



SOUTHERN POVERTY LAW CENTER

# PRESIDENTIAL TRANSITION PRIORITIES

PROMOTE WORKPLACE JUSTICE,  
CONFRONT FOOD INSECURITY AND REMOVE  
BARRIERS KEEPING PEOPLE IN POVERTY

SPLC | ACTION 

# PROMOTE WORKPLACE JUSTICE, CONFRONT FOOD INSECURITY AND REMOVE BARRIERS KEEPING PEOPLE IN POVERTY

The United States economy is deeply unequal and undemocratic. The equality and dignity that we praise in the political process is openly disdained on the factory or office floor. And this inequitable experience is not confined to the workplace; its logic spills into mainstream political thought.<sup>1</sup> Our recommendations offer solutions to right the imbalance of power between employers and workers.<sup>2</sup>

People are the engine of the U.S. economy. Yet, predatory businesses and unequal access to opportunity have prevented significant portions of the U.S. population, particularly Black and Brown people, from fully participating in the economy as business owners, workers, homeowners, and students.

## EXECUTIVE ACTION

### ➔ Create a White House task force on regional development in the Black Belt.

The “Black Belt” encompasses roughly 300 rural counties in the South. It is home to more than half of the country’s poor people living outside of metropolitan areas, and has birthed many Black civil rights leaders and politicians. Though it was once one of the country’s most prosperous regions, its wealth was built on a cotton plantation system that relied on slavery, and the region currently leans on industries such as timber and paper that generate wealth for only a few, while many residents struggle to make ends meet.

In the 1960s, John F. Kennedy created a presidential task force to address similar levels of poverty in Appalachia by forging federal, state, and local partnerships for regional development. That task force has since funneled \$38 billion in federal funding to benefit the Appalachian region and has largely eliminated the high school graduation and unemployment gap and nearly halved poverty there. The Biden administration should expeditiously create a similar task force to unlock the potential of the rural South, which is rich in history, culture, and resources.

Employers rely on the precarity of workers’ lives to exert control and strengthen an inherent and uneven balance of power in the workplace.

### ➔ Reduce line speeds that threaten poultry workers’ health and safety.

Black and Brown workers in poultry plants are forced to work at punishing line speeds by processing up to 140 birds per minute. Despite high rates of injury, the poultry industry is pushing the U.S. Department of Agriculture to deregulate even further, allowing line

speeds up to 175 birds per minute. The Biden administration’s Department of Labor should step in to regulate line speed for worker protection.

### ➔ Reinstate and invigorate the Affirmatively Furthering Fair Housing provision of the Fair Housing Act to expand housing choices and redress racial segregation caused by federal, state, and local governments.

The Fair Housing Act represented the promise of an equal and integrated society after unrest in America’s cities and the death of Martin Luther King Jr. in 1968.<sup>3</sup> Fifty years after the passage of the Fair Housing Act, however, America remains segregated and we have not healed the century of racist housing policies enacted after the First World War.<sup>4</sup>

The Obama administration issued a regulation to implement the Affirmatively Furthering Fair Housing mandate, requiring state government agencies and federal grantees to actively root out discriminatory housing practices. However, the Trump administration proposed three regulations seeking to undermine the goals of the Fair Housing Act.<sup>5</sup> In particular, it sought to gut the requirements that would ensure fair housing — a move that the Trump administration portrayed as “saving our suburbs,” yet in practice would bar lower-income people of color from higher-income, predominantly white neighborhoods. It was a throwback to racist policies of the past.<sup>6</sup>

The Biden administration needs to clearly stand for equity and inclusion. It can do so by rescinding the 2020 Housing and Urban Development regulations that undercut the Affirmatively Furthering Fair Housing mandate and reinstating the 2015 regulations. The Biden administration should take action to ensure that Black and Brown communities can live in places where racism doesn’t determine the quality of the education their children receive or limit the neighborhoods where they can own a home or rent an apartment.

## LEGISLATIVE PRIORITIES

### ➔ Empowering Workers

Over the past 50 years, we have seen a widening gap between worker productivity and wages.<sup>7</sup> As a result, many Americans, despite having full-time jobs, now experience significant levels of financial instability.<sup>8</sup> Tackling income and wealth inequalities is necessary to give workers greater power and to restrain the inordinate leverage wielded by employers. Here are some legislative recommendations for addressing this problem.

➡ **Raise the federal minimum wage to a living wage.**

Families cannot afford to live on the wages most employers offer. To afford a two-bedroom apartment in the Deep South, a minimum-wage worker would need to work two or three full-time jobs.<sup>9</sup> The 1963 March on Washington for Jobs and Freedom demanded the implementation of a federal minimum wage. The federal minimum wage has since stagnated and is less than half of what the marchers called for when adjusted for inflation.<sup>10</sup>

This situation has left the country with widely different protections, as only 30 states have raised their own minimum wage above the federal level. Only one state in the Deep South has taken that step — Florida. This accomplishment is due to residents' ability to win popular ballot initiatives, bypassing their Legislature. Now is the time to make the minimum wage a living wage.

➡ **Eliminate work requirements, education loan restrictions, and other discriminatory barriers affecting immigrants in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.**

Over the span of two decades, the American safety net has gone from a system that imperfectly sought to ensure that all people had a basic standard of living to one with an unrelenting focus on whether people deserved help at all.<sup>11</sup> The change was made possible by cementing in the national dialogue an association between race, welfare, and crime. It's an effort that began in the Nixon administration and was perfected during the Reagan administration as racist stereotypes, such as the "welfare queen," were used to attack social safety net programs.

This shift in ideology culminated in 1996 when President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (also known as the Welfare Reform Act), which ended the 60-year guarantee of a safety net for poor children and families. This law linked the receipt of benefits to employment, and it greatly reduced or eliminated federal eligibility for legal immigrants during their first five years of U.S. residence.<sup>12</sup>

We must reject the racist ideology that undergirded this law by eliminating such requirements, restrictions, and discriminatory barriers.

We also cannot continue to exclude immigrants from programs supported by a tax system to which they contribute. In place of this legislation, we need to create a safety net that focuses on what our communities need to thrive and the potential contributions that members of the community could make with adequate support.

➡ **Include farmworkers and domestic workers in worker protection laws, including the Fair Labor Standards Act and the National Labor Relations Act.**

The exclusion of agricultural and domestic workers in the New Deal was not an oversight.<sup>13</sup> Southern Democrats held powerful positions within Congress after they re-established power in the wake of Reconstruction. The exceptions that Southern Democrats forced into the Fair Labor Standards Act and the National Labor Relations Act sought to maintain power over Black workers by using the sectors of the economy in which most workers were Black. This discrimination is not simply a historical event — the law continues to discriminate against Black and Brown communities. We can no longer maintain an openly racist law that hurts Black and Brown workers.

Two bills introduced in 2019 would address the problem of overtime in farm work and create a basic set of labor protections for domestic care work, much of which takes place in the informal economy. Congress and the Biden administration should prioritize the passage of the Fairness for Farmworkers Act (H.R. 1080/S. 385)<sup>14</sup> and the Domestic Worker Bill of Rights (H.R. 3760/S. 2112).<sup>15</sup>

**EQUITABLE TAXATION**

Tax policy often perpetuates racial inequality and oppression in the United States. Almost all states have a regressive tax burden, forcing their lowest-income residents to pay the greatest proportion of their household income on taxes.<sup>16</sup> Similarly, the Tax Cuts and Jobs Act of 2017 was designed to increase income inequality and exacerbate the racial wealth gap.<sup>17</sup> This administration needs to create incentives for states to tax their citizens equitably to help eliminate such disparities.

➡ **Incentivize state and local governments to stop policing for profit by reducing fees and limiting reliance on fines and civil forfeiture.**

Many communities in the South extract income and wealth from Black and Brown communities through over-policing to fund their law enforcement, courts, and towns. Ferguson, Missouri, is perhaps the best-known example,<sup>18</sup> but more communities in Georgia and Louisiana rely on revenues extracted by fines and fees than in any other state.<sup>19</sup> The Biden administration should encourage states to equitably fund their governments. Eliminating the profit motive for local communities will remove part of the drive to over- and under-police communities.<sup>20</sup> Focusing police on debt collection work undermines safety<sup>21</sup> and leads to cycles of poverty and incarceration.<sup>22</sup>

While the administration cannot directly legislate how states or local governments allocate their budgets, it can impose conditions on federal grants or additional fiscal relief to states to make up for shortfalls in their tax revenue during the coronavirus pandemic. Such conditions could require a hard cap on the use of fines and fees

as sources of revenue for states and, more importantly, local government budgets.

➔ **Increase revenue to help ensure that the federal government can play a redistributive role in addressing race, health, education, and economic inequalities; provide incentives for states to do the same.**

The United States has failed to make good on its promise that it will be a land of opportunity for all. For those born into low-income communities, opportunities are often nonexistent<sup>23</sup> due to racial, health, educational, and economic inequalities. This administration needs to focus on how to fairly redistribute the fruits of our economy so that income and wealth inequality does not perpetuate a United States that is essentially two nations — one prosperous and one impoverished.

Increasing the federal and state governments' role in redistribution will allow our communities and nation as a whole to equitably rebuild our economy. The inability of local governments to raise revenues — aside from those raised through fines and fees extracted from those who can least afford it — has come as a result of many years of corporations exerting their influence over city councils and statehouses to lower or eliminate their taxes with the implicit threat of moving jobs or the promise of bringing new jobs. The resulting competition between cities and states results in a race to the economic bottom to cut taxes. This operates in combination with white upper-middle-class communities that have segregated themselves to exert greater political control and hoard municipal resources, particularly good schools.<sup>24</sup> Families in those communities that are not in the right neighborhood find they have fewer community resources and their children attend under-resourced schools. The administration should incentivize state and local governments to create sources of revenue where corporations pay their fair share and that are more progressive, redistributive, and that equitably fund all communities.<sup>25</sup>

## **CREATE HEALTHY COMMUNITIES**

➔ **Restrict state Medicaid waivers and reconsider waivers previously given to states to partially expand Medicaid.**

Medicaid waivers were designed as demonstrations to further the goals of the Medicaid program and test how to best deliver health care services to low-income people. The Trump administration sought to undermine the program's integrity and used Medicaid waivers to create new, unlawful barriers to coverage for low-income adults. In particular, the Department of Health and Human Services approved several waivers which created a work requirement for people seeking medical care. Work requirements alone, if

imposed nationwide, could cause 1.4 million to 4 million people to lose coverage.<sup>26</sup>

Kentucky was the first state in which the administration approved the work requirements. The Southern Poverty Law Center, the National Health Law Program, and the Kentucky Equal Justice Center successfully sued the Trump administration for approving Kentucky's Medicaid waiver plan.<sup>27</sup>

The Biden administration should reevaluate the implementation of these waivers and revoke work requirements and other policies that undermine the expansion of Medicaid in the Affordable Care Act. Employment cannot be a prerequisite to receiving health care. Such a policy only furthers the harm to people who lack other resources for health care coverage.

## **INCREASE PARTICIPATION IN THE ECONOMY**

➔ **Create a public option for banking**

The for-profit banking industry is riddled with discriminatory and predatory practices. For instance, in 2020, Black-owned businesses were disproportionately denied access to the Paycheck Protection Program at twice the rate of white business owners due to systemic inequalities in the banking sector.<sup>28</sup> Moreover, one in five Americans are “underbanked,” forcing them to rely on payday lenders or other predatory financial services that devoured \$89 billion in interest and fees in one year.<sup>29</sup>

Many of these people live in “banking deserts” in majority-Black neighborhoods. A public banking option, particularly one set up through the existing network of post offices, would create greater access to banking services while generating income for the postal system. A public banking option would also open up investment in affordable housing, green projects, and other public investments typically overlooked by Wall Street. Public banking is already gaining momentum at the state level and has been proposed in the U.S. House of Representatives as the Public Banking Act.<sup>30</sup>

➔ **Limit interest rates and fees by predatory financial services companies.**

Throughout the South, predatory interest rates trap low-income people in a vicious cycle of debt. In Alabama, the average annual interest rate on a two-week payday loan is 456%. In Louisiana, the annual interest rate is 391%, and the typical borrower will need to take nine payday loans each year to pay off the debt created by the original loan. On top of interest rates, borrowers pay an average of \$520 in finance charges.<sup>31</sup> These rates and fees are designed to lock consumers into inescapable debt traps and must be curbed so that workers can hold onto their hard-earned income.

➔ **Enact a federal arbitration ban on consumer contracts, including those of hospitals and nursing homes, to allow consumers to fight abuse and deceptive practices.** Mandatory arbitration clauses are a regular feature of consumer contracts for everything from health care to student loans to cellphones. These clauses block people from going to court when a company breaks the law. Instead, consumers are forced into a notoriously biased and opaque arbitration system that favors the company. These clauses also typically ban class-action lawsuits, a powerful tool for protecting consumer rights. Some consumer protection groups have called arbitration clauses “get-out-of-jail-free” cards.<sup>32</sup> A federal arbitration ban would ensure that people can protect their rights when companies break the law.<sup>33</sup>

➔ **Amend the bankruptcy code to permit people to bankrupt student debt more easily.**

The student debt crisis is a major drag on the U.S. economy and on the lives of everyday people.<sup>34</sup> Whereas prior generations took out loans to finance first homes, young people today are saddled with student loans that follow them for many years after they finish school. Unlike nearly every other form of debt, student loans are currently not dischargeable in bankruptcy. The modest measure of putting student loans on the same level as nearly every other form of debt by making it dischargeable in bankruptcy is a first step toward unyoking people from the exploding cost of education.<sup>35</sup>

➔ **Amend the gainful employment rule to make for-profit colleges accountable, and amend the borrower defense regulations to permit students to discharge loans taken out on their behalf by predatory for-profit colleges.** Predatory, for-profit colleges that don’t follow the law are a growing problem in higher education. The Department of Education under Secretary Betsy DeVos has undone many of the protections that prior administrations created to protect students from the worst abuses. In the SPLC’s work, the organization has encountered students whose schools failed to provide them an adequate education, accommodate their disabilities, and protect them from sexual harassment.

The Obama administration promulgated two rules aimed at protecting students from predatory for-profit schools that focused more on recruitment and collection of federal student loans than on the quality or value of the education that students received once enrolled. The first of these was the gainful employment rule, which required for-profit colleges to ensure that graduates of career college programs are gainfully employed upon completion or risk losing their access to federal student loans. DeVos rescinded the rule in 2019.<sup>36</sup> It should be reinstated. The second, known as the borrower defense<sup>37</sup> rule, allowed student borrowers to

assert wrongdoing by the school as a defense against repayment of student loans. In 2019, DeVos made it more difficult for students to access those protections and weakened the protections available. This administration should restore and enhance the Obama-era rule.

## EXECUTIVE/CONGRESSIONAL FUNDING PRIORITIES

➔ **Increase funding to make Section 8 housing vouchers universally available to those who qualify.**

Housing loss leads to unemployment,<sup>38</sup> and our nation is in the middle of a long housing crisis. Before the pandemic, renters across the Deep South struggled with housing costs. Georgia reflected the average, with 67% of renters paying more than one-third of their income on housing costs. In Florida, more than three out of four renters saw that amount go to housing costs. Deep South families with lower incomes, however, suffered the most, spending 50% or more of their monthly incomes on housing.<sup>39</sup>

We need to increase funding to the Section 8 voucher program to support rent-burdened households and make stable housing available to many more families.<sup>40</sup> It is not a long-term solution for our lack of affordable housing, but it will expand housing options for millions of families who struggle to find a place to live while we work to increase our affordable housing stock.

➔ **Replace Temporary Assistance for Needy Families with a guaranteed basic income.**

A major outcome of the Clinton-era Personal Responsibility and Work Opportunity Reconciliation Act was to replace the Aid to Families with Dependent Children with the Temporary Assistance for Needy Families (TANF) program. As designed, TANF fails to address poverty and provides no support for working families who experience financial insecurity because of fluctuating hours and incomes. Nationwide, it serves only 22% of families in poverty. In most of the Deep South it serves fewer than 10%.<sup>41</sup> The Deep South provides the least support to families in the nation, and Mississippi’s monthly benefit of \$170 is the nation’s lowest.<sup>42</sup> This support is insufficient to cover utilities, let alone keep someone from falling deeper into poverty during a crisis.

The program’s bureaucracy and intrusiveness are unfathomable to most Americans and would be broadly rejected if imposed on benefits widely enjoyed by upper-middle class Americans, like the mortgage interest tax credit.<sup>43</sup> It needs to be replaced with a simpler and more effective program that supports low-income families. Congress enacted a model of guaranteed basic income in the Coronavirus Aid, Relief, and Economic Security Act, providing one-time stimulus checks through the IRS based on family size and annual income that supported families without the more

intrusive means testing and without giving the wealthiest families checks they did not need.<sup>44</sup> We should replace TANF with a similar, targeted financial support so our families can maintain a basic standard of living and weather income instability.

➡ **Fund tribal, rural, and municipal expanded access to broadband internet services and regulate as a utility to ensure affordable access.**

Access to the internet is a necessity in the 21st century, much like running water, electricity, and gas.<sup>45</sup> However, an estimated 24 million people do not have high-speed internet service at home and many of those people live in rural towns and on reservations.<sup>46</sup> The Federal Communications Commission estimates that at least 35% of Americans living on tribal lands lack broadband access.

Across the nation, 78% of households subscribe to internet service. Households in rural and lower-income counties fall behind the curve by an average of 13 points. Data from the U.S. Census Bureau shows that the more urban the area is, the more connected it will be. The same data shows that counties with lower rates of subscription are prominent throughout the South, especially in the Mississippi River basin. Mississippi counties like Holmes, Kemper, and Leflore have subscriptions rates at or below 40%.<sup>47</sup>

The pandemic demonstrated how important it is to be able to connect to the internet from home, as people used it for work, education, and seeing friends and family. It also exposed the great digital divide that exists between tribal communities, rural municipalities, and the rest of the U.S. The only way to close this digital divide is to invest in the infrastructure necessary to make high-speed internet accessible and affordable in underserved communities.

➡ **Support community land trusts focused on empowering communities of color.**

Community land trusts empower and protect people of color by creating avenues to property ownership, which in turn creates community wealth. Denying Black people property rights during the 1960s was a method of enforcing white supremacy. Despite efforts to fight against those practices, the effects are still felt in 2020. Gentrification in historically Black communities can be seen in cities like Atlanta, Detroit, and New Orleans. Communities that were once vibrant and thriving with homes, land, and stores occupied and owned by people who were born and raised there have been replaced by large, private real estate investments. Community land trusts can be a tool to combat the displacement of low-income and minority families.

In an effort to show how collective ownership can create and sustain affordable housing for the city's

long-term residents, the Detroit Justice Center took on two community land trust projects. Eric Williams, an attorney with this group, said, "The community land trust model is the antithesis of gentrification. Rather than development happening to a community, the community shapes and drives development."<sup>48</sup> The Biden administration needs to invest in community-owned and community-led land trusts.

➡ **Increase Supplemental Nutrition Assistance Program benefits and make the program more available to working people and immigrants.**

Low-income families rely on the Supplemental Nutrition Assistance Program (SNAP) to avoid hunger. Before the pandemic, more than 6 million people received SNAP benefits in the communities the SPLC serves. Nevertheless, nearly one in five children in our communities had experienced food insecurity. The Deep South now has the highest rates of food insecurity in the country, as we have seen more families and children go hungry.<sup>49</sup> SNAP benefits fall short of providing recipients the assistance they need to adequately feed their families. This administration should increase monthly SNAP benefits to improve food security in our communities.<sup>50</sup>

In addition to increasing the assistance families receive, we need to remove the administrative barriers states have created to accessing those benefits. We encourage this administration to further simplify our safety net and make passing the Health, Opportunity, and Personal Empowerment Act of 2020 (H.R. 3484/S.6217)<sup>51</sup> a priority.

➡ **Expand funding for the Legal Services Corporation (LSC) and repeal limitations on use of its funding; repeal the bar on class-action litigation and representation of incarcerated people and certain noncitizens.**

Since their creation in the 1960s, LSCs have been a potent force for delivering critical legal representation to people in crisis and for mobilizing systemic change by mounting legal challenges to protect civil rights and the social safety net. In many places, LSCs are the only avenue for low-income people to access free legal services to represent them in eviction, domestic violence, and public benefits proceedings. However, LSCs have repeatedly been hobbled by attempts to defund them and limit their scope of service and thus, their impact on behalf of the poor. The Biden administration should increase funding and repeal limitations on the use of funding so that LSCs can once again bring class-action litigation and represent incarcerated people and noncitizens.<sup>52</sup>

# ENDNOTES

- 1 Sen. Mike Lee's tweets against "rank" democracy are the latest iteration of a tradition that has sought to establish minority rule as a norm. [vox.com/policy-and-politics/21507713/mike-lee-democracy-republic-trump-2020](https://www.vox.com/policy-and-politics/21507713/mike-lee-democracy-republic-trump-2020).
- 2 Notably missing are recommendations on how to improve the nation's organized labor laws. We believe those recommendations are best made by groups involved in organizing labor, whose voices and vision we support.
- 3 As one court explained, the law's goal was "open, integrated residential housing patterns and to prevent the increase of segregation, in ghettos, of racial groups whose lack of opportunities the Act was designed to combat." *Otero v. New York City Housing Authority*, 484 F.2d 1122, 1133-34 (2d Cir. 1973).
- 4 See generally, Richard Rothstein, 2017, *Color of Law*, New York, N.Y.: Liveright Publishing Corporation.
- 5 Two of these proposed regulations concern the duty to affirmatively further fair housing and the third is the disparate impact rule. See 83 FR 40713 (Streamlining and Enhancements to the AFFH rule), 85 FR 2041 (revising the definition of AFFH), and 84 FR 42854 (HUD's implementation of the disparate impact standard).
- 6 Matthew Choi, "Trump boasts of pushing low-income housing out of suburbs," *Politico*, July 29, 2020, [politico.com/2020/07/29/trump-boasts-of-pushing-low-income-housing-out-of-suburbs](https://www.politico.com/story/2020/07/29/trump-boasts-of-pushing-low-income-housing-out-of-suburbs).
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- 8 Jonathan Morduch and Rachel Schneider, 2017. "The Financial Diaries," Princeton, N.J.: Princeton University Press.
- 9 National Low Income Housing Coalition, "Out of Reach 2020," [reports.nlihc.org/oor](https://www.nlihc.org/oor).
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- 11 For a description of this process across disciplines and across areas as diverse as retirement to food security, see Yascha Mounk, 2017, "The Age of Responsibility," Cambridge, Mass.: Harvard University Press.
- 12 Audrey Singer, "Welfare Reform and Immigrants," *Brookings*, May 1, 2004, [brook.gs/3l6oi9Y](https://www.brookings.edu/papers/2004/05/welfare-reform-immigrants/).
- 13 The FLSA and NLRA are not the only such laws. The most famous is probably President Franklin D. Roosevelt's refusal to support anti-lynching legislation. For articles on the history of these exclusions, see Perea, Juan F., *The Echoes of Slavery: Recognizing the Racist Origins of the Agricultural and Domestic Worker Exclusion from the National Labor Relations Act*, 72 OHIO ST. L.J. 195 (2011) and see also *Amici Curiae Brief of The Farmworker Justice Project & Professor Marc Linder*, filed in *Martinez-Cuevas v. Deruyter Brothers Dairy*, Case No. 96267-7, Washington Supreme Court, found at [bit.ly/2JqaJnH](https://www.wa.gov/courts/2019/07/24/jaunh)
- 14 Fairness for Farm Workers Act (H.R. 1080), [congress.gov/bill/116th-congress/house-bill/1080](https://www.congress.gov/bills/116/congress/house/bills/1080).
- 15 Domestic Workers Bill of Rights Act (S.2112), [congress.gov/bill/116th-congress/senate-bill/2112?q=%7B%22search%22%3A%5B%22S+2112%22%5D%7D&s=3&r=1](https://www.congress.gov/bills/116/congress/senate/bills/2112?q=%7B%22search%22%3A%5B%22S+2112%22%5D%7D&s=3&r=1).
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- 20 At least one study has shown that when police focus on debt collection, they solve fewer crimes. See Rebecca Goldstein, Michael Sances and Hye Young You, "What happens to police departments that collect more fines? They solve fewer crimes," *Washington Post*, Sept. 24, 2018, <https://www.wapo.st/3qHQ93j>.
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- 22 See, e.g., Kiren Jahangeer "Fees and Fines: The Criminalization of Poverty," *Amer. Bar Assoc.*, Dec. 16, 2019, [americanbar.org/groups/government\\_publications/public\\_lawyer\\_articles/fees-fines/](https://www.americanbar.org/groups/government_publications/public_lawyer_articles/fees-fines/); Jessica Brand "How Fines And Fees Criminalize Poverty: Explained," *The Appeal*, July 16, 2018, [theappeal.org/fines-and-fees-explained-bf4e05d188bf/](https://www.theappeal.org/fines-and-fees-explained-bf4e05d188bf/).
- 23 Although it has been widely publicized that the United States has lower socioeconomic mobility than other industrialized nations, the perception within the United States has not reflected that reality. [bit.ly/38jlcfl](https://www.bit.ly/38jlcfl).
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- 32 National Consumer Law Center, [nclc.org/issues/forced-arbitration.html](https://www.nclc.org/issues/forced-arbitration.html).
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- 34 People with student loan debt are less likely to buy a house or a car, have worse credit scores, and are more likely to live at home with their parents. Floyd Norris, "The Hefty Yoke of Student Loan Debt," *New York Times*, Feb. 20, 2014, [nytimes.com/2014/02/20/us/politics/3mTfSTM](https://www.nytimes.com/2014/02/20/us/politics/3mTfSTM).
- 35 Two bills introduced in Congress last year would achieve this. The first is the Student Borrower Bankruptcy Relief Act of 2019 (S. 1414/H.R. 2648) and the second, more comprehensive bill, is the Student Loan Debt Relief Act (S.B. 7114/H.R. 2235).
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- 40 We are not alone in this assessment. [prrac.org/a-vision-for-federal-housing-policy-in-2021-and-beyond/](https://www.prrac.org/a-vision-for-federal-housing-policy-in-2021-and-beyond/), [shelterforce.org/2020/04/06/expanding-housing-choice-vouchers-would-strengthen-the-safety-net/](https://www.shelterforce.org/2020/04/06/expanding-housing-choice-vouchers-would-strengthen-the-safety-net/).
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- 50 Steven Carlson, "More Adequate SNAP Benefits Would Help Millions of Participants Better Afford Food." *Center on Budget and Policy Priorities*, July 30, 2019, <https://www.bit.ly/3ldlvMa>.
- 51 HOPE Act of 2020, H.R.6217, 116th Congress (2019-2020), <https://www.bit.ly/2lZQKd1>
- 52 These barriers to representation were codified at 42 U.S.C.A. § 2996f and additional restrictions have been enshrined in appropriations beginning with Pub. L. 104-134 in 1996.