borrowing puts purchases in reach, debt alone does not erase gaps in wealth and income.

This reliance on debt to enable opportunity is not accidental. It is the result of policy decisions to reduce expenditures that address economic inequality. For example, federal Pell Grants for students with greater financial need have not kept up with the cost of higher education.[24] This has meant that in the years since the civil rights and women's rights movements opened public colleges and universities to Black students and women, lawmakers have funded higher education less generously. And that means that it has become less accessible overall, with disproportionate effects on members of those historically excluded groups. Using debt as a policy tool contributes to the maintenance of hierarchies along lines of race, sex, and class.

3. Debt for Some, Benefits for All

Higher education and healthcare offer two compelling examples of the unfair hardships imposed by debt. They are *welfare goods*—goods and services that are essential for the nation collectively and for each of us as individuals—that governments in other advanced economies fund. Why? Because making higher education and healthcare accessible and affordable benefits all of us.

In other wealthy countries, government policies put both within reach of everyone, even those who lack financial resources to pay. In the United States, government provides less direct support, but we can borrow and, in the case of higher education, the biggest lender is the government itself. Yet in clear tension with the underlying policy goals of promoting education and health, debt deters and punishes those who take advantage of resources to pursue either. Below, I explain how.

Student Debt

"Trying to pay off my student loan debt is a nightmare because I can barely afford housing bills."

—Ashlei, an AFT member from California

Federal student loans enable opportunity, a laudable government objective since higher education promotes health, civic engagement, higher incomes, and even happiness.[25] At the same time and perversely, student debt inevitably contributes to the preservation of socioeconomic inequality. Consider a few hard facts: Only those who need to borrow will take out these loans in the first place, so only those who started their higher education with fewer resources confront repayment. For those who graduate, the financial benefit of their education is diminished by the amount of their monthly loan payments. For those who do not graduate and consequently do not get the income boost associated with a degree, repayment is that much more challenging.

Researchers have found that student borrowers with relatively low balances are more likely to struggle in repayment and more likely to default: More than half of those who default owe less than $10,000.[26] This is an indicator that the difficulty of repayment is less related to the amount of the debt than to other factors, like degree completion, the nature of the institution (such as for-profit or nonprofit), and field of study.

Black and Latine households are likely to exhibit higher debt-to-income ratios, making repayment of loans a greater financial strain.

Students who attend for-profit institutions, for example, tend to borrow larger amounts, are less likely to complete a course of study, and are more likely to struggle with repayment than their counterparts at public institutions and private nonprofit ones.[27] Consequently, their likelihood of default is higher. Disproportionately, those enrolling at higher-risk institutions are those least able to manage a poor outcome, such as failure to complete, failure to obtain a job that pays enough to cover the debt obligation, or both (and the former increases the likelihood of the latter). This population includes more students who are the first in their families to pursue higher education and so have less access to information about which education providers are lower or higher risk.[28] There is also evidence that this population tends to include more students from marginalized groups[29] that historically have been excluded from and underrepresented in higher education generally. Scholars and advocates have found evidence that for-profit institutions actively target these groups.[30]

Some scholars and politicians argue that federal education loans are too readily available to students and that the amounts and terms of loans should be more restrictive to protect students from taking on debt burdens that they cannot repay.[31] Legislation enacted by the Republican-controlled Congress in July 2025 reflects this notion, imposing new limits on maximum amounts for federal loans,[32] for example. The problem is that limiting the amount that students can borrow from the federal Department of Education does not mean that students will forgo debt to pay for higher education; it simply means that they will have to borrow from a different lender, most likely on worse terms. And some students, by definition those who cannot pay the cost without borrowing, will abandon their pursuit of higher education entirely. Thus, federal policy at once enables higher education, deters students from pursuing it, and punishes those who need loans—a combination of actions suggesting that debt is not the best tool if the goal really is to promote access to higher education.

Medical Debt

"I'm used to caring for patients who are worried about their health. But more and more lately, there's something else hanging over them: bills they know they can't pay. The hospital is suing thousands of patients. It's embarrassing to walk into hospital rooms knowing the same place providing care is also taking sick people to court. People hear about this and think twice about coming in. That delay isn't harmless. It makes people sicker."

–Tina,* an AFT member from Ohio

A 2024 study found that about 20 million people owe medical debt; for 14 million of them, the balance exceeds $1,000.[33] Medical debt constitutes nearly one-fourth of all debt in collection and is the form of debt most commonly reported as in collection.[34] A 2022 report found that consumers collectively owed $88 billion in medical debt.[35] Other studies have higher estimates.[36] Unlike federal student loans, which are easy to measure, medical debt can be slippery: In addition to encompassing debts owed to hospitals and other medical service providers, consumers may use credit cards (or other credit products) to pay off medical debts, which moves debt around and obscures its origin but does not address the core challenge of repayment.[37]

Medical debt reflects the gap between the price imposed for care and the combination of what people can afford to pay (including with insurance) and what the government will subsidize. Viewed this way, medical debt is a policy choice—just like the terms of federal student loans. And just like education, health is both a private and public good in that it benefits individuals and the wider community. The greater the cost burden allocated to individual consumers (instead of the government), the greater the likelihood that the availability of healthcare will vary with wealth and income and thus help maintain socioeconomic inequality. Because socioeconomic inequality reflects historical patterns of exclusion and subordination (such as the exclusion of members of particular groups from educational, employment, and home-buying opportunities), placing health costs on individuals and families disproportionately burdens members of those marginalized groups, including Black and Latine people.[38]

*This is a pseudonym.

Using debt as a policy tool contributes to maintenance of hierarchies along lines of race, sex, and class.

Different mechanisms that reinforce socioeconomic hierarchies also reinforce each other. Consider: Residential housing patterns reflect discriminatory lending and other policies, as noted above, and it turns out that members of disfavored groups tend to live in places marked by worse health and decreased life expectancy.[39] Worse health entails greater healthcare need; at the same time, fewer opportunities to accumulate wealth for members of these groups mean fewer resources to pay the cost. The combination means a greater likelihood of need to borrow for medical care and greater likelihood of difficulty in repayment. It should not be surprising that while fewer than one in four white adults have past-due medical debt, according to one study, nearly one in three Black adults do.[40]

Like federal student loans, medical debt has pernicious effects, such as deterring some who need healthcare from seeking it[41] and incentivizing the cheapest, rather than the most effective, treatments as a means of avoiding debt.[42] Like other forms of debt, medical debt weighs on those who owe it, contributing to anxiety and stress that may in turn contribute to health issues that require treatment. The same 2025 Republican legislation that imposed new limits on student loans also imposed cuts on Medicaid and Medicare and failed to extend subsidies for those purchasing healthcare insurance via the Affordable Care Act marketplaces.[43] As a result, people who in the past have gotten some federal financial support to obtain healthcare will need to fund it some other way.

Financial Precarity

"When my student loans went into repayment, I plunged into poverty. I borrowed $80,819.58. It's been 20 years since I graduated from college, and now, despite making regular payments, I owe more than $100,000. I was unable to buy a house except for the luck of circumstance. I certainly couldn't afford to have a child."

–Mary Elizabeth, an AFT member from New York[†]

While recent legislation is making the situation worse, reliance on debt for higher education and for healthcare is a longstanding problem and represents political failures. The Republican Party has made resistance to fully funding higher education and healthcare into a partisan commitment, tirelessly criticizing and undermining efforts by the Biden administration to address student debt[44] and battling against (and in some states refusing to permit) federal efforts to make health insurance more widely available.[45]

To a degree, legislative battles over providing such important goods as education and

[†]To read more of Mary Elizabeth's story, see "Life Below Water" on page 4.

healthcare constitute bickering for the sake of partisan advantage. More importantly, this fundamental disagreement between Republicans and Democrats about the role of the government in our lives undermines progress in reducing socioeconomic inequality. In recent decades, most Republican lawmakers have espoused with ever greater determination their commitment to free market principles and their opposition to state support. The rationales offered are not new; a durable claim is that "handouts" create incentives toward sloth and indigence. Empirical realities have less and less of a role in these policy discussions. Barring a crisis that claims far more people as victims, it seems unlikely that either party will pursue the broad reforms needed to abandon debt-driven policies. If one party does, the other will likely try to undo it as soon as control of the legislature changes hands.

This political reality means that borrowing will remain a feature of personal financing of higher education, healthcare, and more for the foreseeable future. And that means the laws governing credit extension and debt collection will affect the provision of such goods and services. Let's examine the implications.

4. The Complexity of Debt

"My debt is slowly killing me. It seems like no matter how hard I try, I can't get ahead. I have a couple of medical procedures that I have put off indefinitely because I can't afford the copays to get them done. My debt has cost me everything—my health, my happiness, relationships, you name it."

–Rebecca, an AFT member from New Mexico

Debt financing of welfare goods like education and healthcare creates multiple challenges. First, of course, borrowers must repay their loans. Second, borrowers who can't consistently make timely payments may become subject to debt collection, which can be invasive, pervasive, and difficult to stop. Third, once a debt is incurred, the borrower's payment track record becomes a reportable fact shared with credit bureaus, which monitor consumer borrowing behavior and share that information with other lenders, as well as employers,[46] landlords,[47] and others with the power to give or deny opportunities.

Monitoring of repayment behavior means that borrowers who fall behind on loan payments or fail to pay off a loan may be marked as relatively poor credit risks, and *that* means that future lenders may shun those borrowers or charge them higher interest rates. Either way, reporting on borrower repayment behavior can undermine future life investments that depend on credit, like buying a car or home. Further, because some employers and landlords consult applicants' credit records, a checkered repayment history can interfere with fundamental life activities like finding a job and renting an apartment. Taking out a loan thus exposes the borrower to a web of risks that are not obvious at the time the debt obligation is created.

Debt collection and credit reporting are both limited by federal and state laws and regulations as well as by industry policies. The federal Fair Debt Collection Practices Act (FDCPA) imposes limits on the tactics that third-party debt collectors can use to try to squeeze funds out of borrowers. For example, the FDCPA prohibits debt collectors from contacting consumers at odd hours and allows consumers to tell a debt collector to cease communicating with them, among other constraints.[48] The law also prohibits debt collectors from contacting an employer,[49] making threats,[50] or making any "false, deceptive, or misleading statement" about the debt as part of the effort to get a consumer to repay.[51] Some states, like California and New York,[52] have additional rules about debt collection tactics.

The federal Fair Credit Reporting Act sets limits on the length of time a consumer's credit history may cover (usually seven years) for purposes of informing parties in a transaction involving less than $150,000,[53] specifies how credit bureaus are to respond to reports of identity theft,[54] and allows consumers to dispute credit records.[55] An effort by the federal Consumer Financial Protection Bureau to implement a rule requiring exclusion of medical debt in credit reports was delayed by litigation and then effectively abandoned by the second Trump administration[56] (showing another way that the priorities of the Republican executive branch have undermined consumer protection).

Federal policy at once enables higher education, deters students from pursuing it, and punishes those who need loans.

Some states have analogous provisions and go further than federal law by prohibiting reporting certain kinds of debt to credit bureaus. For instance, California law also prohibits including medical debt on credit reports,[57] limits late fees collected on student loans, and requires servicing companies that manage loans on behalf of the US Department of Education to respond in a timely fashion to inquiries from student borrowers.[58]

Needless to say, the protections afforded by state and federal laws may not deter unlawful collection efforts if borrowers do not know about them or if the likelihood of any penalties is low. That reality highlights the broader challenge posed by consumer reliance on debt to finance welfare goods: the burden of complexity. Not only do borrowers confront difficult decisions about higher education and healthcare that are inevitably fraught and nuanced, but they also confront the terms of loans, the laws and regulations that affect those terms, the tactics debt collectors may use to seek repayment, and the nature of repayment monitoring. And as with debt itself, the impact is selective: Only those with fewer resources and likely less time, who are also disproportionately people who belong to relatively disadvantaged groups in the first place, must navigate these debt and repayment landscapes.

There is nothing inevitable about debt. The essential goods and services used as examples above could be paid for some other way, such as through provision of basic income grants, larger education tuition grants, or publicly funded healthcare. But in the United States, we put a greater—and an increasing—share of the cost of welfare goods on individual people rather than the collective national or state community. While this decision reflects the values and beliefs of the legislators currently in control of Congress and many states, those values and beliefs can change. So can the legislators. Other countries have made different decisions about the allocation of those costs, and their people do not exhibit the same degree of indebtedness for life essentials like healthcare and education.[59] In the United States, the ability to borrow enables people with fewer financial resources to access healthcare and education but burdens them with repayment obligations and subjects them to a web of complex regulations governing collections and credit reporting. Rather than equalizing opportunity, debt provides opportunity with strings attached, holding borrowers—and our nation—down. ■

For the endnotes, see aft.org/ae/fall2026/glater.

A Trade Policy That Puts Working Families First

ILLUSTRATIONS BY CARLO GIAMBARRESI

By Lori Wallach

When it comes to trade, President Donald Trump is correct that decades of US policy have caused severe damage to many Americans and their communities. A core "America First" pledge by Trump was to end offshoring and bring factories and jobs "roaring" back,[1] creating family-supporting jobs for the 62 percent of US adults over 25 without four-year college degrees.[2] If that happened, it would boost local tax revenues to support schools and hospitals, and it would bolster our nation's resilience and safety after COVID-19 supply-chain meltdowns revealed we can no longer make or reliably get essential goods.

But Trump's chaotic tariff* policy is not delivering more industrial jobs or revitalizing domestic manufacturing. Since his return to the White House, more than 80,000 American manufacturing jobs have been lost, and our manufacturing trade deficit has deepened by $63 billion.[3]

The Trump administration may be unable to deliver, but the promises candidate Trump made are achievable. We can have a trade policy that:

- prioritizes the interests of workers, consumers, small businesses, and farmers;
- enhances national well-being, resilience, and security;
- increases capacity for American workers to be paid good wages;
- results in more quality goods and services produced in the United States;
- protects the environment and public health;
- balances trade, greatly reducing the trade deficit; and
- diversifies the nations from which we import.

To accomplish all this, strategic, targeted tariffs are an important industrial policy for the US government. But as with any tool, proper use is essential. Trump's off-and-on, go-it-alone deployment of tariffs—often aimed at the wrong targets and without accompanying domestic investment policies—has been akin to using a hammer to change a light bulb.

Today, far too many people face dead-end, low-wage job opportunities, no chance of owning a home, unaffordable and sometimes unavailable healthcare, and worse prospects for their kids. What happened to the American dream that has drawn people from around the world to our shores? There was nothing inevitable about the economic regime that delivered these outcomes. It was established by a specific set of expansive trade and economic rules implemented globally by international agreements, including the 1994 North American Free Trade Agreement (NAFTA) and the 1995 establishment of the World Trade Organization (WTO). As this article explains, different rules will deliver different results.

Corporate-Led Hyperglobalization

In the late 1980s, hundreds of official US trade advisors,[4] mainly representing commercial interests, leveraged their access to trade-pact negotiations (from which the public, press, and even most of Congress were excluded) to shape binding global economic policies to their benefit. With the US government playing an outsize role in the negotiations, the NAFTA-WTO model was designed *by and for* the world's financial-service titans and like-minded powers, including Big Pharma, manufacturers seeking to offshore production to lower-wage countries, large retailers, and agribusiness giants. It was pushed as a win for all Americans[5] by US Republican[6] and Democratic[7] presidents alike amid the 1990s neoliberal mania.

While these pacts were branded as "free trade," they were a radical departure from past trade agreements. Instead of being limited to traditional trade terms, such as tariff cuts and quota expansions, these pacts also imposed one-size-fits-all rules covering *nontrade* matters.[8] Every signatory country was required to make their *domestic laws* conform to expansive nontrade rules. And unlike labor or environmental treaties, these international rules were enforceable, with noncompliant countries facing trade sanctions unless and until they altered their domestic policies.

These rules are, predictably, anti-environment and anti-working families. They include bans on countries establishing new exclusively public services, requiring certain corporate structures (such as nonprofit status), or enacting certain types of licensing and other standards in specified service sectors. The United States was among the few countries that agreed to have any education services governed by these rules, allowing some aspects of adult and vocational education to be subject to the rules of the WTO's General Agreement on Trade in Services. This agreement's overarching purpose is to open all services (including education and healthcare) to private, international corporations and to make the provision of services across borders by private firms as easy as trade in goods. Under it, some educational programs could have standard practices like accreditation requirements declared "trade barriers" and dismantled.[9] Fortunately, plans in the late 2000s to expand this to secondary and college-level education[10] were defeated by a campaign led by unions and public colleges and universities.[11]

NAFTA-WTO rules also forbid many forms of financial regulation, preventing bans on risky

---

Lori Wallach is the director of the Rethink Trade program at the American Economic Liberties Project. A lawyer and prolific writer, she has testified before more than two dozen congressional committees on trade policy. Wallach is a 35-year veteran of international and US congressional trade battles, starting with the 1990s fights over the North American Free Trade Agreement and the World Trade Organization. She also founded Public Citizen's Global Trade Watch division and directed it for 25 years.

*For an introduction to tariffs, see go.aft.org/x41.

financial products. Ceilings—but no floors—are set for domestic environmental, health, and safety standards. And, in a clever anti-antitrust move, the rules ban service-sector regulation[12] based on the size of an entity or how many different services any one entity may offer.[13] (Pacts like these are still being developed. Recent ones include "digital trade" rules that undercut governments' abilities to enforce policies on Big Tech competition, AI oversight, child online safety and data privacy, and security.[14])

Trump's second-term trade policy has demonstrated almost every possible misuse of tariffs.

Signatory nations also are obliged to enact and enforce pro-monopoly policies domestically. This includes extensive intellectual property protections, such as lengthy patent monopolies that raise medicine prices.[15] As well, countries are forbidden to enact many of the most effective measures to avoid financial crises and speculative bubbles, such as regulating flows of capital across borders.[16]

When consumer advocate Ralph Nader dubbed these deals "a slow-motion coup d'état" by corporations against governance and accountability,[17] he was attacked as a Luddite and protectionist.[18] The campaign criticizing him was funded by powerful commercial interests pushing their agenda through the backdoor of "trade" agreements to achieve what they could not achieve in Congress.[19] President Bill Clinton described globalization as a natural unstoppable force.[20]

That's far from the truth. In fact, the WTO and NAFTA were just one version of global commercial rules that were shaped to benefit certain interests—and they could be reshaped. Consider that free trade agreements, like NAFTA, included new investor protections that subsidized offshoring. To make it safer and less costly for corporations to offshore production to low-wage countries, the pacts require governments to guarantee investors a minimum standard of treatment and refrain from regulations that conflict with investors' "reasonable" expectations. Called investor-state dispute settlement (ISDS), this system elevates individual corporations to equal standing with nations by empowering corporations to skirt domestic courts and sue governments before a panel of three *corporate* lawyers. The foreign corporation need only convince the lawyers that a law, environmental regulation, or court decision violates the special investor rights. The lawyers' decisions are not subject to appeal, and they can award the corporations unlimited sums to be paid by a country's taxpayers—including for the loss of expected future profits. Meanwhile, governments cannot sue corporations for bad conduct. More than $100 billion is known to have been paid to corporations and investors by governments in ISDS attacks on zoning laws, bans on toxic substances, minimum wage standards, racial justice measures, mining rules, water and forestry regulations, and more, but settlements in most cases remain confidential.[21]

WTO rules have also been strongly enforced.[22] Tribunals of trade experts could order governments whose laws were determined not to meet WTO dictates to eliminate or alter such policies or face indefinite trade sanctions. For example, as a result of WTO enforcement actions, the United States has rolled back Clean Air Act anti-asthma rules on gasoline contaminants, Endangered Species Act rules on sea turtles, the ban on tuna caught with nets that drown dolphins, and the mandatory country-of-origin labels on meat.[23] Today, the WTO's powerful enforcement mechanism, which has ruled that numerous countries' environmental, health, and other public-interest policies were illegal trade barriers, has been sidelined after the first Trump administration vetoed the appointment of new tribunalists. But influential commercial interests in powerful countries have been able to enforce many of the old rules through other means, including, increasingly, the second Trump administration's tariffs and resulting bilateral agreements that double down on terms that favor corporations.

Damaging Results at Home

After three decades, this global "trade" architecture has concentrated industrial production and many services that can be offshored (including engineering, accounting, computer programming, radiology, and back-office operations) in too few places. The rules promote "efficiency" in the form of low prices wrought from low wages and labor abuses, currency manipulation, and mass corporate subsidies. Under these rules, countries with higher standards and wages, and those seeking to raise them, are effectively penalized.

The result is US economic damage, which many Americans have been and are painfully experiencing, along with threats to national security, resilience, and democracy. That multiple US presidents pushed this global commerce regime makes these outcomes especially ugly.

The data are familiar and grim: A large, chronic US global trade deficit has fueled deindustrialization, with more than 70,000 American factories closing since 1995.[24] Since NAFTA and the WTO, millions of manufacturing jobs have been destroyed[25] nationwide by waves of offshoring and surges of imports—often of US brand-name goods that are no longer made here. Congress's approval in 2000 of China's admission to the WTO intensified the damage.[26] The growing US trade deficit and increasing job offshoring to low-wage countries have driven expanding income inequality.[27] And these policies were pursued despite the fact that economic theory predicts these terrible outcomes.

When towns' industrial jobs were killed, local restaurants, retailers, and other businesses lost their customers and failed. The tax base that once supported local schools, hospitals, public infrastructure, and other services and related jobs shriveled. "Factory Towns"[28] nationwide were crushed along with the families who had built lives around them.*

US policymakers chose to ignore all of this for years. The fallout has been deep and lasting. Today, 59 percent of Americans—about the same as the percentage of the workforce without college degrees—say they cannot cover an unexpected $1,000 expense.[29] Working-class Americans have an average lifespan that is eight years shorter than those with college degrees.[30] A recent demographic study of areas hardest hit by manufacturing job losses to Mexico following NAFTA shows "lost years" that (after controlling for other factors) the authors concluded were NAFTA-related early deaths.[31]

Trade policy is not the only cause of these negative trends. But as a policy set by our government, it is a factor that can be shaped.

The rage accompanying this decline has translated directly into politics, with implications for American democracy. Research has documented intense political polarization on a precinct-by-precinct basis where the most severe trade-related damage occurred.[32] Similarly, the opinion research conducted through the "Factory Town" project of medium-sized cities nationwide showed why driving through once-thriving manufacturing communities in New York, California, and Texas, one will meet the same decay, despair, and rage that are shifting the politics of Wisconsin, Pennsylvania, Ohio, and Michigan.[33] These cities once provided economic security for American workers

*Another serious consequence of our chronic trade deficit has been hyperfinancialization of the US economy. This has been a boon for Wall Street but a disaster to most Americans.

without college degrees, but as factories left, whole communities withered.

Then the COVID-19 crisis happened, and millions of Americans who previously had felt immune to the downsides of corporate-led hyperglobalization were awakened to the threats of our current trade regime. In the most powerful country in the world, we realized in 2020 that we no longer produced the essential goods that keep our families safe, nor were there diverse import sources on which we could rely.[34] This unifying shock made evident what US military planners have long warned: We have become dangerously over-reliant on importing key goods from too few countries.

America has even become a net food importer, with agricultural trade deficits in four of the last six years.[35] We export raw commodities of soy, corn, and wheat and have become increasingly reliant on imports for the food that we eat, including up to 90 percent of seafood,[36] about 60 percent of fruit, and more than a third of vegetables.[37] The rigged trade rules mean that for soy, the United States is both the world's second largest exporter (51.2 million metric tons)[38] and a major importer.[39] Consider the climate disaster of ships brimming with soybeans spewing carbon as they pass each other on the seas. Who benefits from this madness? A small number of multinational commodity firms profiting by paying farmers in the United States, Brazil, and elsewhere less while controlling sales to the United States, China, Japan, and other countries to maximize margins.

Despite the many constraints on countries' domestic policies imposed by the WTO, NAFTA, and similar agreements, they included no discipline against trade-distorting tools that lead to chronic imbalances, including currency manipulation, wage and consumption suppression, and some forms of subsidy that fuel overproduction. For example, countries can lower their currency values to boost exports. Imported goods priced in undervalued currencies now often enjoy enormous advantage in the US market relative to even the most efficient domestic producers. As well, during the 1970s, newly formed transnational corporations pushed key countries to "liberalize" their investment regimes. That meant US brand-name corporations could more easily move production to low-wage countries.

Over time, the US trade deficit with the world deepened, as offshoring expanded into the most sophisticated manufacturing sectors. Consider solar. Solar energy was a US innovation. In the 1990s, we produced one-third of all solar equipment worldwide.[40] But by 2015, after decades of predatory trade practices by China and other countries (combining currency devaluation, large industrial subsidies, and other practices), the United States produced almost no solar equipment.[41] Today, 80 percent of solar equipment production occurs in China.[42]

That example—repeated in the case of computers, microchips, and many other innovations—gives a glimpse into why the United States had an almost $1 trillion trade deficit by 2022.[43] It also points to another problem: As US job offshoring to China and India has moved up the wage scale, to highly skilled manufacturing jobs and even to professional jobs, US workers now lose more from reduced wages than they gain from cheaper imported goods, as the father of modern trade economics, Nobel laureate Paul Samuelson, showed in a 2004 paper.[44]

In short, our longstanding trade regime has become a bad deal for most Americans.[45]

Damaging Results Abroad

Perversely, the countries that have done the best under this corporate-friendly system are those, like China, that have found ways to evade its rules.[46] Countries in Latin America and Africa that adhered most closely to the entire neoliberal policy package saw their growth rates slow and income inequality increase.[47] Many also became net food importers and subject to serial food-price crises, as WTO rules forbid certain forms of support for small farmers but allow export subsidies.[48] Some countries in Asia, including China, bent WTO rules to spend heavily on subsidies. They developed industrial sectors that paid low wages—but relative to the grinding rural poverty that millions of Chinese people were enduring, they provided real gains. But well after China and other Asian nations grew into world-class manufacturers, their governments' subsidies continued to expand and currency manipulations continued. These nations also grew significant chronic trade surpluses with the world.

Today, global trade has become so imbalanced and production so concentrated that fewer than 20 nations, mainly in Asia and Europe, have large chronic global trade surpluses (unrelated to exports of oil or other natural resources). China's is the largest at $1.2 trillion.[49] A recent International Monetary Fund report called on China to reduce its subsidies, warning that its overproduction was distorting trade worldwide.[50] But some other nations' average current account surpluses relative to their GDPs in the past decade are also sizeable: 7 percent for Germany, 3.5 percent for Japan, 4.2 percent for Korea, and 25 percent for Taiwan (according to calculations made by Rethink Trade staff). As many of the chronic trade-surplus nations flood the world with huge volumes of goods of all types, more countries have joined the United States in having chronic global trade deficits.

The tragedy of this story is that trade imbalances hurt regular people in both surplus and deficit nations. Many people are aware of the damage caused by chronic trade deficits. But people in nations with chronic trade surpluses, such as China, often face suppressed wages, meager social safety nets, undervalued currencies, and other troubles. This tradeoff might be acceptable for developing countries seeking to kickstart domestic industries. However, when large, industrialized nations keep depending on foreign markets to absorb production surpluses, imbalances begin to build up and generate destabilizing effects. Now, large middle-income nations like Brazil, India, and Turkey are facing deindustrialization pressures and, as a result, have enacted tariffs against Chinese imports.[51]

As if all this weren't bad enough, millions died needlessly during the COVID-19 pandemic because of the WTO's overreaching, corporate-rigged "trade" rules. European countries with major pharmaceutical industries blocked a proposed waiver to WTO patent monopoly guarantees that was needed to produce generic versions of the best vaccines and treatments.[52] It was an extreme display of "trade" rules enforcing the profits-over-people mentality that corporate leaders routinely champion.

Why Trump's Approach Is Failing

While Trump seized politically on the fallout of this long-simmering trade disaster, his diagnosis of why our trade policies cause so much damage is wrong. Trump says other countries tricked "stupid" US trade negotiators into "bad" deals.[53] In fact, Republican and Democratic US presidents alike promoted NAFTA and WTO terms that favored large commercial players. And now Trump is using trade tools—mainly tariffs—to benefit his own political and personal allies[54] while also committing tariff malpractice that benefits no one. Indeed, Trump's second-term trade policy has demonstrated almost every possible misuse of tariffs.

Tariffs have been a common tool to penalize bad trade conduct for decades. Tariffs balance against subsidies and dumping (selling goods for less than what it cost to produce them) that would otherwise wipe out domestic producers. Tariffs are also an important policy tool to create preferences for certain production practices.

For example, if you are concerned about climate change and favor the Carbon Border

Adjustment Mechanism that Europe has enacted to reward lower-carbon production, you are for tariffs. If you think it is unfair for US shrimpers, mainly small businesses with one or a few trawlers, to get wiped out by imported shrimp from India, Vietnam, and other countries (produced with subsidies and processed under horrific labor conditions after being grown in unsanitary pools where fecal contamination is countered by antibiotic soup[55]), then you support the countervailing tariffs now in place against those imports. If you do not want solar panels made by forced labor and believe the United States should also produce this technology that we created, you support tariffs against China's use of massive subsidies and dumping of such goods (and against Chinese panels being sent through other countries).

But Trump's chaotic tariff policy has minimized tariffs' trade-balancing and reindustrialization prospects while doubling down on trade agreements designed to benefit powerful US commercial interests. His tariff overreach helped spur a 6–3 Supreme Court ruling in early 2026 stating that Trump did not have authority *under a specific statute*, the International Emergency Economic Powers Act,[56] which he had used to impose the broadest tariffs covering the most countries. Trump quickly reinstated tariffs using other tariff authorities Congress has provided to presidents for decades.

Legalities aside, the first and most fundamental problem is that Trump keeps violating the number one rule of effective tariff use: Tariffs only work when they are predictable and sustained. No company will shift input or retail sourcing, much less invest in new or expanded US domestic production capacity, unless it believes the demand for domestic goods generated by protection will last long enough to earn a return. Trump's tariff roller coaster—which has included more than 50 major changes in tariff rates, target countries, and excluded goods in one year[57]—sends the opposite message.

Second, Trump has mistargeted tariffs by using them to benefit himself, his political donors, and politicians he favors in other countries instead of the American people. In his zeal to gild what he calls his "very good relationship" with Chinese leader Xi Jinping,[58] Trump cut tariffs on China,[59] a major source of our trade problems. But he imposed 50 percent tariffs on Brazil, a country with which we have a trade surplus, in a fit of anger about Brazil's former right-wing president, Jair Bolsonaro, being sentenced for an attempted coup.[60] After the government of Vietnam fast-tracked approval of a major golf resort complex the Trump company wanted to develop, Trump cut Vietnam's 46 percent tariff rate dramatically despite a very large and growing US trade deficit with Vietnam.[61]

Third, Trump is misusing the tariff tool. Tariffs are a defense against unfair imports that would otherwise meet domestic demand and deprive US producers of a fair market, thus chilling investment in new capacity or crushing domestic production. Instead, Trump eliminates tariffs on countries with large trade surpluses if they sign "Agreements on Reciprocal Trade" that require them to roll back environmental and consumer protections and regulations disliked by people or industries close to Trump (such as US Big Tech, Big Pharma, and Big Ag).[62] To the extent these deals focus on trade at all, it is by eliminating other countries' tariffs and therefore boosting US exports. But it is simply impossible for the world's global trade deficit countries to export their way to balance. The problem is on the import side and with overproduction by a few nations. Trump is not using his leverage related to tariffs and access to the US market to demand changes to export-maximizing policies, including those that allow countries to evade somewhat higher tariffs by raising subsidies and altering currency values.

Fourth, Trump's disdain for international cooperation means unilateral US-imposed country-by-country tariffs cannot stop import workarounds that allow goods and value from China to enter the US market. While the higher tariffs on China applied in Trump's first term and increased under the Biden administration cut our bilateral trade deficit with China, US trade deficits with Vietnam, Mexico, and many Southeast Asian nations grew significantly more.[63] That represented production from China entering the US market as parts assembled in those countries, as transshipment of actual Chinese goods, and as Chinese firms investing in other nations. In contrast, if tariffs were applied collaboratively by scores of countries against the countries using unfair trade policies, they could effectively counter such workarounds that otherwise defeat the goal of balancing trade.

Fifth, tariffs alone cannot build new production capacity, ensure Americans have reliable access to goods, or improve our security. That's why the Biden administration combined higher tariffs with tax, investment, procurement, and other industrial policy tools. As a result, by 2023 it fostered the greatest investment in construction of new US manufacturing plants in 30 years and achieved 150,000 more US manufacturing jobs than at any time in the first Trump administration.[64] Trump could have gained the political credit when the new plants started hiring, given that it takes years to get from industrial policy to investment to construction to hiring. Instead, he killed the Inflation Reduction Act electric vehicles and solar equipment reindustrialization program[65] that generated US consumer demand for these American-made goods. Worse, Trump terminated these Biden-era programs without any plan of his own. Not surprisingly, investment in factory construction declined by $34 billion in 2025 relative to 2024.[66]

Sixth, Trump has trashed important diplomatic relationships with tariff temper tantrums. For instance, he threatened European countries over his Greenland lust[67] and tariffed Canada over fentanyl it does not produce.[68] One result is that instead of cooperating with the United States to counter Chinese mercantilism and overproduction, potential partners are distancing themselves.

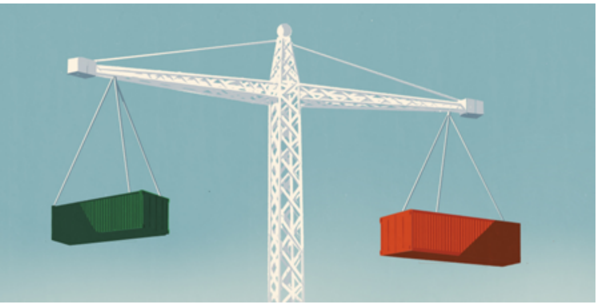
Finally, Trump has made so many nonstrategic and grifty exceptions that the tariffs' capacity to minimize unfair imports or create domestic demand has been undermined.[69] For example, stealthy tariff exemptions were given for cellphones, laptops, flatscreens, and more for Big Tech firms after Apple's then-CEO Tim Cook quietly worked Trump behind the scenes.[70] A year after "Liberation Day," between legitimate exclusions to avoid double-tariffs and special one-off exemptions granted to countries and corporations that plied Trump with flattery and gifts (gold bars and a Rolex watch from Switzerland[71]), about 60 percent of US imports are exempt from tariffs.[72]

Whether Americans get the trade policy we need will depend in part on whether we demand change.

This may surprise many Americans who have heard that the price increases they face are tariff-related. Tariffs can but do not necessarily raise retail prices.[73] US consumers only pay more if corporations that choose to import tariffed products or inputs also choose to pass on tariff costs to consumers in the form of higher prices.[74] In deciding if they will increase prices, corporations consider things like whether there are domestic goods or non-tariffed imports that could substitute for tariffed goods. According to analyses by Rethink Trade staff, roughly 30 percent of all US imports come from Mexico and Canada, much of which remain duty-free if they meet the terms of the US-Mexico-Canada Agreement (Trump's 2020 NAFTA replacement).[75]

Another consideration is whether a good has a large markup. Fancy sneakers that consumers pay $150 for may enter the United States from Vietnam at a wholesale price below $30.[76] Add even a 50 percent tariff, which is $15, and the retailer can easily "eat" the cost while still making a substantial profit.

Some of what Americans have been told are tariff price spikes is actually price gouging on goods that are not subject to tariffs. Consider spiraling beef prices. Only 17 percent of beef consumed in the United States is imported,[77] so tariffs are largely irrelevant. Prices jumped because the four huge packing companies now controlling 85 percent of all US beef processing[78] have the power to charge consumers more (while also forcing ranchers to accept lower prices for their cattle).



Real Alternatives

While Trump's trade agenda has not worked as promised, the health of the US economy and our democracy requires a more balanced trade system with more distributed production that delivers broad economic benefits. This would restore a sense of economic security for more people, uniting Americans across regions and political lines.

We must build on the broad industrial policy approach the Biden administration started. The 2020 national supply chain reports identified the main items we need to produce more of ourselves. For our resilience and health, we cannot remain 90 percent reliant on imports of essential medicines from a few countries.[79] For our stability and competitiveness, we must produce more of what we need for our basic infrastructure, from steel and microchips to cutting-edge batteries and communications gear to solar and wind equipment. For our security, we must produce aerospace equipment, ships, and rare-earth magnets. In each sector, we need a strategy that starts with education and training to develop our workforce.* We must enact tax policies that incentivize investors to create new production capacity and consumers to purchase US-made products. Key sectors will require direct government investments as well as repairing domestic procurement preferences so that our tax dollars are reinvested through purchasing US-made goods. But WTO- and NAFTA-style trade deals forbid many such policies.

Even the smartest domestic policies will fail if they must operate in the global context established under the old international trade rules. A post-Trump administration can shift direction by partnering with the many other nations suffering from chronic global trade deficits, and with countries that have balanced trade, to build international trade arrangements explicitly premised on reversing and then preventing chronic global trade imbalances. This would force more distributed production, allowing more nations to benefit from trade, and it would build resilience with multiple supply chains for key goods. It would also reduce the carbon footprint of long-distance shipping of many categories of goods that are currently only made in one or two distant countries. And, if trade under a pro-balance system were conditioned on participating countries enforcing anti-monopoly rules and international labor and environmental standards, it would help distribute production and create fairer markets while improving wages and our health.

Establishing a floor of decency, with labor and environmental standards and fair markets with anti-monopoly rules, would help ensure global trade helps support, not erode, the high-wage, healthy, green economies to which most nations aspire. Ending the proscriptive WTO-NAFTA one-size-fits-all international commercial rules would open policy space for diverse industrial and other domestic policies to achieve these ends.

For such a system to work, trade among countries that agreed to follow this very different set of rules would be at lower tariff rates, although with space for countries to set higher tariffs on goods in sectors where more domestic production is a goal. Countries outside the system would face considerably higher common external tariffs. This is a critical, but difficult, aspect: Without the external tariffs, trade from countries not meeting the rules would "leak" into the system and undercut the economies of those who meet the terms. Therefore, countries with chronic global surpluses would have to choose. Some might decide it was worth altering their policies to join balanced, high-standards trade arrangements. The common external tariffs also would force surplus countries to consume more of what they produce, which would be a win for their domestic consumers and help balance trade.

What Comes Next

The United States is currently facing a significant action-forcing trade-policy moment. The US-Mexico-Canada Agreement terms required that by July 1, 2026—six years after its start—the signatory countries had to determine whether they would extend the agreement as-is for another 16-year period, agree to revised terms, or try to renegotiate and extend it during a period of annual reviews until the pact ends on July 1, 2036. Elements of the high-standards balanced trade approach could easily be adopted by the United States, Mexico, and Canada in negotiations that will clearly extend into 2027.

Some Democrats in Congress are developing legislation to describe a true alternative to both WTO-NAFTA corporate-led neoliberalism and Trump's unilateral corporate-led tariff coercion. The Fair Trade for Working Families Resolution (H. Res. 1286) was introduced in May 2026 by Rep. Rosa DeLauro (D-CT) and nearly 30 House Democrats. It outlines a new, worker-centered vision for trade policy to shift away from agreements that prioritize corporate interests.[80]

But whether Americans get the trade policy we need will depend in part on whether we demand such change. Millions of Americans calling, writing, and bird-dogging their members of Congress is why the United States did not join the 2015 Trans-Pacific Partnership deal, which was essentially NAFTA on steroids.[81] And an international campaign of unions and activists stopped a mid-2000s effort to greatly expand WTO service-sector privatization and deregulation rules into primary education and other sectors.[82] Likewise, a NAFTA expansion to 15 more nations, the Free Trade Area of the Americas, was derailed in the early 2000s by internationally linked, country-based campaigns of union, environmental, and other activists in numerous nations.[83] And the 1999 "Battle in Seattle," in which 50,000 Americans took to the streets against the WTO, helped derail a major expansion of the organization's power and scope.[84]

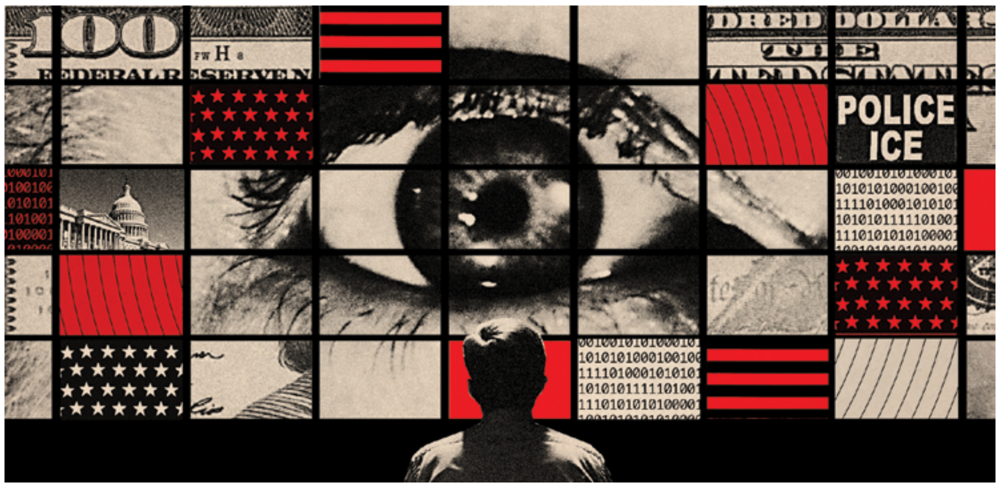
Today, Trump's trade agenda is hurting tens of millions of Americans whose livelihoods and communities desperately need the economic improvements he promised. And Trump's tariff malpractice is being exploited by the powerful beneficiaries of corporate-led hyperglobalization—which include Trump himself—to drag us backward.

It's time for the American people to see beyond political divides and realize that all working families need relief. We need trade policies that support workers, protect the environment, and revitalize the production of goods that are critical to our health, stability, and safety. Recent history shows that when we rise up, legislators listen. So over the next few months or years—however long it takes—make time to ensure your representatives hear from you regularly. Speak up for yourself and your community. Demand that, at long last, we adopt trade policies that put working families first. ■

For the endnotes, see aft.org/ae/fall2026/wallach.

*To read about the AFT's partnership with Micron Technology to prepare students for jobs in its semiconductor fabrication facilities, see "Advancing Tech Dreams" in the Spring 2024 issue of *American Educator*: go.aft.org/nlu.

People Power and Advancing Rights, Justice, and Democracy in the AI Age



By Nicole A. Ozer

You may not know what "surveillance capitalism" is—but when you use most internet websites or smartphone applications, you are caught in its web. Information about who you are, where you go, and what you do is being collected and used to power astronomical wealth concentration by companies and rampant government surveillance. The power of artificial intelligence (AI) is poised to further supercharge this alliance between company profits and government interests, adding to the heavy costs that surveillance capitalism business models already impose on rights, safety, health, economic opportunity, and democracy in the modern digital age.

Nicole A. Ozer is the executive director of the Electronic Frontier Foundation. Her previous positions include serving as the founding director of the Technology and Civil Liberties Program at the American Civil Liberties Union of Northern California and the inaugural executive director of the Center for Constitutional Democracy at the University of California College of the Law, San Francisco. Affiliations are for identification purposes; this article reflects the views of the author.

ILLUSTRATIONS BY LINCOLN AGNEW

For more than two decades, we have increasingly relied on new technology to connect, communicate, work, and learn. Now that we live digital lives, we need to ensure that technology is working for us, not against us. We must build our collective power to fight for freedom, justice, and opportunity on the digital terrain.

Whether technology helps or hinders struggles for fairness, rights, and justice depends on why it is built, who has access to it, and how it can be used. Ninety-six percent of US adults use the internet,[1] most children use school-issued computers and have access to school email addresses,[2] and 95 percent of teens have access to smartphones.[3] By March of 2026, more than half of US teens had also used an AI chatbot for finding information and doing schoolwork.[4] Most of us are aware of how ubiquitous technology has become, but many of us still don't realize the true costs of many of these "free" services to our lives and livelihoods, or to the future of our country.

Technology is being used by the government to invade our privacy, undermine our right to free expression, sway elections, suppress democracy, and fuel immigrant deportation and discriminatory policing.[5] The corporate sector is rife with surveillance business models and biased algorithms that prioritize profit over people's health and safety. When challenged, Big Tech and government often align as a well-funded surveillance lobby to preserve the privacy-violating practices that make a handful of companies hundreds of billions of dollars per year. This concentration of wealth and power and the corresponding lobbying influence is growing as AI amplifies surveillance capitalism's reach.

The path to our current digital reality began in the late 1970s when, at the dawn of the modern digital age, US policymakers largely failed to pass laws that matched the power of new technology.[6] Our political leaders generally opted to rely on the efficacy of weak, procedural safeguards instead of creating robust rules of the road to protect people against government surveillance or limit how businesses could collect or use personal information. Some states, like California, have enacted stronger constitutional and statutory privacy protections.[7] But federal laws restricting surveillance have remained woefully outdated, and consumer privacy laws have largely been locked for 50 years in a safeguards approach reliant on a notice-and-consent framework (including all those "I agree" buttons on the internet). As law professor Daniel Solove explains, the ability of this approach to protect people "is beyond broken; it is a complete fiction."[8]

Technology is being used by the government to invade our privacy and suppress democracy.

We live in the aftermath of the failure of our elected leaders to enact baseline laws that actually protect people and society. The result has been unbridled surveillance capitalism: the widespread collection and monetization of our personal information for profit.[9] As this article explains, if we are going to be in a position to make technology work for us, we must better understand what surveillance capitalism is, how we got here, what is truly at stake, and how we can build the power to make sure lawmakers take the action necessary to advance rights, justice, and opportunity in the AI age.

A Brief Introduction to Surveillance Capitalism

Every day, billions of us go online to search, shop, or connect with others; each click creates a trail of personal information in the form of search and chat histories, location information, photos, and more. These digital footprints track our movements, habits, interests, and associations. The surveillance business models of most of the major technology companies are based on collecting and using vast amounts of our personal information, often in complex ways. Many of these companies then use these detailed digital footprints—dossiers about who we are, where we go, what we do, and who we know—to target lucrative online advertising and tailor online apps.[10] Some tech companies also sell our personal information to additional third-party companies, often referred to as data brokers, who then package and further resell it.[11] Once companies collect our information, it can also often be accessed by the government for surveillance.[12] This vast information-sharing and -selling ecosystem has facilitated microtargeting that can be used to harm people, including financially vulnerable and marginalized groups.[13]

How did we get here? Why has the modern technology that was promised to pave paths to greater opportunity and justice often ended up leading to more closed doors?

In the late 1960s and early 1970s, there was a growing movement for robust, substantive privacy protections that would support civil rights and prevent emerging technology from exacerbating and perpetuating government abuses and economic inequality. Civil rights leaders like Dr. Martin Luther King Jr.; activists advocating for women's, Indigenous, LGBTQIA+, and farm workers' rights; and members of antiwar movements were targeted by new government surveillance technology, and many viscerally understood its power and the importance of a just vision of the future of technology.[14] In his final public sermon before his assassination, King specifically highlighted the intersections of the "technological revolution with the impact of automation and cybernation" and the fight for human rights.[15] Grassroots organizations like Computer People for Peace[16] and larger organizations like the American Civil Liberties Union[17] warned about threats of government surveillance and corporate information collection on personal lives, democracy, and society. By 1972, the Black Panther Party's Ten Point Program also included an explicit provision about "people's community control of modern technology."[18]

This support for stronger privacy rights saw an early great success with the passage, by state ballot measure, of the California constitutional right to privacy in 1972. At the core of the California constitutional right to privacy is an allocation of power to protect people against the combination of government, corporate, and technological power that could stack the deck against people's rights. With its passage, California's constitution became the first in the nation—either federal or state—to include an explicit right to privacy and protection against privacy intrusions that applied to both government *and* business actions.[19]

But further efforts were largely stymied by the mid-1970s, with passage of only some limited laws like the federal Privacy Act of 1974.[20] This law was inadequate when it was enacted more than 50 years ago, and its "soft spots"[21] and loopholes have become particularly salient today, with digital coups by the so-called Department of Government Efficiency and other recent actions of the federal government.[22]

What Went Wrong

Privacy law faced a fork in the road by the late 1970s. One path, championed by advocates for civil and workers' rights, would have created a robust constitutional and human rights–based vision of privacy that limited how personal information could be collected and used by the government and private companies. The second path, promoted by business interests, relied largely on self-regulation or weak procedural safeguards, such as notice-and-consent frameworks, that do not legally prohibit what or how personal information can be collected or used.

Then and continuing today, policymakers generally took the second path. The Electronic Communications Privacy Act, the federal privacy law that is supposed to limit government surveillance of electronic communications, has not been meaningfully updated since 1986,[23] when cellphones were the size of bricks and the World Wide Web did not even exist.[24] There was growing momentum in the late 1990s to update privacy laws for the internet age. But then the events of September 11, 2001, scared policymakers into believing that the government needed more extensive surveillance capacities. Existing protections were undermined by the passage of the USA PATRIOT Act,[25] and political efforts to strengthen privacy laws for the modern digital age were derailed.[26]

On the consumer side, this second path has given rise to the default "I agree" and "I consent" buttons that are now rampant on the internet. Many federal- and state-level privacy laws put the burden on individuals to try to protect their privacy in this largely ineffective way rather than ensuring that there are substantive limitations on how our personal information is collected.

As technology has developed exponentially, the laws to protect people have remained in the digital dark ages.

Amid this inadequate privacy-law landscape, there have been some advances at the state level. In addition to the passage of the California constitutional right to privacy, other important state laws—like the California Electronic Communications Privacy Act—have filled gaps by requiring a warrant for a government entity to search devices or demand that technology companies turn over electronic communications information, including emails, text messages, AI prompts, and location information.*

But the overall picture is that as technology has developed exponentially, the laws to protect people have remained in the digital dark ages. Civil rights leaders of the 1960s and 1970s viscerally understood the need to take action to ensure that the power of new technology worked for freedom and justice. But we have not been able to mobilize the social movement power necessary in recent decades to properly update privacy law for the digital age. And in that absence, surveillance capitalism was born and allowed to flourish.

How Surveillance Capitalism Works

While the path to surveillance business models started in the 1970s, the current surveillance capitalism business model was not truly developed until the late 1990s. Leaders at dot-com companies like Google realized they could leverage advances in technology to extract, store, and process people's personal information on an unprecedented scale and monetize it for targeted advertising. To accomplish this, the technology industry developed a four-step process: (1) lure people with "free" products and services to grow the user base as quickly as possible; (2) collect information about people as they used those "free" services; (3) monetize that information by selling targeted advertisements; and (4) profit richly.[27]

In the years that followed, many companies in Silicon Valley and beyond adopted and iterated this strategy.[28] They continually refined how much personal information their services could harvest, how to encourage people to visit their websites more often and stay longer, and how partnerships across platforms could share more information and support more profit.[29]

As professor Shoshana Zuboff, the author of *The Age of Surveillance Capitalism*, explains, "Surveillance capitalism now reorders every domain of economic activity.... Every product called 'smart' and every service called 'personalized' is part of this regime."[30] Or, in the words of professor Zeynep Tufekci: "We're building this infrastructure of surveillance authoritarianism merely to get people to click on ads."[31]

The web of surveillance capitalism travels with you everywhere you go. Your smartphone

*Full disclosure: I spearheaded the passage of this California law.

is a surveillance device in your pocket, purse, or backpack, taking copious notes on where you go and what you do. When you use applications, everything from health tracking apps[32] to a flashlight app,[33] you are often paying a very high personal price because many apps make their money by selling personal information, like your location, to others in the mobile advertising ecosystem.[34] This can also include the multibillion-dollar data broker industry, which collects vast amounts of personal information by scouring available sources to create detailed dossiers on almost every American adult.[35] They have databases of people labeled with everything from "getting divorced" and "30-, 60-, 90-day mortgage lates" to "sexual orientation," "erectile dysfunction," "political affiliation," "religion," and far more.[36]

If you find surveillance-powered ads ineffective, creepy, or invasive, you are not alone. Such *online behavioral advertisements*, which use our personal data to infer our interests, are unpopular; people consistently report that they do not like them.[37] Empirical studies have also found that online behavioral ads often push products that are more expensive and are from lower-quality vendors.[38] Sometimes the advertisements are predatory—like high-interest payday loans targeted to young people.[39] In other cases, they are discriminatory, as when advertisers push information based on age, sex, race, ethnicity, or income

level, resulting in certain groups receiving information about opportunities that others do not—such as potential jobs or housing opportunities.[40] The Federal Trade Commission recommended in 2022 that people opt out of targeted advertising to protect themselves.[41] But the current pervasiveness of online tracking and the operational challenges, including "dark patterns" used by companies to make opt-out choices more difficult,[42] make it functionally impossible for many people to opt out entirely.

There is growing concern with how the profit incentives of surveillance capitalism lead to downstream impacts on young people's physical and mental health.[43] The growth of surveillance capitalism is also associated with harms to democracy itself—including the weakening of the free press,[44] the spreading of misinformation and disinformation,[45] and the influencing of elections.[46] Over the past 20 years, there has been a period of steady decline in democratic freedoms globally and a growth in surveillance and repression.[47] This trend coincides with the growth in surveillance capitalism and its profit incentives. Recent examples of intersections of surveillance capitalism infrastructure and the core of democracy include the actions of Cambridge Analytica, a data analytics firm that harvested information from 50 million Facebook users for a campaign to influence the 2016 US presidential election,[48] and another company that used AI combined with targeted advertising to mimic the voice of presidential candidates to try to mislead voters in the 2024 election.[49]

It is important to understand that the ecosystem created by the surveillance capitalism business model is also a treasure trove for government surveillance, with state agents exploiting it to sidestep the Fourth Amendment[50] (which prohibits "unreasonable searches and seizures"[51]). Immigration and Customs Enforcement, the police, and federal intelligence agencies have trained their sights on the gargantuan stockpiles of personal information that technology companies have collected. Local and state law enforcement agencies have consistently taken advantage of outdated state and federal electronic privacy laws to access personal information collected about who people are, where they go, what they do, and who they know.[52]

To get a sense of the scale and impact of these government surveillance demands in the United States, in the first six months of 2025 alone, Meta was asked to turn over user information associated with more than 149,000 accounts,[53] and Google was asked to turn over user information associated with more than 120,000 accounts.[54] (Consider how much personal information about you, your family members, and your friends is in a *single* Facebook or Google account.) Most technology companies receive government surveillance demands, but it is impossible to know the true extent of electronic surveillance in the United States because the outdated federal electronic privacy law does not require reporting by the government, and only some companies, including Meta and Google, actually publish government transparency reports. The US government also buys regular access to information amassed by the multibillion-dollar data broker industry.[55]

New AI tools are pushing these surveillance powers to even greater extremes. AI companies are the new boom, with existing technology giants incorporating AI into their products and other AI companies rushing to harvest incalculable amounts of information on people, either scraped from online sources or collected from how people use their services. The CEO of Anthropic issued a public warning in February 2026 highlighting that information the government can currently purchase can be used by AI to "assemble ... a comprehensive picture of any person's life—automatically and at massive scale."[56]

With AI, History Is Repeating

As they did during debates about computerization in the 1970s, business interests today are recycling the same narratives about how AI can be used to benefit all of society while opposing any substantive regulation to ensure its power will actually be used to help people and not just enrich a few.[57] Coupled with their ongoing anti-privacy blitz, companies are flooding our legislatures with lobbying money.[58] Big Tech has already surpassed all prior lobbying records, including Big Oil and Big Tobacco, with Amazon and Meta often topping the lobbying lists.[59] In the first nine months of 2025, the tech industry spent over $50 million on federal lobbying—and Meta alone had one lobbyist for every six members of Congress.[60] The technology companies also lobby aggressively—and successfully—at the state level.[61] Lobbying firms made $92 million for AI-related work in the first three quarters of 2025.[62]

AI tools are pushing these surveillance powers to even greater extremes.

On the federal level, these companies are working behind the scenes to try to pass a weak federal privacy law that could preempt and erase existing state privacy laws.[63] Tech lobbyists also show up at state capitols across the country to help steer efforts to pass weak state laws[64]—and then return to DC to claim that federal preemption is even more necessary to address the growing "patchwork" of state laws.[65]

When lobbying, companies are often using narratives[66] from a well-worn playbook: (1) they argue that technology and technology companies are inherently good for the world; (2) they claim that anyone who challenges technology is a backward Luddite; (3) they present technology and any potential uses of it as inevitable;[67] and (4) they describe technology as too complicated for nontech people to understand or regulate (a.k.a. the familiar "You'll Break the Internet" argument[68]).

In the current political climate and with exponential advances in AI, there is no more urgent time to learn from the past. The good news is that this time around, we the people are more attuned to what is truly at stake. According to 2023 polls, 82 percent of US voters do not trust technology leaders to tackle regulation independently,[69] and 77 percent of Americans "have little or no trust in leaders of social media companies to publicly admit mistakes and take responsibility for data misuse."[70] In 2025, a supermajority—69 percent—of the US public said that they do not think the government is doing enough to regulate AI.[71]

Now is the time to work strategically on the local, state, national, and international levels to continue building the social movement necessary to put real power into privacy laws and make AI and other technologies work for the people.

How to Dismantle Surveillance Capitalism

If technology is going to work for the people, we cannot rely on weak procedural safeguards to protect us. Nor can we let technology be treated as an issue siloed from broader justice issues. Whether one works on labor rights, reproductive justice, education, racial justice, the climate crisis, immigrants' rights, or any other issue, the ultimate success of these fights for justice depends on passing laws that protect and advance rights in the AI age.

1. Protect Current Protections

The first, most concrete step is to protect current protections. We must not allow the federal government to enact any federal AI or privacy law with preemption (a provision that stops states from enforcing current laws or passing new ones). Several bills have already been introduced at the federal level that would broadly preempt the efforts of state governments to protect people's rights and safety. Preemption of state law is the holy grail for technology companies that want to erase current state laws and bottleneck any additional progress on regulating technology generally and new AI systems more specifically.

Congress has historically given states room to enact stronger laws—and for good reason. Technology can advance quickly, and Congress often moves slowly. States serve a particularly critical function in areas of law as rapidly evolving as new technology. For example, the California constitutional right to privacy still has untapped potential and can be a crucial sword to combat corporate and government surveillance excesses.[72] By barring continuing and efficient attention to the issue, preemption would freeze the current regime in place. The current presidential administration has been pushing for preemption through executive orders and other political pressure.[73]

Any federal AI or privacy law must be a floor, not a ceiling. States must be free to enforce existing laws and continue to enact new privacy laws that are stronger than any federal baseline. While many state leaders and a broad coalition of organizations are fighting back, more help is needed to stop federal preemption efforts in their tracks and to continue at the state level to address surveillance capitalism and protect people.[74]

2. Pass Robust Laws That Get to the Core of Surveillance Capitalism

The second step is to build power to support and pass robust, baseline consumer privacy laws that protect people in the AI age. Policymakers need to move beyond "wet napkin privacy laws"[75] that rely on faulty notice and consent, placing "the burden of protection from commercial surveillance ... mostly on us."[76] Instead, they need to pass new, substantive privacy laws that flat-out prohibit certain ways that information is collected and can be used. Passing these new laws is the best step to address the downstream effects of surveillance capitalism on our lives and health, rights, and democracy.[77]

3. Center the People in AI Decision-Making

There must also be substantive laws that create robust rules for AI, not just weak process safeguards that do nothing to address power structures. It is critical that more diverse coalitions work together to enact laws that center people, not profit, in how AI is developed and used. Decision-making about AI systems used by both government and business must be grounded in fairness, accountability, evidence-based inquiry, and inclusive governance so that the power of AI can be wielded for the people.[78]

AI use is growing in the private sector, and many government agencies have already deployed or are considering using AI in consequential decisions related to healthcare, housing, education, policing, finance, and other highly sensitive areas. While some policymakers have taken steps to implement decision-making mechanisms for certain AI systems, too many leaders simply accept corporate narratives about AI's purported public benefit at face value. They are jumping to the "how" of AI implementation before thoroughly vetting potential systems or considering the "why" and "whether" to use AI systems at all. The people who are most impacted need an active role in decision-making, and some uses of AI need to be off the table completely. AI should never be trusted to make high-stakes decisions in our criminal, immigration, and policing systems, so one important place to start is prohibitions on its use for face and other biometric surveillance systems.

4. Engage in Surveillance Self-Defense

We should all use available tools to protect ourselves and safeguard our personal information from collection and use.

Now is the time to put real power into privacy laws and make AI and other technologies work for the people.

- Use privacy-protective tools like Privacy Badger, an easy-to-use browser add-on that stops advertisers and trackers from secretly tracking where you go and what pages you look at on the web. Privacy Badger is developed and made available by the nonprofit Electronic Frontier Foundation,[79] which provides many other guides and no-cost resources to help you with surveillance self-defense.[80]
- Learn about state laws that you can use to protect your personal information. For example, if you live in California, take advantage of the California Consumer Privacy Act to learn what personal information companies have collected about you and to delete your information from company databases.[81] Use the California Delete Act and the state's new Delete Request and Opt-Out Platform as a one-stop shop to delete your information from data brokers and stop them from selling your information to others.[82]

The future of American democracy has become more and more imperiled since the rise of surveillance capitalism. Now, the rapid growth of AI is supercharging the power of government to pursue an anti-rights agenda. In the current political climate, the stakes are higher than ever to come together to enact the laws and policies that will make technology work for the people and allow us to advance rights, justice, freedom, and opportunity for all. ■

For the endnotes, see aft.org/ae/fall2026/ozer.

Planting the Seeds of Civic Engagement

Two Educators Share How They Are Strengthening Our Democracy

As we celebrate the 250th anniversary of the Declaration of Independence, our democracy is at risk. We face increased polarization—often arising from misinformation and disinformation that instill fear, anger, and distrust—as the Trump administration draws the nation ever closer to authoritarianism.

But change is possible. Our voices still matter, and the people still have power. This fall, we need to not only get out the vote but also ensure our students and their families understand the stakes. To learn how teachers are addressing civics education and empowering their students to help heal our democracy, we spoke with two New York educators who are deeply involved in this work through their schools and unions. LaShonda Bradberry is a high school special education and social studies teacher at Cheektowaga Central High School and a member of the Cheektowaga Central Teachers Association. She is also a New York State United Teachers (NYSUT) delegate and political action coordinator. Karissa O'Reilly is a high school library media specialist at Carmel High School and a member of the Carmel Teachers' Association who advocates for media literacy education at the local and state levels.

–EDITORS

PHOTOS COURTESY OF LASHONDA BRADBERRY AND KARISSA O'REILLY

EDITORS: Tell us a little bit about yourselves and what drew you to education, civics, and history.

LASHONDA BRADBERRY: I am from western New York, and I've been teaching high school in Cheektowaga, which is a first-ring suburb of Buffalo, for 23 years. I am a special education teacher, but I'm also certified in social studies. Since 2008, I have taught one class outside of my tenure area, an African American history course for 11th- and 12th-graders. I am also a co-teacher in cultural perspectives and literature, and I provide services in a resource room.

I wanted to be a teacher since I was a little girl. I used to study for my social studies tests by lining up my dolls and stuffed animals and teaching them the content I needed to remember. But looking back, my experiences in fourth grade are what sparked my interest in history and civics. I went to a predominantly white school. In fourth grade, I was Sojourner Truth in our play about the US Constitution, and I also was responsible for talking about the 19th Amendment. I remember learning about slavery and all the kids turning around to look at me; I'm like, "I'm learning right with you." We also learned about Martin Luther King Jr. But I remember thinking, "There has to be more to our history than what they're telling us."

At that time, my mother worked for General Motors; she was heavily involved in the United Auto Workers, and she was on the Civil Rights Committee. I remember sneaking and reading her stuff, and I read about Selma and the murder of Viola Liuzzo. I already was in disbelief that people would treat others so badly because of their skin color, but when I saw Viola's picture, it blew my nine-year-old mind. I could not believe that they killed this beautiful white woman. I slept in the bed with my mom for weeks afterward.

I think that was what pushed me to want to know more, not just then but all throughout high school and in college. I thought that if people only knew more about other people's perspectives, we could eliminate -*isms*: racism, sexism, extremism, you name it. I decided I was going to teach those perspectives. That was my whole driving force. I didn't plan to be a special education teacher, but I was able to go that route and still get the social studies certification. Now, I'm to the point in my career when I can teach electives, and in those courses, I teach what I feel students need or want to learn. So, I'm where I'm supposed to be, doing what I'm supposed to do.

KARISSA O'REILLY: I love hearing your story because my path to education is so different, but the core is the same. I've always believed that understanding different perspectives is how we eliminate the extremist views that we see in our country right now.

I'm the library media specialist at Carmel High School in Putnam County, New York. But I did not find my way to education until I was much older. My first career was in magazine editorial. Then I was home with my kids for a while and started volunteering with Comfort Zone Camp, which is for kids who are grieving. I found that I really enjoy working with teenagers. Later, I worked in a bookstore, and I loved connecting people to stories that resonated with them. And then one day I saw an ad for a school media program at Syracuse University, so I went back to school for my master's.

When I was younger, I never imagined myself teaching. I was the kid who would shake at the thought of getting up in front of the class to talk. And libraries did not appeal to me because they were too quiet with a lot of rules. But libraries have always been mainstays of democracy and cornerstones of equity. They are places where people can go to access needed resources and information—especially for our public schools and our students.

And teaching media literacy skills is a critical role for school librarians now.* We're not just showing students how to access sources; we're showing them how to understand the information that reaches them. I just finished my sixth year at Carmel, and I really love what I do. It may have taken me a little longer, but I feel like I found my place.

EDITORS: What role do you have in promoting media literacy with your students?

KARISSA: When I went to school to become a librarian, no one could have predicted how social media would take off—especially among young people. I spend far more time teaching about social media than I expected; I also spend time learning about it since the information world is changing so rapidly. During my master's, I learned to teach research skills, of course, but it wasn't until I worked with my mentor, who does a lot of media literacy education, that my eyes were opened to how critical it really is for students to have media literacy skills that apply directly to the way they consume information in their everyday lives—and for school librarians to know how to teach these skills. From there, I've done tons of professional development, which is critical for staying up to date.

> **"We're not just showing students how to access sources; we're showing them how to understand the information."**
>
> **–Karissa O'Reilly**

LASHONDA: Exactly. Media literacy is something I have been thinking about for a long time. It's always blown my mind that there have never really been serious regulations for social media. And now we have AI, which really worries me. I don't understand why we put so much money into artificial intelligence instead of using the money to fix our roads or invest in high-speed rail or services that help people. Instead, I'm watching my students not feel confident enough to think for themselves without wanting to ask AI, and that bothers me.

KARISSA: I address AI ethics as part of the media literacy elective I teach for 10th- through 12th-graders. I had one student tell me, "I get why AI is useful for scientific research, for trying to solve world problems. But why do regular people have access to it? It's not good for us in any way." Some states have implemented regulation, but I see the need for far more guardrails to address the real risks AI poses. Other countries are making progress here. For example, the European Union's AI Act[1] puts a heavy emphasis on protecting citizens; we need something like that here. Without it, the growing use and power of AI is scary.

EDITORS: How do you address misinformation and opposition to teaching honest history?

KARISSA: There's opposition to so much of what we do in education, whether it's "public schools are indoctrinating our children," or "they're teaching DEI," or "they're making kids feel guilty." We know our intent. We're just teaching honest history and trying to build a curriculum that embraces all voices and perspectives. But our country's polarized political climate has made our attempts at equity feel threatening.

I work in a politically diverse community. We've certainly seen some of this opposition. As a result, some teachers, myself included, can be nervous to introduce new things to our curriculum or bring up social justice issues.

I've never heard a student say they feel guilt around things that are being taught in their classes. I think a lot of this opposition comes from a place of fear, and that fear is driven by misinformation and disinformation. Ultimately, I think what's behind it—the notion that introducing these ideas to students is somehow threatening to their culture and well-being—is coming from a small number of people in powerful places, and it's being disseminated through social media for the purpose of instilling fear.

That's why media literacy is so important. When we understand how information works—how algorithms feed us what we want to see, how bad actors can manipulate information, how we can check up on the accuracy of an emotionally charged post—we become empowered. We learn to look at our social media feeds with a critical eye, and we can more easily have civil conversations with people about hot-button issues. I think of the book challenges in my district. We had people getting really emotionally engaged about books that they had never read because they were being fed inflammatory misinformation through social media. The fear that kids will feel guilty or feel less pride in America by learning honest history is not based in what is happening in our schools. People are being manipulated into thinking it's even a possibility.

I've found that teaching about misinformation generally is well received. Families love that I'm teaching students skills to identify misinformation and disinformation and to find ethical, reliable, credible sources. They're saying, "I wish I knew how to evaluate what I'm seeing. I wish I knew where to go to find out if things I read are true or not."

LASHONDA: My colleagues and I haven't had any pushback from parents or guardians yet, but there's also not a lot of heavy family involvement in my district, which can be a catch-22. But I agree that a lot of people are afraid of teaching honest history because of today's media, and we've had quite a few students even question what's in our US history book. But like Karissa, I haven't seen any students feeling guilt.

Personally, I don't worry about the opposition; I just teach from my heart based on what students need. My district has gone through two demographic shifts in the 23 years I've taught here. It was a middle-class Polish community for a long time after I arrived, and the first demographic shift was more African Americans moving in. Now we are seeing more people from predominantly Muslim countries and Spanish-speaking countries moving here. It is a beautiful mix of people, but I've also watched white flight.

My African American history and cultural perspectives courses were created in response to our first demographic shift. Kids needed to understand that their school was changing. Students told us, "Everyone should know this," so we also started a Black History Month program. The school demographics were more of a mix of Black and white students then, and I had white students participating and really challenging their perspectives. It was everything I dreamed of.

ALLISON SHELLEY / THE VERBATIM AGENCY FOR EDUIMAGES

*For guidance on teaching media literacy skills, see "Learning to Verify" in the Spring 2025 issue of *American Educator*: go.aft.org/5he.

And then COVID struck, George Floyd was murdered, and so many other societal things happened. All these nativist messages started to flood the airwaves, and many students didn't know how to feel. There was a lot of confusion, a lot of fear—and much of this was and still is influenced by misinformation. We address misinformation as it comes. For instance, in my cultural perspectives class, during a discussion of Latino American history, a student once asked, "Aren't they all illegals?" That was a teachable moment.

We try to use our power within the classroom to teach the truth and hope that when students leave, they are better able to see people for who they are and not for what they hear about them—or what they don't hear. During Women's History Month, students told me, "We wouldn't even know there *was* a Women's History Month if we weren't in this class." We brainstormed a topic choice board and students picked things they wanted to learn about—one of those things was #MeToo. In a full-circle moment, that happened to be the same week that the news about Cesar Chavez came out. All I could think was how glad I was that we had just talked about how women have had to fight to have their contributions to our historical narrative acknowledged—and I hoped they could see it now in real time.

My generation was raised hearing that we learn history so we don't repeat it. This is why we have to keep teaching complete history, keep talking about marginalized groups, keep emphasizing that character and treating people the right way matters. We see over and over through history what happens when we don't.

KARISSA: I think it's amazing that you're allowing space for those difficult conversations in your classroom. When I was young, we learned about historical figures as though they were these untouchable heroes who could do no wrong. We were taught to idolize. It's important for students to recognize that people are complex and to consider how those complexities inform the big picture.

LASHONDA: You're right. At the same time, we need to teach about flaws and problematic behaviors to eradicate injustice. Right now, we are at a turning point in history where certain behaviors, specifically behaviors coming out of leaders in our government, are being normalized when we should be confronting them. For instance, how is it that we are back to fighting for inclusion and dignity for people with disabilities? How are we back to fighting for basic civil rights? Yet, we have a president who mocks people with a physical disability; who cuts Medicare, which has trickle-down effects for school districts, especially for students with disabilities who receive speech, occupational, and physical therapies; who uses DOGE and the Department of Defense to cut Black leaders from federal positions. What are we doing?

> **"We try ... to teach the truth and hope that when students leave, they are better able to see people for who they are."**
>
> **–LaShonda Bradberry**

EDITORS: How does this impact the ways you connect with students regarding the 250th anniversary of the Declaration of Independence?

LASHONDA: It actually ties into what we talk about around the 250th anniversary because this president is representative of the wealthy white men that the Constitution was written by and for. Women and the poor weren't considered; we didn't have a lot of free people of color at that time, and of course enslaved Black people were not even considered full people.


HILL STREET STUDIOS / DIGITALVISION / GETTY IMAGES

Certain religions were also being discriminated against. In some ways, our current president represents the hypocrisy of the Declaration of Independence and its authors, which we also talk about. How does someone who owns people, who dehumanizes people, write about freedom? We talk about Crispus Attucks, one of the first people killed in the Boston massacre, being a Black and Indigenous man. We talk about the Declaration of Independence being the beginning of the abolitionist movement, and we trace that movement through the Civil War. Afterward, I show students the documentary *13th*, and as we move into the modern-day connection with redlining, I teach the truth about Tulsa (including the Tulsa Race Massacre and the continuing segregation via highway construction) and New York City (including ongoing challenges with higher rates of asthma, lack of access to jobs, and inadequate housing in redlined neighborhoods). I teach a lesson called "How the Hood Became the Hood," and we watch parts of *Boyz n the Hood* and *Do the Right Thing*. And we have real and direct conversations about how our country started and how we got to this point.

KARISSA: The 250th is not as directly related to what I teach, but it certainly informs my thoughts about the necessity of honest history. Clearly, as LaShonda points out, the Declaration of Independence is not a perfect document. But the intent was that people should be free and should have a say in how they are governed. I recently read through the Declaration for the first time in many years. It was chilling to read the list of injuries the writers lodged against the king and to realize that it's all happening again right now. We are seeing the backsliding of democracy and the rise of authoritarianism, just 250 years later.

EDITORS: What concerns you most about the health of our democracy? And what can be done?

LASHONDA: A top concern for me is trying to get students to understand and care about what's going on. There's a lot of days that I look at what's happening, and I want students to realize that we taught this in global studies or US history. How can we teach so that learning is long term and transfers across the curriculum? Many of our students do not yet have deep enough knowledge to transfer skills from class to class, so how does that affect critical thinking?

I'm also concerned about this because social media and technology are so influential. The best thing that happened in New York was the ban on cellphones in schools.*

*To hear from three union leaders about the impact of this ban, see "Bell to Bell: New York's Cellphone Ban Is Enriching Classrooms and Allowing Kids to Be Kids" in the Spring 2026 issue of *American Educator*: go.aft.org/a11.

Children are talking to each other again. We can do group work again. We couldn't do it as effectively when we had to fight distractions from cellphones because it was hard to get kids to talk. Now, the cafeteria is loud again, which I feel is huge because conversation is such a critical part of seeing others' humanity, feeling empathy, and learning to put yourself in someone else's shoes.

For a while, I think our students were desensitized to everything. During the pandemic, the world stopped and everyone had questions, but no one had answers. And we probably had the worst type of leadership. In a lot of ways, technology filled the void, but I think it also stole the soul.

To address this, I often ask my students, "What do you love?" I'm trying to get them to identify their passion, something they care about, because that discussion is not happening, unfortunately, with a lot of our kids.

KARISSA: I agree with that so much. Getting kids to care is one of my biggest concerns. I know how to address misinformation, but apathy is one of the most difficult problems to tackle because it's so pervasive. And it's not just our kids. We're seeing apathetic adults, too—and a lot of it is because we're so overwhelmed with all that is happening in the world, all the information we're taking in every day on our phones. At some point, we stop being able to process it all and start to tune out emotionally.

But a few things give me hope. First, the fact that we're having this conversation. Then the fact that NYSUT is promoting civics and media literacy education initiatives is really encouraging. It makes me feel like we are going to turn things around. NYSUT is tying these initiatives to the 250th anniversary and the idea that the way we get our country back is by having an educated population. Greater literacy, specifically civics literacy, will help sustain democracy. But when people don't understand how democracy works or how their votes work, and when they don't know the structures of democracy, they don't know how to have an impact on it.

There's a saying, "The best time to plant a tree is 20 years ago; the second-best time is today." We should have long ago prioritized civics and media literacy starting when students are young; our country might be in a different place right now if we had. But we have to start somewhere, and it has to be a primary goal of our education system. It's already happening in small pockets around the country, but it has to be deeper and broader.

> **"We should have long ago prioritized civics and media literacy.... It has to be a primary goal of our education system."**
>
> **–Karissa O'Reilly**

LaSHONDA: One thing that has helped emphasize the importance of civic education, at least in some schools, is the New York State Education Department's Seal of Civic Readiness.[2] This program recognizes students who have demonstrated proficiency in civic knowledge and skills. It includes social studies courses and civic projects that students participate in throughout their high school years to earn points toward a Seal of Civic Readiness distinction on their high school diploma. But right now, only about 15 percent of seniors earn it[3]—not for lack of ability, but for lack of opportunity.

A colleague started the program at our school a few years ago, and my African American history course is one that can be taken as students earn points toward the seal. I've seen how the program has helped my special education students find pathways to graduation on a whole new level because aspects of the seal's requirements are structured like independent studies. My colleague's course guides them through different projects, and they spend a whole semester studying and researching issues that matter to them, then doing related community-based work. This culminates with a civics readiness day when families come in and the kids present their projects to them and a panel of teachers. Some students have even stayed engaged in their community work after completing the course.

KARISSA: We don't have the Seal of Civic Readiness at our school, but I know it's an amazing program and more students should have access to it. When I do summer school in another district, I have eighth-graders who are starting to work on their seal, and they get really involved in thinking about how their community functions, what their role is in it, and how they can create the changes they want to see. I worked with one student who saw that there wasn't enough access to recreation in the city. She looked first at what existed, and then she researched what could be put in place to give kids free access to parks and recreational programs. These projects are so empowering for the students; they really get interested in their communities, they learn how to use their voices, and they're given the tools and resources to get more engaged in making change. I love this approach to civic education, so I was really heartened to see that NYSUT gave out 15 grants, totaling $50,000, in the spring to help more schools offer the seal.

EDITORS: How else are you empowering students to engage civically?

LaSHONDA: I talk to my kids about my work as a political action coordinator with NYSUT and how unions can help create positive change for our democracy. I encourage students to think about getting involved in a union—and not just as members but as leaders—and I've had AFL-CIO and NAACP members come to my class as guest speakers. I teach a lesson on Black Americans in the labor movement and how it connects to civil rights, and I talk about the project I'm working on through Cornell University's Union Leadership Institute to get more people of color involved in union leadership. I introduce students to different leaders that I've met through Cornell so they can see how to position themselves to pull other people up and actually make change. And last year, my kids were invited to attend the AFL-CIO's Martin Luther King Jr. luncheon, where they met state legislators, and it was another great opportunity for them to see who and what they can be.

I often remind my kids that a lot of the social movements in America were started by young people, and that they have a lot more power than some people want them to believe they have. When I teach the film *Selma*, we fill out voter registration cards, and I tell them that voting is how they can have a voice in what's going to happen in their lives.

KARISSA: I love that. As a librarian, my main role is to promote literacy and encourage students to read, but we know books are not necessarily the primary way that most people take in information now. So I feel like my part is through my media literacy class. I focus a lot


ALLISON SHELLEY / THE VERBATIM AGENCY FOR EDUIMAGES

on news and social media literacy, but media literacy is a very broad umbrella that incorporates all different types of media and how we look at information, including visual media. There are so many ways that information reaches us, so one of the first things I do in my class is teach students how online algorithms work, how our news media works, how to find reliable sources, and how information bubbles make it difficult to understand other people's perspectives. Each of us is being fed information that confirms and validates our already held beliefs and biases; we don't get a whole picture of what's happening in the world—and the way that most of us do our information seeking, it's nearly impossible to find diverse perspectives on a topic now. So it's important to ask big questions and think critically to analyze and evaluate the media we consume. Who made this? How did it get in my feed? What does the creator of this media want me to think and why? Once they have those answers, I help students understand the techniques that made a certain media more effective—more likely to reach them and make them want to engage with it.

Being media literate means having the ability to access, analyze, evaluate, *create*, and *act* using all forms of media. I feel like in most spaces where media literacy is being taught, we're ignoring the last two pieces. So, I also ask students what they can do to create media that has that power. How could they use it responsibly to make a difference, to make whatever change they're hoping to see? That's one small thing that I do to help empower them.

LASHONDA: That's not small at all. Your class should be a graduation requirement. In fact, it should be part of the New York state standards for every grade, especially considering the young ages that children are using technology.

KARISSA: I agree. I also think teachers need professional development so that we all know, not just library media specialists, how to teach these skills. Even librarians who've been in their role for a long time will need easy access to professional development to prepare to teach these skills.

And I agree that teaching students about collective action is a key way to empower them. I did not come from a union family, so I didn't really understand the value of a union until I entered this role six years ago. Now I can see how essential organizations designed to protect rights are to our society. We're living in difficult times. We are seeing federal programs that were built to lift people up being dismantled. Unions are one of the systems that exist to protect our communities and our democracy.

"We have to keep teaching complete history, ... keep emphasizing that character and treating people the right way matters."

–LaShonda Bradberry

LASHONDA: We teachers have superpowers, if we're willing to use them. Many families don't have time to talk to their kids about civic and social issues, and kids are itching to talk to someone and to have their questions answered. So above all, I am constantly trying to speak life into them, push them to find their passion, and show them civics as the lens through which we serve others for the betterment of all. By signing up for elective classes like ours, students show that they already have inside them the seeds to make change and create a better world; we just have to water them. ■

For the endnotes, see aft.org/ae/fall2026/bradberry_oreilly.

Civic Education for All

One Student's Quest

PHOTOS COURTESY OF CHRIS KOBARA

Especially at this moment—as we celebrate the Declaration of Independence, struggle to resist President Trump's authoritarianism, and fight for working families to have a better life—civics education is crucial for accomplishing our shared goals, from protecting the right to vote to fully funding public education. The accountability movement sidelined civics education for far too long—but passionate advocates for civics have never given up, and they are finding new allies among our nation's youth. Wanting to bring a student's voice to this crucial issue, we spoke with Chris Kobara, a 2026 graduate of the Urban Assembly Early College High School of Emergency Medicine in New York City and a freshman at the University of Pennsylvania. In high school, Chris was a youth member of the DemocracyReady New York Coalition and was on Legal Outreach's Civic Engagement and Social Justice Council. At Penn, he is studying public policy and governance.

–EDITORS

EDITORS: How did you become interested in civics?

CHRIS KOBARA: What drew me to civics education and advocacy was a program after eighth grade called the Summer Law Institute that my sister recommended. At the time, I wasn't really interested, but I also didn't want to follow my siblings into math and science. Now I'm very glad that she pushed me to do it. Run by a nonprofit called Legal Outreach, the institute introduced me to what lawyers do, and ever since I've been thinking about going to law school.

Since I liked that experience, I joined Legal Outreach's four-year College Bound program and participated in its Civic Engagement and Social Justice Council. These programs offer supports like a summer writing course and gave me opportunities to do projects that are important to me, like highlighting issues affecting immigrant communities.

One experience that got me even more into civics education was a project in which we tried to get our classmates, 16- and 17-year-olds, to pre-register to vote. I gave the form to one student, and I noticed at the end of class that she had thrown it away. I wasn't really mad about that so much as I was astonished. I couldn't understand someone not wanting to vote.

My family is from Togo. My parents and siblings were born there, and I am the only one born in the United States. In Togo, we have dictators—there are elections, but they are not free or fair. Voting is a privilege, and the people of Togo certainly would vote if they could. So, it's incredible to me that some people don't vote in the United States, where we have more say in the policies and laws that impact our lives and our neighbors' lives. I can't imagine not voting.

For me personally, it's really important to understand that democracy is not something we inherited. It's something we continuously build. I know that especially because I'm from the

Bronx, and I came to understand at a young age that opportunities, including educational opportunities, are often determined by zip code. I know it's very important that everybody, no matter your age, find opportunities and seek education—especially civic education. How you participate really impacts your community. Voting and speaking out about issues you think are relevant to your community and to you personally are especially important. Our ideas and willingness to show up really do matter.

EDITORS: You've shown up through a variety of programs and projects. Tell us about one that has been particularly meaningful for you.

CHRIS: I spent the past few years as a youth member of the DemocracyReady New York Coalition because it focuses on increasing awareness of the importance of civics education, and because DemocracyReady's leaders actually listen to young people. For example, one of the first things I did with them was an interview during its Second Annual Summit on Civic Readiness in March 2024. This webinar included the president of Teachers College, the chancellor of the State University of New York, and other important people—and my opinions were really valued.* People like that don't often listen to young people like me, especially people who look like me and who come from immigrant families. It's a big motivation for me to be able to reach folks like that.

DemocracyReady also motivated me to get more students engaged in civics. In my junior and senior years, I was part of a DemocracyReady cohort studying civics education in New York. We surveyed students and teachers across the state to learn about their attitudes toward civics and civic education and what resources they need. We learned all about their civic activism and what they care about. We had participants in the Bronx, the Hamptons, and upstate, so we got a lot of different perspectives. Unfortunately, we also found lots of inequities in terms of what opportunities students have to learn about civics.

> **"Democracy is not something we inherited. It's something we continuously build."**
>
> **–Chris Kobara**

For instance, my school doesn't offer the Seal of Civic Readiness, which is a New York State Education Department program. Students earn points through courses, an exam, and projects, and then earn a distinction on their diplomas. I know about it because of my work with DemocracyReady, and I would have definitely participated if my school offered it. I think schools everywhere and students everywhere need access to programs like this to increase student engagement.

With DemocracyReady New York, we do a lot to spread the word about civic education and civic engagement. Most of our work is on Zoom, and so we host a lot of panels and webinars. Civics is important to us all, so our audience is students, teachers, parents, lawmakers—everybody. We want to make sure that everybody has access to civic education, and we want them to be engaged with whatever issues are important to them. Preparing students to participate in democracy is one of schools' most important responsibilities.

EDITORS: Are you concerned about the health of our democracy?

CHRIS: Yes. A lot of people my age don't care about politics or voting, but the decisions our leaders are making really impact us. Young people need to know that—and they need to know their rights.

I'm very concerned about the SAVE Act, which many Republicans in Congress support, as does President Trump. The SAVE Act would make people show certain forms of identification, like a birth certificate, to vote. It's going to prevent a lot of people from voting—like if your name has changed, then you can't use your birth certificate. Some people could use passports, but not everybody can afford to get a passport.

Making it harder to vote is really against the whole idea of this country. We should be helping everyone who is eligible to vote; we should be making it easier for them to vote.

Beyond voting, I'm concerned about Immigration and Customs Enforcement (ICE). I'm not concerned about my family because my parents and siblings are now citizens, but I'm really concerned about my neighbors in the Bronx. I have a lot of friends and neighbors who are absolutely terrified of ICE. If you can't feel safe in your home and in your neighborhood, you can't feel safe anywhere.

My passion for advocating for immigrant communities is what inspired my essay "The Man in the Tower," which was selected for a special issue of the New York Public Library's *Teen Voices* commemorating James Baldwin. When I heard about the request for submissions to the issue, I had just learned about Baldwin in an English class. His advocacy and especially his essay "A Letter to My Nephew" really struck me. For my essay, I wanted people to know about the immigrants who helped build this country and help keep it running every day—like the people who deliver food in the snow and take care of rich families' children. Immigrants are everywhere, but people really don't appreciate their contributions.†

I'm also concerned about how much more divided people are with the rise of AI, social media, and misinformation. People don't know what is real. Even my mom was looking at something on WhatsApp, and she didn't know how to figure out whether it was true or not. I think that is a big contributor to apathy and low voter turnout. We need more education on misinformation. It's easy to read the heading of an article and believe everything the article says. But unless you know the sources, you could be easily influenced and then share misinformation. You have to do your own research.

With AI, the environment is a concern too. It uses a lot of water and electricity. One of my hopes for the future is that my generation, 5 or 10 years from now, will be using a lot less AI.

I've been thinking about all of these concerns, and more, with the 250th anniversary of the Declaration of Independence. I've been reflecting on the values in the Declaration and the ways that we still need to realize them today. There's so much in the Declaration about equality that isn't true in America yet, especially for people who look like me and people of other minority groups. But I still value the document, and I think we should continue to work toward it.

EDITORS: What gives you hope?

CHRIS: What gives me hope is seeing how my generation is really advocating for change. Last spring, high school students all across the country did a walkout to protest ICE and how it's terrorizing communities. Apathy is a problem among some young people, but not all. There's a whole movement of people who can't even vote yet but who know how important civics is and how important it is to get involved in our policies and laws. The laws that our leaders are making affect us too, so our voices matter—and it's so important for adults to listen to youth.

What I'd like to see over the next five years is a lot more activism among 18- to 23-year-olds. A lot more voting, spreading the word, advocacy work. Even if it's between elections or even if you can't vote yet, you can get out on the street and engage in a protest; make sure that people know what you value.

I think civic education really empowers people to actively participate in their communities, so I would encourage everybody to educate themselves. Know your rights and responsibilities as a citizen. Know democratic processes so you can get involved and encourage the people around you to advocate for positive change in our society. ■

---

*To watch this webinar, visit go.aft.org/h41.

†To read "The Man in the Tower," visit go.aft.org/q3n.

IS THE "MISSISSIPPI MIRACLE" REAL?


RORY DOYLE / THE NEW YORK TIMES / REDUX

If you pay attention to research and commentary on literacy, you've likely heard of the Mississippi Miracle. Over the past two decades, the state has made remarkable gains on the National Assessment of Educational Progress in fourth-grade reading. That has led to some well-deserved attention—and, unfortunately, to many incomplete summaries of what (supposedly) worked. Are the gains real? Yes. But there's no miracle. Just sustained hard work on multiple fronts.

We read lots of reports and articles to better understand what has driven improvements in Mississippi; here, we offer the most thoughtful explanations we could find. While three of the four sources we highlight feature Mississippians who did the work, we start with a helpful overview from an outsider with decades of research and classroom experience: Linda Darling-Hammond, the chief knowledge officer at the Learning Policy Institute.

Darling-Hammond's perspective is helpful because she grounds her analysis in comparisons with other states and well-established bodies of research. Instead of being dazzled by Mississippi's growth and potentially misled as to how it might be replicated, she identifies core practices that are crucial for supporting literacy statewide. And somehow, she does all this in a not-too-long blog post (with lots of links to more in-depth resources): "Improving Student Achievement: What Red and Blue States Are Doing Right." Describing the commonalities among high-performing states, Darling-Hammond focuses on their relatively high and equitable (compared with other states) funding for public schools along with instructional investments in everything from strong curricula to health and social services for children. She then examines the changes Mississippi has made regarding funding and instruction, finding it has followed a similar path. Summing up, she writes, "the states that have built lasting educational success—whether Massachusetts in the 1990s or Mississippi today—have done so through patient, systemic investment in schools and in the people who work in them. They invested in schools based on student needs; prepared and supported teachers seriously; and built coherent instructional systems rather than chasing singular reforms."

For an overview of Mississippi's complex set of strategies, an episode of *The Harvard EdCast*, "What Mississippi Got Right About Reading," provides a high-level look at the policy work—including sustained support for teachers—that was needed not for a "miracle" but for an ongoing "marathon." That's how Kymyona Burk describes the work she led for six years. A former elementary reading teacher in Mississippi, Burk served as the Mississippi Department of Education's literacy director and was responsible for implementing the state's Literacy-Based Promotion Act. While many commentators have focused on this act because it requires third-graders to be retained if they don't pass the state's English language arts assessment, Burk focuses on the many added resources and instructional interventions that were provided to prevent retention. She also explains the importance of sustained support beyond annual funding from the governor, lieutenant governor, and legislators.

For a deep dive, turn to *Inside the Mississippi Marathon* by Rachel Canter. Canter, a former teacher who founded Mississippi First (a nonprofit dedicated to educational excellence) in 2008, worked with legislators and the state's education department for 17 years. In her view:

> Rather than a single policy or person, Mississippi's successful transformation rested on four pillars, all of which were variations on a central theme: holding ourselves accountable for higher expectations. These policy pillars were 1) standards, testing, and accountability, 2) consequences for poor performance, 3) evidence-informed instructional policy, and 4) support for implementation.

As Canter notes, echoing Darling-Hammond, nothing about this is new. It is working because people throughout the state are persisting. Not chasing the latest educational fad. Not giving up on children or their teachers.

And, for the perspectives of two educators—one in the classroom and the other providing professional development—who were part of Mississippi's literacy transformation, see "Reading Universe: How Two Decades of Innovation in Mississippi Is Now Empowering Families and Educators Everywhere" in the Fall 2023 issue of *American Educator*. Erika Bryant, a first-grade teacher in Jackson, and Kelly Butler, a senior advisor at the state and local levels, highlight vital classroom-level supports, such as in-depth professional development on the science of reading, dedicated reading coaches to demonstrate instructional practices, and various ways to engage families in helping their children learn to read.

AFT Recommits to Reading Instruction

The AFT is committed to advocating for educators throughout the United States to receive the type of in-depth professional development and sustained coaching and support that Mississippi educators have been immersed in for several years. By directly offering resources—from articles to professional development—and by negotiating literacy provisions in collective bargaining agreements, the AFT is standing up for the genuine opportunities to become strong readers that children deserve and for the resources that teachers need. While the AFT has been immersed in this work for many years, at our national convention in July, delegates passed a resolution clarifying the type of multifaceted instruction children need and how our union would fight for it. For details, see "Recommitting to Early Reading Instruction and Support."

–EDITORS

sharemylesson

The AFT Book Club

The AFT Book Club is a monthly virtual series hosted by the AFT, Share My Lesson, and the Albert Shanker Institute that encourages members to engage with ideas that illuminate education, democracy, history, and culture. Through thoughtful dialogue with influential authors, scholars, journalists, and advocates, the AFT Book Club explores how storytelling, research, and lived experience help us better understand the world and our role in shaping it. All Book Club conversations are available for professional credit and on demand for free at sharemylesson.com/bookclub. Below, we highlight just a few of the important topics and books recently featured in the series.

Building Bridges Through Story

Best-selling author Jason Reynolds returned to the AFT Book Club in "A Conversation with Jason Reynolds" to talk with AFT President Randi Weingarten about his latest book, *Coach*. The final book in his *Track* series following protagonists that are all members of an elite track team, *Coach* allows readers to imagine the adults in their lives as children—helping to build the bridges of understanding that are ultimately the power of storytelling. Reynolds and Weingarten discuss how exchanging stories opens readers to seeing themselves and each other more fully, finding common ground on which to connect even when they disagree. In engaging readers in critical thinking and self-discovery, stories not only inspire empathy and hope—they also move democracy forward.

The Need for Civic Learning

In "Kamala Harris in Conversation with Randi Weingarten," the former vice president discusses her 2025 book, *107 Days*, which chronicles her emergence as the Democratic nominee for president and the intense days leading up to the November 2024 election. In their conversation, Harris and Weingarten explore the role of educators, healthcare workers, public employees, and higher education professionals in sustaining democracy. They also call for a renewed focus on civic education in public schools so that more students learn the value of public service, collective action, and the work required to strengthen our communities and our country for the fight ahead.

A Call to Solidarity—and Action—for Public Education

Over more than five decades of his work highlighting the deep inequalities in public education in the United States, educator and advocate Jonathan Kozol has inspired generations of young people to choose careers in education. The May 2026 book club, "A Conversation with Jonathan Kozol," discusses *We Shall Not Bow Down*, in which Kozol examines how persistent racial segregation and unequal resources continue to limit opportunity for students across the country. Held on the anniversary of the 1954 US Supreme Court *Brown v. Board* decision, this conversation is particularly resonant because of all that has been rolled back in democracy and public education under the Trump administration. Kozol shares that while privatization and assaults on critical thinking, diversity, and students' basic needs have worsened school segregation and underfunding, there's still hope in dark times: Educators and their unions are standing in solidarity and fighting for what students need and for the joyful learning experiences that should characterize public education.

How Educators Drive Democratic Change

What does democracy mean, and who gets to determine it? The final book club of the 2025–26 school year is on *We Are Mighty* by educator, bestselling author, and "America's Government Teacher" Sharon McMahon. The book profiles courageous Americans who helped shape our democracy in ways large and small. In "A Conversation with Sharon McMahon," McMahon shares why she chose ordinary, little-known people—many of whom were teachers—for the book: Too often, adults feel powerless to create change in their communities. But throughout US history, change has been driven by people who "kept doing the next needed thing" with those in their immediate circles of influence and pressed forward despite adversity. The discussion highlights how educators can support civic learning and why it matters now more than ever—so students understand our history in full, think critically about the present, and see themselves as active participants in shaping the future.

Several powerful book club conversations are planned for this school year, including another session with Reynolds and authors who write on authoritarianism, democracy, and human rights. For details and to register, visit sharemylesson.com/bookclub.

Do you have resources you'd like to share? SML makes it easy! And if you have ideas or requests, reach out to content@sharemylesson.com.

–THE SHARE MY LESSON TEAM

AFT Book Club

Non-Profit Org.
U.S. Postage
PAID
Washington, D.C.
Permit No. 3826

ELECTRONIC SERVICE REQUESTED

AFTvotes

DEMOCRACY DEFENDERS

Every voter. Every vote. Every election.

DEMOCRACY DOESN'T DEFEND ITSELF

Every eligible voter should be able to cast a ballot and have it counted. But across the country, voters are facing confusion, intimidation, disinformation, registration problems and other attacks on their freedom to vote.

BECOME A DEMOCRACY DEFENDER

Democracy Defenders are AFT members who commit to helping voters get the information, support and protection they need to cast their ballots and have them counted. This work starts with you, but it grows through your local. Sign up today, then invite 10 members of your local and your friends and family to become Democracy Defenders with you.

Sign up

TAKE THE PLEDGE

Become a Democracy Defender. Then invite 10 people from your local to join you.

Check your registration:
aft.turbovote.org