

Party Platforms Compared

2020 party platforms/positions compared – in their own words!

Compiled by Kevin Briggs

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By Kevin G. Briggs

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Party Platforms Compared

1. Vote.
2. Nonpartisan.
3. Republican.
4. Democrat.
5. Freedom of Speech.
6. Freedom of Religion.
7. Constitution.
8. Pro-choice.
9. Pro-Life
10. Taxes
11. Poverty
12. Electromagnetic Pulse
13. Missile Defense
14. Gun Control
15. Racial Equity
16. Healthcare
17. Marriage.

Contents

Summary Comparison of Party Platforms and Stands.....	4
Chapter 1. Be informed. Know the platforms.....	6
Party platforms are key!	6
Comparative platforms regarding abortion and pre-born human life	6
Comparative platforms regarding taxes and ending poverty	8
Comparative platforms regarding religious freedoms.....	12
Comparative platforms regarding Electromagnetic Pulse (EMP) threats.....	15
Comparative platforms regarding the need for missile defenses	15
Comparative platforms related to Mutually Assured Destruction (MAD).....	15
Comparative platforms regarding the police.....	16
Comparative platforms regarding gun control	18
Comparative platforms regarding freedom of speech	19
Comparative platforms regarding radical Islam	22
Comparative platforms regarding marriage	23
Comparative platforms on protecting conscience in healthcare	23
Comparative platforms regarding Sanctuary Cities.....	24
Comparative platform statements about God and our need for His help	24
Chapter 2. Other official party positions and proclamations	27
President Trump’s Proclamation on Religious Freedom Day	27
President Trump’s Proclamation on National Sanctity of Human Life Day	28
Joe Biden’s strong support for Planned Parenthood and Roe v. Wade.....	29
White House/President Trump’s statements on Sanctuary Cities	30
The Biden Plan to End Our Gun Violence Epidemic	31
The Biden Plan to Build Back Better by Advancing Racial Equity Across the American Economy	34
President Trump on the America First Healthcare Plan	58
The Biden Plan to Protect & Build on the Affordable Care Act	70
Chapter 3. Candidate statements on pre-born life and abortion.....	76
Donald Trump	76
Joe Biden.....	78
Mike Pence.....	78
Kamala Harris.....	80
Endnotes	83

Summary Comparison of Party Platforms and Stands

Platforms/Stands – Pro-Life vs Pro-Choice Issues	Republican	Democrat
Restore federal funding for Planned Parenthood abortions	Oppose	Support
Repeal Hyde Amendment that bars taxpayer-funded abortions	Oppose	Support
Repeal Helms Amendment limiting use of US foreign aid for abortions	Oppose	Support
Will work to strike down state laws that limit abortions	Oppose	Support
Will work to keep Roe v Wade and abortion legal, through all 9 months	Oppose	Support
Will try to stop parental notification requirement if minor seeks abortion	Oppose	Support
Pre-born child has no rights/personhood; only woman's choice to abort	Oppose	Support
Believe pre-born children are human and have a right to life + protection	Support	Oppose
Believe: pre-born babies are a gift from God & in the sanctity of their life	Support	Not stated
Support a "human life" Constitutional amendment + legislation to make clear that the 14th Amendment's protections apply to preborn babes	Support	Oppose
Urge all states and Congress to make it a crime to acquire, transfer, or sell fetal tissues from elective abortions for research, and we call on Congress to enact a ban on any sale of fetal body parts	Support	Not stated
Support the Pain-Capable Unborn Child Protection Acts prohibiting abortion after twenty weeks	Support	Oppose
Support the appointment of judges like Amy Coney Barrett	Support	Oppose
Ban on sex-selection abortions and abortions based on disabilities	Support	Oppose
Ban on embryonic stem cell research and on federal funding of embryonic stem cell research	Support	Oppose
Support public funding for ultrasounds	Support	Not stated
Support adoption assistance	Support	Support
Support state/federal efforts against dismemberment abortion methods	Support	Oppose
Platforms/Stands – Taxes and Ending Poverty Issues	Republican	Democrat
Raise corporate tax rate	Oppose	Support
Raise estate taxes	Oppose	Support
Strengthen and enforce the Obama-Biden Administration's Dodd-Frank financial reform law, including the Volcker Rule; greatly increases government regulation and control over banks & financial organizations.	Oppose	Support
Reform the tax code to be more progressive	Oppose	Support
Will expand access to credit by creating a public credit reporting agency to provide a non-discriminatory credit reporting alternative to the private agencies, and will require its use by all federal lending programs, including home lending and student loans.	Not stated	Support
Strengthen banking regulations, including the Community Reinvestment Act, and reinvigorate the Consumer Financial Protection Bureau (CFPB)	Oppose	Support
Support the 10-20-30 funding approach, to direct at least 10 % of federal funding to communities where 20 % or more of the population has been living below the poverty line for 30 years or longer.	Oppose	Support
Generally support the Green New Deal to enforce climate change policy	Oppose	Support

Platforms/Stand – Taxes and Ending Poverty Issues/continued	Republican	Democrat
Raise the minimum wage to \$15 an hour	Oppose	Support
Require U.S. corporations with over \$1 B in revenues that receive federal financing or incentives for their global business to publicize data on their use of firms owned by Black & Brown Americans in their supply chains	?	Support
Require the U.S. International Development Finance Corporation & other U.S.-based international development organizations to increase global contracting opportunities for firms owned by Black & Brown Americans	?	Support
Require U.S. construction companies & others that build US government projects abroad to develop strategies to increase partnerships with American small businesses owned by Black and Brown people	?	Support
Require the Export-Import Bank to increase its small business financing and develop targets for the percent of authorized value of its transactions going to businesses owned by Black and Brown Americans.	?	Support
Spur more than \$50 billion in additional public-private venture capital to Black and Brown entrepreneurs	?	Support
Expand access to \$100 billion in low-interest business loans by funding state, local, tribal and non-profit lending programs in Black and Brown communities and strengthening Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), and the Community Reinvestment Act.	?	Support
Make a \$2 trillion accelerated investment over his first term. A major focus of this investment will be to upgrade the infrastructure and job opportunities in Black and Brown communities.	?	Support
Restore the 39.6% top rate for the wealthy	Oppose	Support
Religious organizations, charities, and benevolent societies should not be subject to taxation and donations should remain deductible	Support	? due to LGBTQ+
Work to make individual healthcare premiums fully tax deductible	Support	?
Platforms/Stand – Select Defense Issues	Republican	Democrat
Protect the USA’s critical infrastructures from Electromagnetic Pulse (EMP) attacks from nuclear weapons	Support	No statement
Will modernize nuclear weapons and their delivery platforms and end the policy of Mutually Assured Destruction (MAD)	Support	Generally Oppose
Must fund, develop, and deploy a multi-layered missile defense system	Support	?
Platforms/Stand – Other Issues (Religious liberty, etc.)	Republican	Democrat
Support measures to improve training and education for judges, corrections officers, prosecutors, public defenders, and police officers to ensure transgender and gender non-conforming people are treated fairly	?	Support
Endorse the First Amendment Defense Act, which will bar government discrimination against individuals and businesses for acting on the belief that marriage is the union of one man and one woman	Support	Oppose
Ensure social media organizations such as Amazon, Facebook, & Twitter, are held accountable for censorship of religious/traditional viewpoints ...	Support	?
Support transgender bathrooms and biological males in female sports	Oppose	Support
Will work to prohibit anyone “who has been convicted of a misdemeanor hate crime” from purchasing or possessing a firearm.	?	Support

Chapter 1. Be informed. Know the platforms.

Party platforms are key!

When we vote for a President, we also vote (in a sense) for thousands of political appointees who will be appointed by the President and work to fulfill the platform goals of their political party. Likewise, the next President will also likely nominate at least one new Supreme Court justice and numerous other federal judges, to be confirmed by the Senate. So as we head into the 2020 election, please consider each party's platform. The party platforms are carefully crafted, lengthy documents, that embody the heart and soul of each party (and to some degree, each candidate). Each party's platform can be downloaded at:

<https://democrats.org/where-we-stand/party-platform/>

<https://www.gop.com/> [go to near bottom of page and click on "[Republican Platform](#)"]

What follows are some excerpts from each party's platform for your consideration. The full, official party platforms are over 140 pages of reading.

Comparative platforms regarding abortion and pre-born human life

Democrat's 2020 platform: *"Democrats are committed to protecting and advancing reproductive health, rights, and justice. We believe unequivocally, like the majority of Americans, that every woman should be able to access high-quality reproductive health care services, including safe and legal abortion. We will repeal the Title X domestic gag rule and restore federal funding for Planned Parenthood, which provides vital preventive and reproductive health care for millions of people, especially low-income people, and people of color, and LGBTQ+ people, including in underserved areas. Democrats oppose and will fight to overturn federal and state laws that create barriers to reproductive health and rights. We will repeal the Hyde Amendment¹, and protect and codify the right to reproductive freedom. We condemn acts of violence, harassment, and intimidation of reproductive health providers, patients, and staff. We will address the discrimination and barriers that inhibit meaningful access to reproductive health care services, including those based on gender, sexual orientation, gender identity, race, income, disability, geography, and other factors. Democrats oppose restrictions on medication abortion care that are inconsistent with the most recent medical and scientific evidence and that do not protect public health."² "We believe that ... access to ... abortion services, are vital to the empowerment of women and girls. We will support the repeal of ... measures like the Helms Amendment³"⁴*

Republican's 2016 platform (reaffirmed in 2020): *"The Constitution's guarantee that no one can "be deprived of life, liberty or property" deliberately echoes the Declaration of Independence's proclamation that "all" are "endowed by their Creator" with the inalienable*

*right to life. Accordingly, we assert the sanctity of human life and affirm that the unborn child has a fundamental right to life which cannot be infringed. We support a human life amendment to the Constitution and legislation to make clear that the Fourteenth Amendment's protections apply to children before birth. We oppose the use of public funds to perform or promote abortion or to fund organizations, like Planned Parenthood, so long as they provide or refer for elective abortions or sell fetal body parts rather than provide healthcare. We urge all states and Congress to make it a crime to acquire, transfer, or sell fetal tissues from elective abortions for research, and we call on Congress to enact a ban on any sale of fetal body parts. In the meantime, we call on Congress to ban the practice of misleading women on so-called fetal harvesting consent forms, a fact revealed by a 2015 investigation. We will not fund or subsidize healthcare that includes abortion coverage. We support the appointment of judges who respect traditional family values and the sanctity of innocent human life.”⁵ We affirm our moral obligation to assist, rather than penalize, women who face an unplanned pregnancy. In order to encourage women who face an unplanned pregnancy to choose life, we support legislation that requires financial responsibility for the child be equally borne by both the mother and father upon conception until the child reaches adulthood. Failure to require a father to be equally responsible for a child places an inequitable burden on the mother, creating a financial and social hardship on both mother and child. We celebrate the millions of Americans who open their hearts, homes, and churches to mothers in need and women fleeing abuse. We thank and encourage providers of counseling, medical services, and adoption assistance for empowering women experiencing an unintended pregnancy to choose life. We support funding for ultrasounds and adoption assistance. We salute the many states that now protect women and girls through laws requiring informed consent, parental consent, waiting periods, and clinic regulation. We condemn the Supreme Court's activist decision in *Whole Woman's Health v. Hellerstedt* striking down commonsense Texas laws providing for basic health and safety standards in abortion clinics. We applaud the U.S. House of Representatives for leading the effort to add enforcement to the Born-Alive Infant Protection Act by passing the Born-Alive Abortion Survivors Protection Act, which imposes appropriate civil and criminal penalties on healthcare providers who fail to provide treatment and care to an infant who survives an abortion, including early induction delivery whether the death of the infant is intended. We strongly oppose infanticide. Over a dozen states have passed Pain-Capable Unborn Child Protection Acts prohibiting abortion after twenty weeks, the point at which current medical research shows that unborn babies can feel excruciating pain during abortions, and we call on Congress to enact the federal version. Not only is it good legislation, but it enjoys the support of a majority of the American people. We support state and federal efforts against the cruelest forms of abortion, especially dismemberment abortion procedures, in which unborn babies are literally torn apart limb from limb. We call on Congress to ban sex-selection abortions and abortions based on disabilities — discrimination in its most lethal form. We oppose embryonic stem cell research. We oppose federal funding of embryonic stem cell research. We support adult stem cell research and urge the restoration of the national placental stem cell bank created by President George H.W. Bush but abolished by his Democrat successor, President Bill*

*Clinton. We oppose federal funding for harvesting embryos and call for a ban on human cloning. The Democratic Party is extreme on abortion. Democrats' almost limitless support for abortion, and their strident opposition to even the most basic restrictions on abortion, put them dramatically out of step with the American people."*⁶ *"We, however, affirm the dignity of women by protecting the sanctity of human life. Numerous studies have shown that abortion endangers the health and well-being of women, and we stand firmly against it."*⁷

Comparative platforms regarding taxes and ending poverty

Democrat's 2020 platform: *"Our tax system has been rigged against the American people by big corporations and their lobbyists, and by Republican politicians who dole out tax cuts to their biggest donors while leaving working families to struggle. Democrats will take action to reverse the Trump Administration's tax cuts benefiting the wealthiest Americans and rewarding corporations for shipping American jobs overseas. We will crack down on overseas tax havens and close loopholes that are exploited by the wealthiest Americans and biggest corporations. We will make sure the wealthy pay their fair share in taxes. We will make sure investors pay the same tax rates as workers and bring an end to expensive and unproductive tax loopholes, including the carried interest loophole. Corporate tax rates, which were cut sharply by the 2017 Republican tax cut, must be raised, and "trickle-down" tax cuts must be rejected. Estate taxes should also be raised back to the historical norm. Democrats will reform the tax code to be more progressive and equitable, and reduce barriers for working families to benefit from targeted tax breaks, including the Earned Income Tax Credit and the Child Tax Credit. Our program of reform will provide immediate, marked relief for working families, including more generous, refundable tax credits to benefit low- and middle-income families, and easier and more equitable access to tax provisions that help working families build wealth, including by equalizing tax benefits for retirement contributions and providing more accessible tax breaks for homeownership. **Curbing Wall Street Abuses** The scars of the financial crisis that triggered the Great Recession are still present in our economy and our society. Financial institutions should never be "too big to fail." Democrats will work to reverse the over-financialization of the American economy and curb Wall Street speculation by maintaining and expanding safeguards that separate retail banking institutions from more risky investment operations, and ensuring Wall Street investors pay their fair share in taxes. We will strengthen and enforce the Obama-Biden Administration's Dodd-Frank financial reform law, including the Volcker Rule, to protect American workers from the impacts of future financial crises, and will support an updated and modernized version of Glass-Steagall. And when justified by the law, we will back criminal penalties for reckless executives who illegally gamble with the savings and economic security of their clients and American communities. Democrats will expand access to credit by creating a public credit reporting agency to provide a non-discriminatory credit reporting alternative to the private agencies, and will require its use by all federal lending programs, including home lending and student loans. And we will strengthen banking regulations, including the Community Reinvestment Act, to ensure equitable access to credit and banking products for all Americans, and reinvigorate the*

*Consumer Financial Protection Bureau (CFPB) to ensure that banks, financial institutions, and lenders cannot prey on consumers. We commit to revisit and repeal sections of existing bankruptcy law that frequently lead to debtors losing their home as the result of medical debt, divorce, job loss, or just bad luck. We will also give bankruptcy judges the authority to "cram down," or modify, mortgages for primary residences during bankruptcy proceedings, so working families can benefit from the same debt relief tools currently available to those who own assets like vacation homes and yachts. **Ending Poverty** Democrats remain committed to ending poverty and enabling all Americans to live up to their God-given potential. We recognize that the official poverty rate, as measured and communicated by the federal government, fails to capture critical needs like housing, education, health care, transportation, energy, and other necessities, and therefore understates the true share of Americans living in poverty. We will support the 10-20-30 funding approach, to direct at least 10 percent of federal funding to communities where 20 percent or more of the population has been living below the poverty line for 30 years or longer. Directing more federal investment to the communities most in need will help create jobs; improve and expand housing; modernize and expand transportation, clean water, wastewater, energy, and broadband infrastructure; and promote shared prosperity. We will raise the minimum wage to \$15 an hour and guarantee equal pay for women, two measures that in combination will pull millions of families out of poverty. We will make it easier for working families to benefit from targeted tax breaks, including the Earned Income Tax Credit and the Child Tax Credit, which too often go unclaimed by the lowest-income tax filers. We will significantly expand affordable housing and build new public housing for the first time since the 1990s, and guarantee Section 8 benefits to all who qualify—all of which will help reduce housing costs and increase housing availability for low-income families. Democrats believe health care is a human right. We will incentivize states to expand Medicaid and enroll low-income people who do not otherwise have health insurance in a new, high-quality public option without premiums. We will double investments in community health centers and rural health centers, and expand mobile health units, to make it easier for low-income people to access health care. In the wealthiest country on earth, it is a moral abomination that any child could ever go to bed hungry. Democrats will increase funding for food assistance programs, including SNAP, WIC, and school meals. We will also remove barriers that keep the formerly incarcerated from accessing food assistance. Cuts to the Legal Services Corporation have imperiled access to justice in civil court for low-income defendants and litigants alike in matters concerning access to public benefits and housing, eviction proceedings, and custodial cases. Democrats will significantly increase investment in the Legal Services Corporation to ensure those who cannot afford private representation can nevertheless equitably access the civil justice system and have their day in court. Democrats will provide substantially higher levels of support for programs and institutions that boost economic development in America's most impoverished communities, including by doubling funding for CDFIs, expanding the Community Development Block Grant, increasing the number of Rural Business Investment Companies, and expanding and making permanent the New Markets Tax Credit. One in four American households are either unbanked or underbanked, putting them at risk of losing money due to exorbitant fees or usurious interest*

rates. Democrats will support and encourage efforts in Congress to guarantee affordable, transparent, and trustworthy banking services that are language-accessible for low- and middle-income families, including bank accounts and real-time payment systems through the Federal Reserve and easily accessible service locations, like postal banking.”⁸

Republican’s 2016 platform (reaffirmed in 2020): “Rebuilding the Economy and Creating Jobs

*We are the party of a growing economy that gives everyone a chance in life, an opportunity to learn, work, and realize the prosperity freedom makes possible. Government cannot create prosperity, though government can limit or destroy it. Prosperity is the product of self-discipline, enterprise, saving and investment by individuals, but it is not an end in itself. Prosperity provides the means by which citizens and their families can maintain their independence from government, raise their children by their own values, practice their faith, and build communities of cooperation and mutual respect. It is also the foundation for our nation’s global leadership, for it is the vigor of our economy which makes possible our military strength and our national security. Pundits and Democrats tell us that we should accept the new normal of a slow-growing economy. The consequences are too dire to ever accept that: President Obama and his party will set a record of being the first modern president ever to leave office without a single calendar year of three percent economic growth. As a result, the number of Americans living in poverty has increased by 7 million, our nation’s economy has lost nearly \$8 trillion of cumulative output compared with an average recovery, and the economic growth shortfall has left a cumulative real after-tax per person personal income shortfall of nearly \$17,000 compared with an average recovery. Under President Obama and the Democrats, new private-sector jobs are three million below where they should have been with just average modern post-recession growth. Our labor force participation rate has plunged to at or below 63 percent for far too long, lows last seen two generations ago before President Reagan was elected in 1980. Business closures have exceeded business startups throughout the Obama Presidency. Strong growth, more jobs, increasing incomes, and expanding opportunity are all in short supply under President Obama and the Democrats. We repudiate the absurd idea this is the best America can do. The American people rejected that nonsense the last time it was offered, in the historic election of 1980, and we ask them to join us now to again repudiate the false gospel of America’s diminishment and retreat. We offer instead our vision of an opportunity society based on the economics of inclusion. **Fair and Simple Taxes for Growth** Republicans consider the establishment of a pro-growth tax code a moral imperative. More than any other public policy, the way government raises revenue — how much, at what rates, under what circumstances, from whom, and for whom — has the greatest impact on our economy’s performance. It powerfully influences the level of economic growth and job creation, which translates into the level of opportunity for those who would otherwise be left behind. Getting our tax system right will be the most important factor in driving the entire economy back to prosperity. ... Our proposal is straightforward. Wherever tax rates penalize thrift or discourage investment, they must be lowered. Wherever current provisions of the code are disincentives for economic growth, they must be changed. We will not divide the American people into winners and losers. We will eliminate as many special interest provisions and loopholes as possible and curb corporate welfare, especially where their erosion of the tax base has created pressure for higher rates. We will be mindful of the burdens on families with children and the impact on an aging population. We will seek simplicity and clarity so that every taxpayer can understand how*

*much of their income is consumed by the federal government. We will welcome all to this enterprise — to discuss, debate, challenge, and amend — so that together we can restore economic growth for the American people and, even more important, renew their faith in the future. **Our Tax Principles** To ensure that past abuses will not be repeated, we assert these fundamental principles. We oppose retroactive taxation. We condemn attempts by activist judges at any level of government to seize the power of the purse from the people’s elected representatives by ordering higher taxes. We oppose tax policies that deliberately divide Americans or promote class warfare. Because of the vital role of religious organizations, charities, and fraternal benevolent societies in fostering generosity and patriotism, they should not be subject to taxation and donations to them should remain deductible. To guard against hypertaxation of the American people in any restructuring of the federal tax system, any value added tax or national sales tax must be tied to the simultaneous repeal of the Sixteenth Amendment, which established the federal income tax. **A Competitive America** Competitiveness equals jobs. That equation governs our policies regarding U.S. corporations in the global economy. Private investment is a key driver of economic growth and job creation. After falling dramatically during the recession, private investment has recovered at a disappointing pace due in part to high corporate tax rates and increasing regulatory burdens and uncertainty. American businesses now face the world’s highest corporate tax rates. That’s like putting lead shoes on your cross-country team. It reduces companies’ ability to compete overseas, encourages them to move abroad, lessens their investment, cripples job creation here at home, lowers American wages, and fosters the avoidance of tax liability — without actually increasing tax revenues. A more damaging policy is hard to imagine. We propose to level the international playing field by lowering the corporate tax rate to be on a par with, or below, the rates of other industrial nations. We endorse the recommendation of the National Commission on Fiscal Responsibility and Reform, as well as the current Administration’s Export Council, to switch to a territorial system of taxation so that profits earned and taxed abroad may be repatriated for job-creating investment here at home. We believe American companies should be headquartered in America. We should reduce barriers to accomplishing that goal.... **Freeing Financial Markets** The Republican vision for American banking calls for establishing transparent, efficient markets where consumers can obtain loans they need at reasonable rates based on market conditions. Unfortunately, in response to the financial institutions crisis of 2008-2009, the Democratic-controlled Congress enacted the Wall Street Reform and Consumer Protection Act, otherwise known as Dodd-Frank. They did not let the crisis go to waste but used it as an excuse to establish unprecedented government control over the nation’s financial markets. The consequences have been bad for everyone except federal regulators. Rather than address the cause of the crisis — the government’s own housing policies — the new law extended government control over the economy by creating new unaccountable bureaucracies. Predictably, central planning of our financial sector has not created jobs, it has killed them. It has not limited risks, it has created more. It has not encouraged economic growth, it has shackled it. Since the enactment of Dodd-Frank, the number of community banks has significantly declined, and the cost and complexity of complying with the law has created impediments to the remaining banks’ ability to support the customers they serve. From 13,000 community banks in 1985, only 1,900 remain. Still, the majority of agricultural loans and small business loans are made by community banks. From start-ups foregone to home loans not made,*

Dodd-Frank's excessive regulation and burdensome requirements have helped contribute to the slow economy we all endure today under President Obama and the Democrats.

Community banks are essential to ensuring small businesses have easy and affordable access to the capital they need to grow and prosper. Community banks should be relieved of excessive regulations. We support removing roadblocks and regulations that prevent access to capital.

The worst of Dodd-Frank is the Consumer Financial Protection Bureau, deliberately designed to be a rogue agency. It answers to neither Congress nor the executive, has its own guaranteed funding outside the appropriations process, and uses its slush fund to steer settlements to politically favored groups. Its Director has dictatorial powers unique in the American Republic. Its regulatory harassment of local and regional banks, the source of most home mortgages and small business loans, advantages big banks and makes it harder for Americans to buy a home. Its one-size-fits-all approach to every issue threatens the diversity of the country's financial system and would leave us with just a few enormous institutions, as in many European countries.

If the Bureau is not abolished, it should be subjected to congressional appropriation. In that way, consumer protection in the financial markets can be advanced through measures that are both effective and constitutional. Any settlements arising from statutory violations by financial institutions must be used to make whole the harmed consumers, with any remaining proceeds given to the general Treasury. Diversion of settlement funds to politically-connected parties should be a criminal offense. Republicans believe that no financial institution is too big to fail. We support legislation to ensure that the problems of any financial institution can be resolved through the Bankruptcy Code. We endorse prudent regulation of the banking system to ensure that FDIC-regulated banks are properly capitalized and taxpayers are protected against bailouts. We will end the government's use of disparate impact theory in enforcing anti-discrimination laws with regard to lending. ⁹

Comparative platforms regarding religious freedoms

Democrat's 2020 platform: *"Religious freedom is a core American value and a core value of the Democratic Party. Democrats will protect the rights of each American for the free exercise of his or her own religion. It will be the policy of the Democratic Administration to advocate for religious freedom throughout the world. Democrats celebrate America's history of religious pluralism and tolerance, and recognize the countless acts of service of our faith communities, as well as the paramount importance of maintaining the separation between church and state enshrined in our Constitution." ... "We will reject the Trump Administration's use of broad religious exemptions to allow businesses, medical providers, social service agencies, and others to discriminate. Democrats will increase funding and support for security investments and protection at houses of worship, because everyone should be able to pray without fear. We will confront white nationalist terrorism and combat hate crimes perpetrated against religious minorities. Democrats also recognize that, to fully confront the legacy of systemic and structural racism, it is time to examine, confront and dismantle the government programs, policies and practices that have unfairly targeted American Muslims as security threats. We condemn the decades-long campaign to demonize and dehumanize the Muslim faith community, which has led to increased rates of violence and discrimination targeting American Muslims or those perceived to be Muslim. We will hold accountable those who engage in or enable violent or*

other illegal activity targeting religious minorities, including by directing the federal government to address the growing and violent threat of white supremacist, neo-Nazi and anti-government groups.”¹⁰ “Democrats believe that freedom of religion and the right to believe—or not to believe—are fundamental human rights. We will never use protection of that right as a cover for discrimination. We reject the politicization of religious freedom in American foreign policy, and we condemn atrocities against religious minorities around the world—from ISIS’ genocide of Christians and Yazidis, to China’s mass internment of Uyghurs and other ethnic minorities, to Burma’s persecution of the Rohingya, to attacks on religious minorities in Northeast Syria.”¹¹

Republican’s 2016 platform (reaffirmed in 2020): *“The Bill of Rights lists religious liberty, with its rights of conscience, as the first freedom to be protected. Religious freedom in the Bill of Rights protects the right of the people to practice their faith in their everyday lives. As George Washington taught, “religion and morality are indispensable supports” to a free society. Similarly, Thomas Jefferson declared that “No provision in our Constitution ought to be dearer to man than that which protects the rights of conscience against the enterprises of the civil authority.” Ongoing attempts to compel individuals, businesses, and institutions of faith to transgress their beliefs are part of a misguided effort to undermine religion and drive it from the public square. As a result, many charitable religious institutions that have demonstrated great success in helping the needy have been barred from receiving government grants and contracts. Government officials threaten religious colleges and universities with massive fines and seek to control their personnel decisions. Places of worship for the first time in our history have reason to fear the loss of tax-exempt status merely for espousing and practicing traditional religious beliefs that have been held across the world for thousands of years, and for almost four centuries in America. We value the right of America’s religious leaders to preach, and Americans to speak freely, according to their faith. Republicans believe the federal government, specifically the IRS, is constitutionally prohibited from policing or censoring speech based on religious convictions or beliefs, and therefore we urge the repeal of the Johnson Amendment.¹² We pledge to defend the religious beliefs and rights of conscience of all Americans and to safeguard religious institutions against government control. We endorse the First Amendment Defense Act, Republican legislation in the House and Senate which will bar government discrimination against individuals and businesses for acting on the belief that marriage is the union of one man and one woman. This Act would protect the non-profit tax status of faith-based adoption agencies, the accreditation of religious educational institutions, the grants and contracts of faith-based charities and small businesses, and the licensing of religious professions — all of which are under assault by elements of the Democratic Party. We encourage every state to pass similar legislation. We likewise endorse the efforts of Republican state legislators and governors who have defied intimidation from corporations and the media in defending religious liberty. We support laws to confirm the longstanding American tradition that religious individuals and institutions can educate young people, receive government benefits, and participate in public debates without having to check their religious beliefs at the door. Our First Amendment rights are not given to us by the government but are rights we inherently possess. The government cannot use subsequent amendments to limit First Amendment rights. The Free Exercise Clause is both an individual and a collective liberty protecting a right to worship God according to the dictates of conscience. Therefore, we strongly support the freedom of Americans to act in accordance with their religious*

*beliefs, not only in their houses of worship, but also in their everyday lives. We support the right of the people to conduct their businesses in accordance with their religious beliefs and condemn public officials who have proposed boycotts against businesses that support traditional marriage. We pledge to protect those business owners who have been subjected to hate campaigns, threats of violence, and other attempts to deny their civil rights. We support the public display of the Ten Commandments as a reflection of our history and our country's Judeo-Christian heritage and further affirm the rights of religious students to engage in voluntary prayer at public school events and to have equal access to school facilities. We assert the First Amendment right of freedom of association for religious, private, service, and youth organizations to set their own membership standards.”¹³ ... “We support the rights of conscience of military chaplains of all faiths to practice their faith free from political interference. We reject attempts by the Obama Administration to censure and silence them, particularly Christians and Christian chaplains. We support an increase in the size of the Chaplain Corps. A Republican commander-in-chief will protect the religious freedom of all military members, especially chaplains, and will not tolerate attempts to ban Bibles or religious symbols from military facilities. A Republican commander-in-chief will also encourage education regarding the religious liberties of military personnel under both the First Amendment of the U.S. Constitution and the current National Defense Authorization Act.”¹⁴ ... “Our improved relations with Vietnam — including arms sales — must advance efforts to obtain an accounting for, and repatriation of the remains of, Americans who gave their lives in the cause of Vietnamese freedom. We cannot overlook the continued repression of fundamental rights and religious freedom, as well as retribution against ethnic minorities and others who assisted U.S. forces during the conflict there.”¹⁵ **“Defending International Religious Freedom** The U.S. Commission on International Religious Freedom, an initiative of Congressional Republicans, has been neglected by the current (Obama) Administration at a time when its voice more than ever needs to be heard. Religious minorities across the Middle East have been driven from their ancient homelands, and thousands, there and in Africa, have been slaughtered for their faith in what the State Department has, belatedly, labeled genocide. The United States must stand with leaders, like President Sisi of Egypt who has bravely protected the rights of Coptic Christians in Egypt, and call on other leaders across the region to ensure that all religious minorities, whether Yazidi, Bahai, Orthodox, Catholic or Protestant Christians, are free to practice their religion without fear of persecution. At a time when China has renewed its destruction of churches, Christian home-schooling parents are jailed in parts of Europe, and even Canada threatens pastors for their preaching, a Republican administration will return the advocacy of religious liberty to a central place in its diplomacy, will quickly designate the systematic killing of religious and ethnic minorities a genocide, and will work with the leaders of other nations to condemn and combat genocidal acts.”¹⁶ **“Confronting Internet Tyranny** Internet firewall circumvention and anti-censorship technology must become a national priority in light of the way authoritarian governments such as China, Cuba, and Iran restrict free press and isolate their people limiting political, cultural, and religious freedom. Leaders of authoritarian governments argue that governments have the same legal right to control internet access as they do to control migrant access. A focus on internet freedom is a cost-effective means of peacefully advancing fundamental freedoms in closed and authoritarian societies.”¹⁷*

Comparative platforms regarding Electromagnetic Pulse (EMP) threats

Democrat's 2020 platform: {Note: Nothing is said in the Democratic Platform about EMP!}

Republican's 2016 platform (reaffirmed in 2020): *“Protection Against an Electromagnetic Pulse A single nuclear weapon detonated at high altitude over this country would collapse our electrical grid and other critical infrastructures and endanger the lives of millions. With North Korea in possession of nuclear missiles and Iran close to having them, an EMP is no longer a theoretical concern — it is a real threat. Moreover, China and Russia include sabotage as part of their warfare planning. Nonetheless, hundreds of electrical utilities in the United States have not acted to protect themselves from EMP, and they cannot be expected to do so voluntarily since homeland security is a government responsibility. The President, the Congress, the Department of Homeland Security, the Department of Defense, the States, the utilities, and the private sector should work together on an urgent basis to enact Republican legislation, pending in both chambers, to protect the national grid and encourage states to take the initiative to protect their own grids expeditiously.”*¹⁸

Comparative platforms regarding the need for missile defenses

Democrat's 2020 platform: {Note: Nothing is said in the Democratic Platform about our need for Missile Defenses to help protect our population from nuclear attacks.}

Republican's 2016 platform (reaffirmed in 2020): *“Also neglected are our strategic forces, especially the development and deployment of ballistic missile defenses.”*¹⁹ *“We must fund, develop, and deploy a multi-layered missile defense system. We must modernize nuclear weapons and their delivery platforms, end the policy of Mutually Assured Destruction, and rebuild relationships with our allies, who understand that as long as the U.S. nuclear arsenal is their shield, they do not need to engage in nuclear proliferation.”*²⁰

Comparative platforms related to Mutually Assured Destruction (MAD)

Democrat's 2020 platform: {Note: While nothing is specifically said in the Democrat's Platform about Mutually Assured Destruction (MAD)²¹, it does talk about some related concepts. It states: *“Democrats reject a return to an old era of grave nuclear dangers. Democrats believe that the sole purpose of our nuclear arsenal should be to deter—and, if necessary, retaliate against—a nuclear attack, and we will work to put that belief into practice, in consultation with our allies and military. We will work to maintain a strong, credible deterrent while reducing our overreliance and excessive expenditure on nuclear weapons. The Trump Administration's proposal to build new nuclear weapons is unnecessary, wasteful, and indefensible. Democrats commit to strengthening the Treaty on the Non-Proliferation of Nuclear Weapons, maintaining the moratorium on explosive nuclear weapons testing, pushing for the ratification of the UN Arms Trade Treaty and Comprehensive Test Ban Treaty, and extending New START.”*²²}

Republican’s 2016 platform (reaffirmed in 2020): *“Alexander Hamilton wrote in Federalist 23 that the first of the “principal” constitutional obligations of the federal government is to provide for the “common defense” of the United States, and President George Washington wisely reminded us that “To be prepared for war is one of the most effectual means of preserving peace.” ... We are the party of peace through strength. ... Tyranny and injustice thrive when America is weakened. The oppressed have no greater ally than a confident and determined United States, backed by the strongest military on the planet. Quite simply, the Republican Party is committed to rebuilding the U.S. military into the strongest on earth, with vast superiority over any other nation or group of nations in the world. We face a dangerous world, and we believe in a resurgent America. ... A New START agreement (Strategic Arms Reduction Treaty), so weak in verification and definitions that it is virtually impossible to prove a violation, has allowed Russia to build up its nuclear arsenal while reducing ours. Meanwhile Moscow has repeatedly violated the Intermediate-Range Nuclear Forces (INF) Treaty (a treaty agreeing to the elimination of land-based mid-range nuclear missiles) with impunity, covertly testing missiles banned under that agreement. In the international arena, a weak (Obama) Administration has invited aggression. The results of the (Obama) Administration’s unilateral approach to disarmament are already clear: An emboldened China in the South China Sea, a resurgent Russia occupying parts of Ukraine and threatening neighbors from the Baltic to the Caucasus, and an aggressive Islamist terror network in the Middle East. We support maintaining and, if warranted, increasing sanctions, together with our allies, against Russia unless and until Ukraine’s sovereignty and territorial integrity are fully restored. We also support providing appropriate assistance to the armed forces of Ukraine and greater coordination with NATO defense planning. All our adversaries heard the message in the (Obama) Administration’s cutbacks: America is weaker and retreating. Concomitantly, we honor, support, and thank all law enforcement, first responders, and emergency personnel for their service.”*²³ *“In the face of these threats, the first order of business for a Republican president and Congress will be to restore our nation’s military might. Republicans continue to support American military superiority which has been the cornerstone of a strategy that seeks to deter aggression or defeat those who threaten our vital national security interests. We must rebuild troop numbers and readiness and confirm their mission: Protecting the nation, not nation building. The United States should meet the Reagan model of “peace through strength” by a force that is capable of meeting any and all threats to our vital national security.... We should abandon arms control treaties that benefit our adversaries without improving our national security. ... **We must modernize nuclear weapons and their delivery platforms, end the policy of Mutually Assured Destruction, and rebuild relationships with our allies, who understand that as long as the U.S. nuclear arsenal is their shield, they do not need to engage in nuclear proliferation.”***²⁴

Comparative platforms regarding the police

Democrat’s 2020 platform: *“Instead of making evidence-based investments in education, jobs, health care, and housing that are proven to keep communities safe and prevent crime from occurring in the first place, our system has criminalized poverty, overpoliced and underserved Black and Latino communities, and cut public services.” ... “Democrats believe we need to overhaul the criminal justice system from top to bottom. Police brutality is a stain on the soul of*

our nation. It is unacceptable that millions of people in our country have good reason to fear they may lose their lives in a routine traffic stop, or while standing on a street corner, or while playing with a toy in a public park. It is unacceptable that Black parents must have “the talk” with their children, to try to protect them from the very police officers who are supposed to be sworn to protect and serve them. It is unacceptable that more than 1,000 people, a quarter of them Black, have been killed by police every year since 2015. Democrats also recognize that all too often, systematic cuts to public services have left police officers on the front lines of responding to social challenges for which they have not been trained, from homelessness to mental health crises to the opioid epidemic. We can and must do better for our communities.”²⁵ “Democrats believe every school should have sufficient funding to employ guidance counselors, social workers, nurses, or school psychologists to help guarantee age-appropriate and racially equitable student disciplinary practices, rather than turning to police to resolve these issues. Democrats believe we must ensure real accountability for individual and systemic misconduct in our police departments, prevent law enforcement from becoming unnecessarily entangled in the everyday lives of Americans, and reimagine policing for the benefit and safety of the American people. In recent years, some innovative police departments have enacted evidence-based reforms to change their approach by investing in robust training and putting in place—and, even more crucially, enforcing—strong standards governing conflict resolution, de-escalation, and use of force. We must build on these evidence-based approaches and implement them nationwide. ... Democrats will support measures to improve training and education for judges, corrections officers, prosecutors, public defenders, and police officers to ensure transgender and gender non-conforming people receive fair and equitable treatment in the criminal justice system.”²⁶ “We cannot create trust without holding those in power accountable for their actions. Democrats will reinvigorate pattern-or-practice investigations into police misconduct at the Department of Justice, and strengthen them through new subpoena powers and expanded oversight to address systemic misconduct by prosecutors. Far too often, the law has shielded police officers who stand accused of heinous violations of civil and human rights. Democrats support lowering the intent standard for federally prosecuting law enforcement officials for civil rights violations. We will also act to ensure that victims of federal, state, or local law enforcement abuses of power can seek justice through civil litigation by reining in the doctrine of qualified immunity. The American people deserve access to timely and accurate data on activities supported by their tax dollars, including policing. We will collect and publish data on the use of force in police departments across the country to promote transparency and accountability. To increase transparency and improve federal, state, and local law enforcement hiring practices, Democrats will also establish a national registry of officers who have been found to have abused their power. Democrats also support measures to increase diversity among the ranks of police departments, so our law enforcement agencies look more like the communities they serve. And we will seek increased funding for officer health and well-being in police departments across the country, including for personal safety equipment and mental health services.”²⁷

Republican’s 2016 platform (reaffirmed in 2020): *“The federal government owns or controls over 640 million acres of land in the United States, most of which is in the West. These are public lands, and the public should have access to them for appropriate activities like hunting, fishing, and*

recreational shooting. Federal ownership or management of land also places an economic burden on counties and local communities in terms of lost revenue to pay for things such as schools, police, and emergency services.” ²⁸ *“The men and women of law enforcement — whether patrolling our neighborhoods or our borders, fighting organized crime or guarding against domestic terror — deserve our gratitude and support. Their jobs are never easy, especially in crisis situations, and should not be made more difficult by politicized second-guessing from federal officials. The current (Obama) Administration’s lack of respect for them, from White House intervention in local arrests to the (Obama administration’s) Attorney General’s present campaign of harassment against police forces around the country, has been unprecedented. With all Americans, we mourn those whom we have lost to violence and hatred. To honor their sacrifice, we recommit ourselves, as individuals and as a party, to the rule of law and the pursuit of justice. The conduct of the (Obama administration’s) Department of Justice has included refusal to enforce laws, stonewalling congressional committees, destroying evidence, reckless dealing with firearms that led to several deaths on both sides of our border, and defying a citation for contempt. It has urged leniency for rioters while turning a blind eye to mob attacks on peaceful citizens exercising their political rights. A new (Republican) administration must ensure the immediate dismissal and, where appropriate, prosecution of any Department officials who have violated their oath of office. The next president must restore the public’s trust in law enforcement and civil order by first adhering to the rule of law himself. Additionally, the next president must not sow seeds of division and distrust between the police and the people they have sworn to serve and protect. The Republican Party, a party of law and order, must make clear in words and action that every human life matters.”* ²⁹

Comparative platforms regarding gun control

Democrat’s 2020 platform: *“Democrats will enact universal background checks, end online sales of guns and ammunition, close dangerous loopholes that currently allow stalkers, abusive partners, and some individuals convicted of assault or battery to buy and possess firearms, and adequately fund the federal background check system. We will close the “Charleston loophole” and prevent individuals who have been convicted of hate crimes from possessing firearms. Democrats will ban the manufacture and sale of assault weapons and high capacity magazines. We will incentivize states to enact licensing requirements for owning firearms and extreme risk protection order laws that allow courts to temporarily remove guns from the possession of those who are a danger to themselves or others. We will pass legislation requiring that guns be safely stored in homes. And Democrats believe that gun companies should be held responsible for their products, just like any other business, and will prioritize repealing the law that shields gun manufacturers from civil liability.”* ³⁰

Republican’s 2016 platform (reaffirmed in 2020): *“The Second Amendment: Our Right to Keep and Bear Arms* We uphold the right of individuals to keep and bear arms, a natural inalienable right that predates the Constitution and is secured by the Second Amendment. Lawful gun ownership enables Americans to exercise their God-given right of self-defense for the safety of their homes, their loved ones, and their communities. We salute the Republican Congress for

defending the right to keep and bear arms by preventing the President (Obama) from installing a new liberal majority on the Supreme Court. The confirmation to the Court of additional anti-gun justices would eviscerate the Second Amendment's fundamental protections. Already, local officials in the nation's capital and elsewhere are defying the Court's decisions upholding an individual right to bear arms as affirmed by the Supreme Court in Heller and McDonald. We support firearm reciprocity legislation to recognize the right of law-abiding Americans to carry firearms to protect themselves and their families in all 50 states. We support constitutional carry statutes and salute the states that have passed them. We oppose ill-conceived laws that would restrict magazine capacity or ban the sale of the most popular and common modern rifle. We also oppose any effort to deprive individuals of their right to keep and bear arms without due process of law. We condemn frivolous lawsuits against gun manufacturers and the current (Obama) Administration's illegal harassment of firearm dealers. We oppose federal licensing or registration of law-abiding gun owners, registration of ammunition, and restoration of the ill-fated Clinton gun ban. We call for a thorough investigation — by a new Republican administration — of the deadly "Fast and Furious" operation³¹ perpetrated by (Obama) Department of Justice officials who approved and allowed illegal sales of guns to known violent criminals."³²

Comparative platforms regarding freedom of speech

Democrat's 2020 platform: *"We will prohibit enforcement actions that deter access to justice at courthouses and repress freedom of speech and assembly. ... We will also prevent enforcement officials from retaliating against individuals for their political speech or activity, or because of their efforts to advocate for individuals' rights."³³ "Democrats believe that the United States should defend freedom of the press. Independent media is not the enemy of the people, but the guardian of democracy. We will push back against erosion of press freedom wherever it occurs and in whatever form—whether through direct intimidation of, and violence against, journalists or legal, regulatory, and financial pressures that smother free speech."³⁴ "We oppose any effort to unfairly single out and delegitimize Israel, including at the United Nations or through the Boycott, Divestment, and Sanctions Movement, while protecting the Constitutional right of our citizens to free speech."³⁵*

Republican's 2016 platform (reaffirmed in 2020): *"The First Amendment: Constitutionally Protected Speech The rights of citizenship do not stop at the ballot box. Freedom of speech includes the right to devote resources to whatever cause or candidate one supports. We oppose any restrictions or conditions that would discourage citizens from participating in the public square or limit their ability to promote their ideas, such as requiring private organizations to publicly disclose their donors to the government. Limits on political speech serve only to protect the powerful and insulate incumbent officeholders. We support repeal of federal restrictions on political parties in McCain-Feingold, raising or repealing contribution limits, protecting the political speech of advocacy groups, corporations, and labor unions, and protecting political*

speech on the internet. We likewise call for an end to the so-called Fairness Doctrine, and support free-market approaches to free speech unregulated by government. We believe the forced funding of political candidates through union dues and other mandatory contributions violates the First Amendment. Just as Americans have a First Amendment right to devote resources to favored candidates or views, they have a First Amendment right not to be forced to individually support individuals or ideologies that they oppose. We agree with Thomas Jefferson that "To compel a man to furnish contributions of money for the propagation of opinions which he disbelieves and abhors is sinful and tyrannical." ³⁶ "Republicans believe the federal government, specifically the IRS, is constitutionally prohibited from policing or censoring the speech of America's churches, pastors, and religious leaders. We support repeal of the Johnson Amendment ³⁷, which restricts First Amendment freedoms of all nonprofit organizations by prohibiting political speech. We also support making the federal tax code so simple and easy to understand that the IRS becomes obsolete and can be abolished." ³⁸ "We call on state officials to preserve our public colleges, universities, and trade schools as places of learning and the exchange of ideas, not zones of intellectual intolerance or "safe zones," as if college students need protection from the free exchange of ideas. A student's First Amendment rights do not end at the schoolhouse gates. Colleges, universities, and trade schools must not infringe on their freedom of speech and association in the name of political correctness. We condemn the campus-based BDS (Boycott, Divestment, and Sanctions) campaign against Israel. It is anti-Semitism and should be denounced by advocates of academic freedom." ³⁹ "Like the United States of America, the modern state of Israel is a country born from the aspiration for freedom and stands out among the nations as a beacon of democracy and humanity. Beyond our mutual strategic interests, Israel is likewise an exceptional country that shares our most essential values. It is the only country in the Middle East where freedom of speech and freedom of religion are found. Therefore, support for Israel is an expression of Americanism, and it is the responsibility of our government to advance policies that reflect Americans' strong desire for a relationship with no daylight between America and Israel. We recognize Jerusalem as the eternal and indivisible capital of the Jewish state and call for the American embassy to be moved there in fulfillment of U.S. law." ⁴⁰ "Our historic ties to the peoples of Europe have been based on shared culture and values, common interests and goals. Their endurance cannot be taken for granted, especially in light of the continent's economic problems and demographic changes. We recognize with regret the increasing trend among many of our allies to move away from rights and liberties that Americans hold dear, especially freedom of speech. It would be a tragic irony if the nations of Europe which withstood Soviet repression were to now impose a form of it upon themselves." ⁴¹ "Our Constitution is in crisis. More than 90 percent of federal requirements are now imposed by regulatory agencies, without any vote of the House or Senate or signature of the President. The (Obama) Administration has exceeded its constitutional authority, brazenly and flagrantly violated the separation of powers, sought to divide America into groups and turn citizen against citizen. The President (Obama) has refused to defend or enforce laws he does not like, used executive orders to enact national policies in areas

constitutionally reserved solely to Congress, made unconstitutional “recess” appointments to Senate-confirmed positions, directed regulatory agencies to overstep their statutory authority, and failed to consult Congress regarding military action overseas. He has changed what John Adams called “a government of laws and not of men” into just the opposite. Democrats in Congress have enabled, supported, and defended each of these breaches. They have applauded the President’s (Obama) efforts to do an end-run around Congress and stymied Republican efforts to restrain executive lawlessness. Democrats in Congress have also endorsed an anti-constitutional agenda of their own. Forty-eight Democratic senators, for instance, voted to amend the Bill of Rights to give government officials control over political speech. Democrats in Congress have likewise proposed bills that would limit religious liberty, undermine property rights, and eviscerate the Second Amendment. In a free society, the primary role of government is to protect the God-given, inalienable rights of its citizens. These constitutional rights are not negotiable for any American. We affirm that all legislation, regulation, and official actions must conform to the Constitution’s original meaning as understood at the time the language was adopted.”⁴² “Government (under the Obama administration) officials threaten religious colleges and universities with massive fines and seek to control their personnel decisions. Places of worship for the first time in our history (during Obama administration) have reason to fear the loss of tax-exempt status merely for espousing and practicing traditional religious beliefs that have been held across the world for thousands of years, and for almost four centuries in America. We value the right of America’s religious leaders to preach, and Americans to speak freely, according to their faith. Republicans believe the federal government, specifically the IRS, is constitutionally prohibited from policing or censoring speech based on religious convictions or beliefs, and therefore we urge the repeal of the Johnson Amendment.⁴³ We pledge to defend the religious beliefs and rights of conscience of all Americans and to safeguard religious institutions against government control. We endorse the First Amendment Defense Act, Republican legislation in the House and Senate which will bar government discrimination against individuals and businesses for acting on the belief that marriage is the union of one man and one woman. This Act would protect the non-profit tax status of faith-based adoption agencies, the accreditation of religious educational institutions, the grants and contracts of faith-based charities and small businesses, and the licensing of religious professions — all of which are under assault by elements of the Democratic Party. We encourage every state to pass similar legislation. We likewise endorse the efforts of Republican state legislators and governors who have defied intimidation from corporations and the media in defending religious liberty. We support laws to confirm the longstanding American tradition that religious individuals and institutions can educate young people, receive government benefits, and participate in public debates without having to check their religious beliefs at the door. Our First Amendment rights are not given to us by the government but are rights we inherently possess. The government cannot use subsequent amendments to limit First Amendment rights. The Free Exercise Clause is both an individual and a collective liberty protecting a right to worship God according to the dictates of conscience. Therefore, we strongly support the freedom of Americans to act in accordance with their religious beliefs, not only in their houses of worship, but also in their

*everyday lives. We support the right of the people to conduct their businesses in accordance with their religious beliefs and condemn public officials who have proposed boycotts against businesses that support traditional marriage. We pledge to protect those business owners who have been subjected to hate campaigns, threats of violence, and other attempts to deny their civil rights.”*⁴⁴

Comparative platforms regarding radical Islam

Democrat’s 2020 platform: *“Democrats are committed to a durable and inclusive political settlement in Afghanistan that ensures that al-Qaeda isn’t allowed to reconstitute, the Islamic State (ISIS) isn’t allowed to grow, and the international community can help Afghans safeguard hard-fought gains, especially for women and girls.”*⁴⁵

Republican’s 2016 platform (reaffirmed in 2020): *“We stand in solidarity with those African countries now under assault by the forces of radical Islam: Boko Haram, al-Shabaab, and others like them. Their terror falls on both Muslims and Christians, on anyone who will not submit to their savage ideology. We urge governments throughout the continent to recognize this threat to their own people. We support closer cooperation in both military and economic matters with those on the front lines of civilization’s battle against the forces of evil.”*⁴⁶ **Advancing Human Rights** *To those who stand in the darkness of tyranny, America has always been a beacon of hope, and so it must remain. Radical Islamic terrorism poses an existential threat to personal freedom and peace around the world. We oppose its brutal assault on all human beings, all of whom have inherent dignity. The Republican Party stands united with all victims of terrorism and will fight at home and abroad to destroy terrorist organizations and protect the lives and fundamental liberties of all people.”*⁴⁷ *“While immigration is addressed in more detail elsewhere, we cannot ignore the reality that border security is a national security issue, and that our nation’s immigration and refugee policies are placing Americans at risk. To keep our people safe, we must secure our borders, enforce our immigration laws, and properly screen refugees and other immigrants entering from any country. In particular we must apply special scrutiny to those foreign nationals seeking to enter the United States from terror-sponsoring countries or from regions associated with Islamic terrorism. This was done successfully after September 11, 2001, under the National Security Entry-Exit Registration System, which should be renewed now.”*⁴⁸ *“Over the last four years (of the Obama administration) we have seen the rise of a murderous fanaticism in the form of ISIS, the so called **Islamic State**. Its reach now extends far beyond the Middle East to virtually every continent. ISIS has brought ancient butchery into the 21st century. Nations are imploding, erasing long-established borders. The Obama Administration and its Secretary of State so mishandled the Arab Spring that it destabilized the entire region. The hope some saw in the Arab Spring has transformed into disappointment. The dictator of Syria, Bashar Assad, has murdered hundreds of thousands of his own people and created millions of refugees, and an American president has been unable to rally the world against him. Understandably, our allies fear for their future in a region far more dangerous than it was eight years ago. A Republican administration will restore our nation’s credibility. We must stand up for our friends, challenge our foes, and destroy ISIS.”*⁴⁹

Comparative platforms regarding marriage

Democrat’s 2020 platform: *“We will also restore and expand American contributions to the United Nations Population Fund to help guarantee access to health care for women and children around the world and eliminate child, early, and **forced marriage**.”*⁵⁰

Republican’s 2016 platform (reaffirmed in 2020): *“**Defending Marriage Against an Activist Judiciary** Traditional marriage and family, based on marriage between one man and one woman, is the foundation for a free society and has for millennia been entrusted with rearing children and instilling cultural values. We condemn the Supreme Court’s ruling in *United States v. Windsor*, which wrongly removed the ability of Congress to define marriage policy in federal law. We also condemn the Supreme Court’s lawless ruling in *Obergefell v. Hodges*, which in the words of the late Justice Antonin Scalia, was a “judicial Putsch” — full of “silly extravagances” — that reduced “the disciplined legal reasoning of John Marshall and Joseph Storey to the mystical aphorisms of a fortune cookie.” In *Obergefell*, five unelected lawyers robbed 320 million Americans of their legitimate constitutional authority to define marriage as the union of one man and one woman. The Court twisted the meaning of the Fourteenth Amendment beyond recognition. To echo Scalia, we dissent. We, therefore, support the appointment of justices and judges who respect the constitutional limits on their power and respect the authority of the states to decide such fundamental social questions.” ... “We pledge to defend the religious beliefs and rights of conscience of all Americans and to safeguard religious institutions against government control. We endorse the First Amendment Defense Act, Republican legislation in the House and Senate which will bar government discrimination against individuals and businesses for acting on the belief that marriage is the union of one man and one woman. This Act would protect the non-profit tax status of faith-based adoption agencies, the accreditation of religious educational institutions, the grants and contracts of faith-based charities and small businesses, and the licensing of religious professions — all of which are under assault by elements of the Democratic Party.” ... We support the right of the people to conduct their businesses in accordance with their religious beliefs and condemn public officials who have proposed boycotts against businesses that support traditional marriage. We pledge to protect those business owners who have been subjected to hate campaigns, threats of violence, and other attempts to deny their civil rights.”*⁵¹

Comparative platforms on protecting conscience in healthcare

Democrat’s 2020 platform: *Not addressed in the Democrat’s party platform.*

Republican’s 2016 platform (reaffirmed in 2020): *“**Protecting Individual Conscience in Healthcare** America’s healthcare professionals should not be forced to choose between following their faith and practicing their profession. We respect the rights of conscience of healthcare professionals, doctors, nurses, pharmacists, and organizations, especially the faith-based groups which provide a major portion of care for the nation and the needy. We support*

*the ability of all organizations to provide, purchase, or enroll in healthcare coverage consistent with their religious, moral, or ethical convictions without discrimination or penalty. We support the right of parents to determine the proper medical treatment and therapy for their minor children. We support the right of parents to consent to medical treatment for their minor children and urge enactment of legislation that would require parental consent for their daughter to be transported across state lines for abortion. Providers should not be permitted to unilaterally withhold services because a patient's life is deemed not worth living. American taxpayers should not be forced to fund abortion. As Democrats abandon this four decade-old bipartisan consensus, we call for codification of the Hyde Amendment and its application across the government, including Obamacare. We call for a permanent ban on federal funding and subsidies for abortion and healthcare plans that include abortion coverage.*⁵²

Comparative platforms regarding Sanctuary Cities

Democrat's 2020 platform: *Not directly addressed in the Democrat's party platform.*

Republican's 2016 platform (reaffirmed in 2020): *"Because "sanctuary cities" violate federal law and endanger their own citizens, they should not be eligible for federal funding. Using state licenses to reward people in the country illegally is an affront to the rule of law and must be halted."*⁵³

Comparative platform statements about God and our need for His help

Democrat's 2020 platform: *"Democrats remain committed to ending poverty and enabling all Americans to live up to their God-given potential."*⁵⁴

Republican's 2016 platform (reaffirmed in 2020): *"We believe that people are the ultimate resource — and that the people, not the government, are the best stewards of our country's God-given natural resources."*⁵⁵ *"Every time we sing, "God Bless America," we are asking for help. We ask for divine help that our country can fulfill its promise. We earn that help by recommitting ourselves to the ideas and ideals that are the true greatness of America."*⁵⁶ *"We are the party of the Declaration of Independence and the Constitution. The Declaration sets forth the fundamental precepts of American government: That God bestows certain inalienable rights on every individual, thus producing human equality; that government exists first and foremost to protect those inalienable rights; that man-made law must be consistent with God-given, natural rights; and that if God-given, natural, inalienable rights come in conflict with government, court, or human-granted rights, God-given, natural, inalienable rights always prevail; that there is a moral law recognized as "the Laws of Nature and of Nature's God"; and that American government is to operate with the consent of the governed. We are also the party of the Constitution, the greatest political document ever written. It is the solemn compact built upon principles of the Declaration that enshrines our God-given individual rights and ensures that all Americans stand equal before the law, defines the purposes and limits of*

government, and is the blueprint for ordered liberty that makes the United States the world's freest and most prosperous nation." ... "In a free society, the primary role of government is to protect the God-given, inalienable rights of its citizens. These constitutional rights are not negotiable for any American." ⁵⁷ "The rule of law is the foundation of our Republic. A critical threat to our country's constitutional order is an activist judiciary that usurps powers properly reserved to the people through other branches of government. Only a Republican president will appoint judges who respect the rule of law expressed within the Constitution and Declaration of Independence, including the inalienable right to life and the laws of nature and nature's God, as did the late Justice Antonin Scalia." ⁵⁸ "Our First Amendment rights are not given to us by the government but are rights we inherently possess. The government cannot use subsequent amendments to limit First Amendment rights. The Free Exercise Clause is both an individual and a collective liberty protecting a right to worship God according to the dictates of conscience. Therefore, we strongly support the freedom of Americans to act in accordance with their religious beliefs, not only in their houses of worship, but also in their everyday lives." ... "We uphold the right of individuals to keep and bear arms, a natural inalienable right that predates the Constitution and is secured by the Second Amendment. Lawful gun ownership enables Americans to exercise their God-given right of self-defense for the safety of their homes, their loved ones, and their communities." ⁵⁹ "Conservation is inherent in conservatism. As the pioneer of environmentalism a century ago, the Republican Party reaffirms the moral obligation to be good stewards of the God-given natural beauty and resources of our country. We believe that people are the most valuable resources and that human health and safety are the proper measurements of a policy's success. We assert that private ownership has been the best guarantee of conscientious stewardship, while some of the worst instances of degradation have occurred under government control. Poverty, not wealth, is the gravest threat to the environment, while steady economic growth brings the technological advances which make environmental progress possible." ⁶⁰ "Foremost among those institutions is the American family. It is the foundation of civil society, and the cornerstone of the family is natural marriage, the union of one man and one woman. Its daily lessons — cooperation, patience, mutual respect, responsibility, self-reliance — are fundamental to the order and progress of our Republic. Strong families, depending upon God and one another, advance the cause of liberty by lessening the need for government in their daily lives." ⁶¹ "We support options for learning, including home-schooling, career and technical education, private or parochial schools, magnet schools, charter schools, online learning, and early-college high schools. We especially support the innovative financing mechanisms that make options available to all children: education savings accounts (ESAs), vouchers, and tuition tax credits. Empowering families to access the learning environments that will best help their children to realize their full potential is one of the greatest civil rights challenges of our time. A young person's ability to succeed in school must be based on his or her God-given talent and motivation, not an address, ZIP code, or economic status. We propose that the bulk of federal money through Title I for low-income children and through IDEA for children with special needs should follow the child to whatever school the family thinks will work best for them." ⁶²

Chapter 2. Other official party positions and proclamations

President Trump's Proclamation on Religious Freedom Day ⁶³

[Proclamation on Religious Freedom Day, 2020](#)

From its opening pages, the story of America has been rooted in the truth that all men and women are endowed with the right to follow their conscience, worship freely, and live in accordance with their convictions. On Religious Freedom Day, we honor the foundational link between freedom and faith in our country and reaffirm our commitment to safeguarding the religious liberty of all Americans.

Religious freedom in America, often referred to as our “first freedom,” was a driving force behind some of the earliest defining moments of our American identity. The desire for religious freedom impelled the Pilgrims to leave their homes in Europe and journey to a distant land, and it is the reason so many others seeking to live out their faith or change their faith have made America their home.

More than 230 years ago, the Virginia General Assembly passed the Virginia Statute for Religious Freedom, which was authored and championed by Thomas Jefferson. Jefferson famously expounded that “all men shall be free to profess, and by argument to maintain, their opinions in matters of Religion, and that the same shall in no wise diminish, enlarge or affect their civil capacities.” This statute served as the catalyst for the First Amendment, which enshrined in law our conviction to prevent government interference in religion. More than 200 years later, thanks to the power of that Amendment, America is one of the most religiously diverse nations in the world.

Since I took office, my Administration has been committed to protecting religious liberty. In May 2017, I signed an Executive Order to advance religious freedom for individuals and institutions, and I stopped the Johnson Amendment from interfering with pastors' right to speak their minds. Over the last 3 years, the Department of Justice has obtained 14 convictions in cases involving attacks or threats against places of worship. To fight the rise of anti-Semitism in our country, I signed an Executive Order last month to ensure that Federal agencies are using nondiscrimination authorities to combat this venomous bigotry. I have also made clear that my Administration will not tolerate the violation of any American's ability to worship freely and openly and to live as his or her faith commands.

My Administration also remains cognizant of the stark realities for people seeking religious liberty abroad and has made protecting religious minorities a core pillar of my Administration's foreign policy. Repressive governments persecute religious worshipers using high-tech surveillance, mass detention, and torture, while terrorist organizations carry out barbaric violence against innocent victims on account of their religion. To cast a light on these abuses, in

July 2019, I welcomed survivors of religious persecution from 16 countries into the Oval Office. These survivors included Christians, Jews, and Muslims, who all shared similar stories of persecution. At the United Nations in September, I called on global leaders to take concrete steps to prevent state and non-state actors from attacking citizens for their beliefs and to help ensure the sanctity and safety of places of worship. And, last summer, the State Department convened its second Ministerial to Advance Religious Freedom, where our diplomats engaged a broad range of stakeholders in government and civil society, both religious and secular, to identify concrete ways to combat religious persecution and discrimination around the world and ensure greater respect for freedom of religion and belief.

On this Religious Freedom Day, we reaffirm our commitment to protecting the precious and fundamental right of religious freedom, both at home and abroad. Our Founders entrusted the American people with a responsibility to protect religious liberty so that our Nation may stand as a bright beacon for the rest of the world. Today, we remain committed to that sacred endeavor and strive to support those around the world who still struggle under oppressive regimes that impose restrictions on freedom of religion.

NOW, THEREFORE, I, DONALD J. TRUMP, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 16, 2020, as Religious Freedom Day. I call on all Americans to commemorate this day with events and activities that remind us of our shared heritage of religious liberty and that teach us how to secure this blessing both at home and around the world.

President Trump's Proclamation on National Sanctity of Human Life Day

Issued on: January 21, 2020

Every person — the born and unborn, the poor, the downcast, the disabled, the infirm, and the elderly — has inherent value. Although each journey is different, no life is without worth or is inconsequential; the rights of all people must be defended. On National Sanctity of Human Life Day, our Nation proudly and strongly reaffirms our commitment to protect the precious gift of life at every stage, from conception to natural death.

Recently, we have seen decreases in the total number and rate of abortions in our country. From 2007-2016, the most recent period of analysis, the number and rate of abortions decreased by 24 percent and 26 percent, respectively. The rate of teen pregnancies — the vast majority of which are unplanned — has almost continuously decreased over the last quarter century, contributing to the lowest rate of abortions among adolescents since the legalization of abortion in 1973. All Americans should celebrate this decline in the number and rate of abortions, which represents lives saved. Still, there is more to be done, and, as President, I will continue to fight to protect the lives of the unborn. I signed into law legislation under the

Congressional Review Act that allows States and other grantees to exclude organizations that perform abortions from their Title X projects. My Administration has also issued regulations to ensure Title X family planning projects are clearly separated from those that perform, promote, or refer for abortion as a method of family planning; to protect the conscience rights of healthcare workers and organizations, including with respect to abortion; and to ensure the Federal Government does not force employers that object, based on religious belief or moral conviction, to provide insurance for contraceptives, including those they believe cause early abortions. Additionally, I have called on the Congress to act to prohibit abortions of later-term babies who can feel pain.

My Administration is also building an international coalition to dispel the concept of abortion as a fundamental human right. So far, 24 nations representing more than a billion people have joined this important cause. We oppose any projects that attempt to assert a global right to taxpayer-funded abortion on demand, up to the moment of delivery. And we will never tire of defending innocent life — at home or abroad.

As a Nation, we must remain steadfastly dedicated to the profound truth that all life is a gift from God, who endows every person with immeasurable worth and potential. Countless Americans are tireless defenders of life and champions for the vulnerable among us. We are grateful for those who support women experiencing unexpected pregnancies, those who provide healing to women who have had abortions, and those who welcome children into their homes through foster care and adoption. On National Sanctity of Human Life Day, we celebrate the wonderful gift of life and renew our resolve to build a culture where life is always revered.

NOW, THEREFORE, I, DONALD J. TRUMP, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 22, 2020, as National Sanctity of Human Life Day. Today, I call on the Congress to join me in protecting and defending the dignity of every human life, including those not yet born. I call on the American people to continue to care for women in unexpected pregnancies and to support adoption and foster care in a more meaningful way, so every child can have a loving home. And finally, I ask every citizen of this great Nation to listen to the sound of silence caused by a generation lost to us, and then to raise their voices for all affected by abortion, both seen and unseen.

IN WITNESS WHEREOF, I have hereunto set my hand this twenty-first day of January, in the year of our Lord two thousand twenty, and of the Independence of the United States of America the two hundred and forty-fourth. DONALD J. TRUMP

Joe Biden's strong support for Planned Parenthood and Roe v. Wade

Reverse the Trump Administration and states' all-out assault on women's right to choose. As president, Biden will work to codify Roe v. Wade, and his Justice Department will do everything in its power to stop the rash of state laws that so blatantly violate the constitutional right to an abortion, such

as so-called [TRAP laws](#), parental notification requirements, mandatory waiting periods, and ultrasound requirements.⁶⁴

Restore federal funding for Planned Parenthood. The Obama-Biden administration fought Republican attacks on funding for Planned Parenthood again and again. As president, Biden will reissue [guidance](#) specifying that states cannot refuse Medicaid funding for Planned Parenthood and other providers that refer for abortions or provide related information and reverse the Trump Administration’s [rule](#) preventing Planned Parenthood and certain other family planning programs from obtaining Title X funds.⁶⁵

White House/President Trump’s statements on Sanctuary Cities

“Our cities should be sanctuaries for Americans – not for criminal aliens.” – President Trump

SANCTUARY CITIES ARE UNDERMINING LAW ENFORCEMENT:⁶⁶ Sanctuary jurisdictions obstruct Federal immigration enforcement efforts and put law enforcement at greater risk.

- A “sanctuary city” generally refers to a State or local jurisdiction that refuses to cooperate with Federal immigration enforcement, often by rejecting “detainer” requests from U.S. Immigration and Customs Enforcement (ICE) and refusing to share information relating to potentially removable aliens.
 - Detainers are used to request that a State or local law enforcement agency hold a criminal alien in local custody for up to 48 hours after their release on state charges to allow ICE to take custody of the alien and initiate removal proceedings.
 - State and local law enforcement agencies routinely detain suspects for violating Federal laws at the request of federal authorities.
 - The Constitution and Federal statutes allow for ICE to detain illegal aliens, and for local police to do so at ICE’s request, relying on ICE’s determination of probable cause.
 - Detainers themselves establish probable cause of an alien’s removability and it would be absurd to require ICE to obtain a judicial warrant every time it detained an illegal alien.
 - Indeed, Congress authorized immigration officers, rather than Federal judges, to issue administrative warrants to arrest aliens based on probable cause to believe they are in violation of the immigration laws.
 - If this was necessary under the Fourth Amendment, immigration enforcement would grind to a halt.
- When sanctuary cities refuse to comply with detainer requests, law enforcement officers must carry out their immigration enforcement duties in workplaces, residences, and in the streets.
 - This can lead to ICE having to enter dangerous environments to arrest criminal aliens.

- *Some sanctuary city officials have gone as far as warning illegal aliens about upcoming immigration enforcement actions, allowing criminal aliens to prepare themselves and putting law enforcement, the public, and the aliens at even greater risk.*

ENDANGERING COMMUNITIES: ⁶⁷ *Reckless sanctuary policies endanger the safety of our communities and obstruct immigration enforcement actions which can prevent further crime.*

- *Too many criminal illegal aliens have been released into American communities and gone on to commit crimes which could have been prevented had ICE been able to take the individuals into custody.*
- *In 2016, the San Francisco Police Department (SFPD) arrested a criminal illegal alien for possession of cocaine for sale and other charges.*
 - *The individual had been deported three times previously and had prior convictions for similar offenses but was still released.*
 - *SFPD arrested the individual again in 2017 on charges involving the sale of narcotics, yet the city again refused to comply with an ICE detainer request and the individual was released.*
- *SFPD arrested an illegal alien and alleged gang member more than ten times between 2013 and 2017 for charges including rape, assault, domestic battery, robbery, and vehicle theft.*
 - *On each occasion ICE's request to have the individual transferred to their custody or receive notice before his release was denied.*
- *A criminal illegal alien was arrested in Cook County, Illinois in 2011 for driving on a suspended license from a prior conviction for driving under the influence (DUI).*
 - *ICE issued a detainer request but the individual was released from jail and arrested less than a year later for aggravated DUI causing death."*

The Biden Plan to End Our Gun Violence Epidemic ⁶⁸

Joe Biden knows that gun violence is a public health epidemic. Almost 40,000 people die as a result of firearm injuries every year in the United States, and many more are wounded. Some of these deaths and injuries are the result of mass shootings that make national headlines. Others are the result of daily acts of gun violence or suicides that may not make national headlines, but are just as devastating to the families and communities left behind.

Joe Biden has taken on the National Rifle Association (NRA) on the national stage and won – twice. In 1993, he shepherded through Congress the Brady Handgun Violence Prevention Act, which established the background check system that has since kept more than 3 million firearms out of dangerous hands. In 1994, Biden – along with Senator Dianne Feinstein – secured the passage of 10-year bans on assault weapons and high-capacity magazines. As president, Joe Biden will defeat the NRA again.

Joe Biden also knows how to make progress on reducing gun violence using executive action. After the tragedy at Sandy Hook Elementary School in 2012, President Obama tasked Vice President Biden with developing both legislative proposals and executive actions to make our communities safer. As a result of this effort, the Obama-Biden Administration took more than two dozen actions, including narrowing the so-called “gun show loophole,” increasing the number of records in the background check system, and expanding funding for mental health services.

It’s within our grasp to end our gun violence epidemic and respect the Second Amendment, which is limited. As president, Biden will pursue constitutional, common-sense gun safety policies. Biden will:

Hold gun manufacturers accountable. In 2005, then-Senator Biden voted against the Protection of Lawful Commerce in Arms Act, but gun manufacturers successfully lobbied Congress to secure its passage. This law protects these manufacturers from being held civilly liable for their products – a protection granted to no other industry. Biden will prioritize repealing this protection.

Get weapons of war off our streets. The bans on assault weapons and high-capacity magazines that Biden, along with Senator Feinstein, secured in 1994 reduced the lethality of mass shootings. But, in order to secure the passage of the bans, they had to agree to a 10-year sunset provision and when the time came, the Bush Administration failed to extend them. As president, Biden will:

Ban the manufacture and sale of assault weapons and high-capacity magazines. Federal law prevents hunters from hunting migratory game birds with more than three shells in their shotgun. That means our federal law does more to protect ducks than children. It’s wrong. Joe Biden will enact legislation to once again ban assault weapons. This time, the bans will be designed based on lessons learned from the 1994 bans. For example, the ban on assault weapons will be designed to prevent manufacturers from circumventing the law by making minor changes that don’t limit the weapon’s lethality. While working to pass this legislation, Biden will also use his executive authority to ban the importation of assault weapons.

Regulate possession of existing assault weapons under the National Firearms Act. Currently, the National Firearms Act requires individuals possessing machine-guns, silencers, and short-barreled rifles to undergo a background check and register those weapons with the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF). Due to these requirements, such weapons are rarely used in crimes. As president, Biden will pursue legislation to regulate possession of existing assault weapons under the National Firearms Act.

Buy back the assault weapons and high-capacity magazines already in our communities. Biden will also institute a program to buy back weapons of war currently on our streets. This will give individuals who now possess assault weapons or high-capacity magazines two options: sell the weapons to the government, or register them under the National Firearms Act.

Reduce stockpiling of weapons. In order to reduce the stockpiling of firearms, Biden supports legislation restricting the number of firearms an individual may purchase per month to one.

Keep guns out of dangerous hands. The federal background check system (the National Instant Criminal Background Check System) is one of the best tools we have to prevent gun violence, but it's only effective when it's used. Biden will enact universal background check legislation and close other loopholes that allow people who should be prohibited from purchasing firearms from making those purchases. Specifically, he will:

Require background checks for all gun sales. Today, an estimated 1 in 5 firearms are sold or transferred without a background check. Biden will enact universal background check legislation, requiring a background check for all gun sales with very limited exceptions, such as gifts between close family members. This will close the so-called "gun show and online sales loophole" that the Obama-Biden Administration narrowed, but which cannot be fully closed by executive action alone.

Close other loopholes in the federal background check system. In addition to closing the "boyfriend loophole" highlighted below, Biden will:

Reinstate the Obama-Biden policy to keep guns out of the hands of certain people unable to manage their affairs for mental reasons, which President Trump reversed. In 2016, the Obama-Biden Administration finalized a rule to make sure the Social Security Administration (SSA) sends to the background check system records that it holds of individuals who are prohibited from purchasing or possessing firearms because they have been adjudicated by the SSA as unable to manage their affairs for mental reasons. But one of the first actions Donald Trump took as president was to reverse this rule. President Biden will enact legislation to codify this policy.

Close the "hate crime loophole." Biden will enact legislation prohibiting an individual "who has been convicted of a misdemeanor hate crime, or received an enhanced sentence for a misdemeanor because of hate or bias in its commission" from purchasing or possessing a firearm.

Close the "Charleston loophole." The Charleston loophole allows people to complete a firearms purchase if their background check is not completed within three business days. Biden supports the proposal in the Enhanced Background Checks Act of 2019, which extends the timeline from three to 10 business days. Biden will also direct the Federal Bureau of Investigation (FBI) to put on his desk within his first 100 days as president a report detailing the cases in which background checks are not completed within 10 business days and steps the federal government can take to reduce or eliminate this occurrence.

Close the "fugitive from justice" loophole created by the Trump Administration. Because of actions by the Trump Administration, records of almost 500,000 fugitives from justice who are prohibited from purchasing firearms were deleted from the background check system. The Biden

Administration will restore these records, and enact legislation to make clear that people facing arrest warrants are prohibited from purchasing or possessing firearms.

End the online sale of firearms and ammunitions. Biden will enact legislation to prohibit all online sales of firearms, ammunition, kits, and gun parts.

Create an effective program to ensure individuals who become prohibited from possessing firearms relinquish their weapons. Federal law defines categories of individuals who are prohibited from purchasing or possessing firearms, and the federal background check system is an effective tool for ensuring prohibited persons cannot purchase firearms. But we lack any serious tool to ensure that when someone becomes newly prohibited – for example, because they commit a violent crime – they relinquish possession of their firearms. There are some promising models for how this could be enforced. For example, California has a mandatory process for ensuring relinquishment by any individual newly subject to a domestic violence restraining order. As president, Biden will direct the FBI and ATF to outline a model relinquishment process, enact any necessary legislation to ensure relinquishment when individuals newly fall under one of the federal prohibitions, and then provide technical and financial assistance to state and local governments to establish effective relinquishment processes on their own.

Incentivize state “extreme risk” laws. Extreme risk laws, also called “red flag” laws, enable family members or law enforcement officials to temporarily remove an individual’s access to firearms when that individual is in crisis and poses a danger to themselves or others. Biden will incentivize the adoption of these laws by giving states funds to implement them. And, he’ll direct the U.S. Department of Justice to issue best practices and offer technical assistance to states interested in enacting an extreme risk law.

Give states incentives to set up gun licensing programs. Biden will enact legislation to give states and local governments grants to require individuals to obtain a license prior to purchasing a gun.

Adequately fund the background check system. President Obama and Vice President Biden expanded incentives for states to submit records of prohibited persons into the background checks system. As president, Biden will continue to prioritize that funding and ensure that the FBI is adequately funded to accurately and efficiently handle the NICS system.

The Biden Plan to Build Back Better by Advancing Racial Equity Across the American Economy ⁶⁹

Joe Biden’s jobs and economic recovery agenda is built on the proposition that we must build our economy back better than it was before the COVID-19 crisis.

Over the last month, Biden has been laying out his vision for a stronger, resilient, and inclusive economy. He believes in an economy where every American enjoys a fair return for their work and an equal chance to get ahead. An economy more vibrant and more powerful precisely because everybody will be included in the deal. An economy where Black, Latino, Asian American and Pacific Islander (AAPI), and Native American workers and families are finally welcomed as full participants.

Today, multiple, overlapping crises reinforce how far we have to go to deliver on that vision. The pandemic has shone a bright light on racial disparities in health and health care — as Black and Brown Americans have suffered and died from the coronavirus at rates far higher than white Americans. The economic crisis has hit Black and Brown communities especially hard, with Black unemployment at 15.4 percent, Latino unemployment at 14.5 percent, and businesses owned by [Black, Latino, and Asian American people](#) closing down at alarming rates. We are also seeing a national reckoning on racial justice and the tragic human costs of systemic racism in the murder of George Floyd and so many other Black men, women, and children. And through it all, the climate crisis mounts, with air and water pollution, superstorms and extreme weather, disproportionately impacting Black and Brown communities.

Biden believes we cannot build back better without a major mobilization of effort and resources to address these challenges and to advance racial equity across the American economy. That is why racial equity is a distinct pillar of his Build Back Better plan, as well as incorporated in each of the other pillars. Biden will remove barriers to participation in our economy, expand access to opportunity, and fully enforce the policies and laws that we already have on the books — and the pledges Biden has made in this campaign.

*In laying out his Build Back Better agenda, Biden has announced bold investments — in infrastructure, innovation, manufacturing, education, housing, clean energy, federal procurement, and small businesses. **Today, as the fourth pillar of the Build Back Better Agenda, he is announcing how he will direct many of these investments to advance racial equity as part of our nation's economic recovery.***

Specifically, Biden will:

- *Spur Public-Private Investment through a New Small Business Opportunity Plan*
- *Reform Opportunity Zones to Fulfill Their Promise*
- *Make a Historic Commitment to Equalizing Federal Procurement*
- *Ensure His Housing Plan Makes Bold Investments in Homeownership and Access to Affordable Housing for Black, Brown, and Native Families*
- *Achieve Equity in Management, Training, and Higher Education Opportunities Connected to the Jobs of the Future*
- *Boost Retirement Security and Financial Wealth for Black, Brown, and Native Families*
- *Ensure Workers of Color Are Compensated Fairly and Treated With Dignity*
- *Ensure Equity in Biden's Bold Infrastructure and Clean Energy Investments*
- *Support Second Chances for Economic Success*
- *Strengthen the Federal Reserve's Focus on Racial Economic Gaps*

- *Promote Diversity and Accountability in Leadership Across Key Positions in All Federal Agencies*
- *Build a 21st Century Care Infrastructure*
- *Address Longstanding Inequities in Agriculture*

SPUR PUBLIC-PRIVATE INVESTMENT THROUGH A NEW SMALL BUSINESS OPPORTUNITY PLAN

Small business ownership is one of our country's cornerstones for wealth building and job creation. However, persistent racial disparities in wealth and access to capital, combined with outright discrimination in the financial sector, have contributed to inequities in small business ownership, growth, and success. To address the racial wealth gap, the opportunity gap, and the jobs gap for Black and Brown people, Biden will launch a historic effort to empower small business creation and expansion in economically disadvantaged areas – and particularly for Black-, Latino-, AAPI-, and Native American-owned businesses. In addition to providing small businesses with an ambitious [“restart package”](#) to survive the current crisis and come out the other side strong, he is launching a special, ongoing initiative to empower these entrepreneurs to succeed and grow with a three-prong Small Business Opportunity Plan. His plan is consistent with key elements in the Jobs and Neighborhood Investment Act recently proposed by Democratic Senators Chuck Schumer, Mark Warner, Cory Booker, and Kamala Harris. Biden will:

- ***Spur more than \$50 billion in additional public-private venture capital to Black and Brown entrepreneurs*** by funding successful state and local investment initiatives and making permanent the highly effective New Markets Tax Credit.
- *Expand access to \$100 billion in low-interest business loans* by funding state, local, tribal and non-profit lending programs in Black and Brown communities and strengthening Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), and the Community Reinvestment Act.
- *Eliminate barriers to technical assistance and advisory services* by investing in a national network of cost-free business incubators and innovation hubs and intensive business seminars.

Collectively, Biden will leverage more than \$150 billion in new capital and opportunities for small businesses that have been structurally excluded for generations. Biden will devote \$30 billion (or 10%) of the \$300 billion in innovation funding as part of his plan to ensure the future is “Made in All of America” to the Small Business Opportunity Fund to leverage private investment of \$5 for each \$1 of new public investment to reach this \$150 billion. And, by empowering the financial institutions that support businesses owned by Black and Brown people, generating new capital, and providing robust technical assistance, Biden will unleash the full potential of small businesses and entrepreneurs.

Spur More than \$50 Billion in New Equity Investment and Venture Capital for Entrepreneurs in Economically Disadvantaged Areas: Black and Brown entrepreneurs face unique barriers to obtaining the capital that they need to start and grow a business. For example, three-fourths of venture capital goes to just four cities – and far too little flows to businesses owned by Black and Brown people. To address this problem, Biden will:

- **Dramatically increase the availability of venture capital investments for small businesses, especially those owned by Black and Brown people.** The Obama-Biden Administration's State Small Business Credit Initiative (SSBCI) succeeded in expanding venture capital in states and areas too often left behind. More than [80% of venture capital supported by the SSBCI](#) went to states that typically receive just 20% of private venture capital. Biden will expand those efforts by allocating \$10 billion from the new Small Business Opportunity Fund to state and local venture capital programs that, based on past SSBCI investments, can spur \$50 billion in new equity investment for small businesses. This new investment will be targeted to entrepreneurs who create jobs and growth in lower-income urban, tribal, and rural areas, with an emphasis on reaching businesses owned by Black and Brown people. This robust funding will help meet the goal Biden laid out in his "Made in All of America" initiative of venture capital and innovation investments benefiting all Americans across all of America.
- **Encourage private equity investment in businesses owned by Black and Brown people by expanding the New Markets Tax Credit (NMTC) to \$5 billion yearly and making it permanent.** The NMTC provides a credit of up to 40% for equity investment in small businesses that are pre-approved as benefiting low- and moderate-income areas. It is [highly efficient](#): Every \$1 of public funding leverages \$8 of private investment. Through 2019, the NMTC supported \$100 billion of investments in businesses and economic development projects to help revitalize disadvantaged communities. Expanding the NMTC will provide more investors the incentive to fund businesses owned by Black and Brown people. By increasing NMTC funding and making it permanent – together with the bold new venture funding in the Small Business Opportunity Fund – Biden will help ensure that more than \$50 billion in additional venture and equity capital flows to small businesses and communities that have been held back due to systemic racism. And he will work to ensure that tribal projects benefit from the credit.

Leverage \$100 Billion in Additional Financing for Small Businesses: In 2019, only 10% of funding from the Small Business Administration's (SBA) [major lending programs](#) went to Black, Latino, and Native American entrepreneurs. Meanwhile, the Paycheck Protection Program has been rife with inequities: A recent "secret shopper" [study](#) by the National Community Reinvestment Coalition found that when Black small businesses applicants contacted a bank, nearly half the time, they were given inferior treatment to white applicants with nearly identical credit histories and business profiles. To address this problem, Biden will:

- **Expand lending through the expanded Small Business Opportunity Fund.** Every \$1 for state lending programs under the Obama-Biden SSBCI was proven to leverage anywhere from \$5 to \$23 of increased lending for small businesses through lending programs like capital access programs, revolving loan funds, and collateral assistance. Approximately 80% went to small businesses with [10 or fewer full-time employees](#). Biden will dramatically expand and broaden successful state, local, tribal, and non-profit programs that provide low-cost lending to minority small businesses and others serving underserved areas. In addition to supporting state initiatives for disadvantaged small businesses, Biden will also include an innovation fund that will allow coalitions of cities, CDFIs, or non-profits to seek funding to create or expand small business lending programs that disproportionately benefit small businesses owned by Black, Latino, AAPI, and Native American people and those serving low income communities.
- **Capitalize Community Development Financial Institutions.** CDFIs are on the frontlines of the battle [to close the racial wealth gap](#). Biden will seek to expand the role of CDFIs in underserved communities around the country by doubling their direct funding, making them a top vehicle for

funding from the Small Business Opportunity Fund, and expanding their capacity to offer both micro-loans to small start-ups and larger loans to existing small businesses who have the capacity to grow. Biden will use the Small Business Opportunity Fund to strengthen CDFI stability and lend through targeted policies, such as those proposed in the Jobs and Neighborhood Investment Act. He will also ensure these investments direct increased resources to the Native American CDFI Assistance Program (NACA Program), which has proven a successful way to increase capital access across Indian Country.

- ***Ensure all small business relief efforts are specifically designed to aid businesses owned by Black and Brown people.*** *Trump’s team designed the PPP to allow the largest banks to give their most well-off clients “concierge” service at the front of the line while closing the door on Black-, Latino-, AAPI-, and Native American-owned businesses that did not have deep relationships with big banks. Biden will ensure from the start that any emergency small business relief plan that will still be needed in January 2021 will have clear provisions to ensure that true small businesses — especially those owned by Black and Brown people and those serving underserved rural, tribal, and urban areas — get the relief they need. He will reserve half of new small business relief — whether the PPP or future efforts — for small businesses with 50 employees or fewer, including microbusinesses and sole proprietorships, so the bigger and more well-connected aren’t able to win in a first-come, first-served race. Biden’s technical assistance programs — described below — will also involve “navigator” assistance for small — often minority-owned — businesses to ensure fair access to these programs.*
- ***Strengthen and expand the Community Reinvestment Act to ensure that our nation’s bank and non-bank financial services institutions are serving all communities.*** *The [Community Reinvestment Act](#) currently regulates banks, but does little to ensure that “fintechs” and non-bank lenders are providing responsible access to all members of the community. On top of that gap, the Trump Administration is [proposing](#) to [weaken](#) the law by allowing lenders to receive a passing rating even if the lenders are excluding many neighborhoods and borrowers. Biden will expand the Community Reinvestment Act to apply to mortgage and insurance companies, add a requirement for financial services institutions to provide a statement outlining their commitment to the public interest, and, importantly, reverse new rules that allow these institutions to avoid lending and investing in all of the communities they serve.*

Expanding Access to Additional Resources and Technical Assistance for Black and Brown Entrepreneurs: *There are no limits or barriers to the talent and entrepreneurial spirit across our nation. Yet, for many, there are major limits to accessing the networks and professional services needed to succeed. For small businesses in underserved communities, this type of assistance is often unavailable or unaffordable, creating an additional barrier to opportunity. As President, Biden will launch an Expanding Entrepreneurship Initiative that provides all Americans, regardless of their background, with the resources and technical assistance they need to start and grow their own business. This initiative will:*

- ***Create a national network of federally funded small business incubators and innovation hubs.*** *Many new businesses stand to benefit from the proliferation of for- and non-profit business incubators and innovation hubs. However, these organizations do not exist in every community and are rarely free. As President, Biden will increase federal funding for non-profit incubators and innovation hubs around the country, especially those serving Black, Latino, AAPI, and Native American entrepreneurs to ensure that all Americans, regardless of race or wealth, have a fair shot at starting and growing their own business. Biden will co-locate new hubs on the grounds of*

Small Business Development Centers, public libraries, community colleges, Historically Black Colleges and Universities (HBCUs), Tribal Colleges and Universities (TCUs), and Minority Serving Institutions (MSIs). These non-profit organizations will offer shared office and manufacturing space; business coaching; opportunities to partner with national laboratories and commercialize federally funded research; and legal, human resources, accounting, regulatory compliance, and information technology services to aspiring entrepreneurs free of charge for a period of up to two years. While some incubators and innovation hubs may specialize in specific industries depending on the regional economy, they will welcome and support all start-ups.

- ***Establish an intensive, semester-long business development program at every public community college in the United States, as well as two-year HBCUs, TCUs, and MSIs.*** Many Americans with a business idea don't know where to get started. While business classes exist, many of them are prohibitively expensive, especially for an aspiring entrepreneur who is already worried about how they are going to come up with enough money to open their first business. As President, Biden will create a new federal grant program to establish free business development programs at the [more than 1,000 public community colleges](#) around the country. Business experts and, where possible, experienced entrepreneurs will lead course instruction and provide hands-on assistance to program participants. Classes will take place during the evenings and on weekends to provide greater flexibility to students and instructors. Upon completion of the free program, participants will be eligible for ongoing technical assistance for up to two years.
- ***Increase the funding and stature of the Minority Business Development Agency (MBDA).*** Latino and Black Americans are roughly [30% of the U.S. population](#); yet they currently own [just 7.5% of small businesses with employees](#). For almost four years, the only federal agency charged with addressing racial disparities in small business ownership has been on the Trump administration's chopping block. MBDA provides business consulting services and connects minority-owned businesses with capital and contracting opportunities. These services are critical. Instead of trying to reduce or eliminate funding for MBDA, Biden will protect the agency and call on Congress to increase its funding dramatically. Biden will elevate the Director of the MBDA to the Assistant Secretary level and instruct the MBDA to coordinate all federal offices charged with reducing barriers to procurement for underrepresented groups. With additional resources and authority, MBDA will also be able to create new business development grants and other programs that will address the economic challenges facing Black and Brown communities, expand small business ownership, and shrink the racial wealth gap. In addition, Biden will provide MBDA with \$5 billion in annual lending and investment authority to ensure capital flows directly to minority-owned businesses and investments in critical infrastructure in Black, Latino, AAPI, and Native American communities.
- ***Unleash the full potential of businesses owned by Black and Brown people and other disadvantaged businesses to participate in the global marketplace.*** Biden believes American small businesses can compete and win in global markets – and small businesses owned by Black and Brown people have unique strengths to help win in these markets. Biden will help Black and Brown Americans grow their exports by: 1) requiring U.S. corporations with over \$1 billion in revenues that receive federal financing or incentives for their global business to publicize data on their use of firms owned by Black and Brown Americans in their supply chains; 2) requiring the U.S. International Development Finance Corporation and other U.S.-based international development organizations to increase global contracting opportunities for firms owned by Black and Brown Americans; 3) requiring U.S. construction companies and others that build projects abroad for the United States government to develop strategies to increase partnerships with American small businesses owned by Black and Brown people; and 4) requiring the Export-

Import Bank to increase its small business financing and develop targets for the percent of authorized value of its transactions going to businesses owned by Black and Brown Americans.

- **Employ the resources of the federal government to protect Native artisans.** Arts and crafts are a big economic driver for Indian Country, but too many businesses devalue the livelihood of Native American artists by selling fake Native American art. Biden will call on the U.S. Department of Justice to bring more prosecutions under the Indian Arts and Crafts Act, a federal truth-in-advertising law that prohibits the marketing and sale of products that are inaccurately marketed as an Indian product or Native-produced.

REFORM OPPORTUNITY ZONES TO ENSURE THEY SERVE BLACK AND BROWN COMMUNITIES, SMALL BUSINESSES, AND HOMEOWNERS

Like many Americans, Biden initially hoped that Opportunity Zones would be structured and administered by the Trump Administration in a way that advanced racial equity, small business creation, and homeownership in low-income urban, rural, and tribal communities. It is now clear that the Trump Administration has failed to deliver on that promise in too many places around America. As the Urban Institute has found, the program as a whole is “not living up to its economic and community development goals.” While there have been positive examples, in too many instances investors favor high-return projects like luxury apartments over affordable housing and local entrepreneurs.

We cannot close the racial wealth gap if we allow billionaires to exploit Opportunity Zones tax breaks to pad their wealth, rather than investing in projects that benefit distressed low-income communities and Americans that are struggling to make ends meet. As President, Joe Biden will task his team to develop a plan for reforming Opportunity Zones, including steps like:

- *Incentivizing Opportunity Funds to partner with non-profit or community-oriented organizations, and jointly produce a community-benefit plan for each investment, with a focus on creating jobs for low-income residents and otherwise providing a direct financial impact to households within the Opportunity Zones.*
- *Directing that Opportunity Zone benefits be reviewed by the Department of Treasury to ensure these tax benefits are only being allowed where there are clear economic, social, and environmental benefits to a community, and not just high returns — like those from luxury apartments or luxury hotels — to investors.*
- *Introducing transparency by requiring recipients of the Opportunity Zone tax break to provide detailed reporting and public disclosure on their Opportunity Zone investments and the impact on local residents, including poverty status, housing affordability, and job creation.*

MAKE A HISTORIC COMMITMENT TO EQUALIZING FEDERAL PROCUREMENT AS PART OF HIS BOLD PROCUREMENT PLAN

Biden’s Build Back Better plan includes a historic procurement effort designed to support small businesses and tackle [long standing inequities](#) in the federal contracting system. During his first term, Biden will tighten Buy American requirements for existing procurement and invest \$400 billion in additional federal purchases of products made by American workers. And, he will make transparent, targeted investments that unleash new demand for domestic goods and services

and create American jobs in communities across the country. As part of this effort, his multi-pronged small business contracting strategy will include formula-based awards; widespread outreach and counseling to small business owners, especially Black and Brown business owners; and transparent, frequent monitoring of contract awards. This will make certain that the largest mobilization of public investments in procurement, infrastructure, and R&D since WWII is equitably distributed across communities and businesses. Biden will also take concrete steps to streamline the federal procurement process as a whole and ensure it finally mirrors the demographics of this country. Specifically, Biden will:

- **Require prime contractors to develop and execute plans to increase subcontracting opportunities for small disadvantaged businesses (SDBs).** *As President, Biden will fully enforce existing laws that require prime contractors who bid for federal procurement opportunities to develop ambitious plans for subcontracting with small disadvantaged businesses. Biden will ensure prime contractors honor their commitments to SDBs by requiring detailed status updates and increasing SBA's capacity to provide robust oversight and hold all bad actors accountable. Prime contractors will also have to regularly publish their business diversity data. The MBDA will publish an annual report that outlines the current state of minority business contracting (including racially disaggregated data on contract awards), updates the public on the administration's progress towards meeting contracting goals, and identifies areas for improvement.*
- **Expand long-term technical assistance and federal contracting preferences for small disadvantaged businesses.** *The SBA [8\(a\) program](#) is currently one of the most effective tools for connecting small disadvantaged businesses to federal contracting opportunities. In Fiscal Year 2019 alone, [8\(a\) firms won \\$30 billion in federal contracts](#). As President, Biden will triple the federal goal for contracting with all small disadvantaged businesses from 5 percent to a minimum of 15 percent of all federal procurement dollars by 2025. He will increase the program's administrative capacity, bolster marketing of the program in Black and Brown communities and tribal lands, streamline the application process, and create a national standard for service delivery. Biden will also extend the maximum length of time that a firm may participate in the 8(a) program and create a more supportive off-ramp to help graduates transition out. Biden will require public disclosure of program participant demographics to ensure participation is equitable.*
- **Incentivize state and local governments and private sector partners to contract with small disadvantaged businesses.** *As Biden works to improve the federal procurement system, he will ask state and local governments and private sector partners to publicly share their small disadvantaged business contracting goals and strategies. Biden will work with them to develop new goals for SDB contracting and timebound strategies for achieving these goals. The administration will facilitate partnerships between these entities and require every institution that applies for federal grants, contracts, and other opportunities to demonstrate in writing how they are taking affirmative steps to extend contracting opportunities to underrepresented groups. And, he will publish a nationwide scorecard of each state's efforts to contract with small disadvantaged businesses.*
- **Protect small disadvantaged businesses from federal and state contract bundling which often prevents smaller firms owned by Black and Brown people from effectively bidding on procurement contracts.** *Biden will build on the anti-bundling provisions of the Small Business Jobs Act of 2010, by having the Office of Management and Budget, SBA, and MBDA conduct a government-wide review of existing contract bundling to determine whether agencies are*

following existing rules and whether agencies have the ability to further ensure small business participation in federal and state procurement opportunities.

- **Strengthen implementation of the Buy Indian Act** within the Bureau of Indian Affairs and the Indian Health Service to increase procurement opportunities for Native owned businesses.

Throughout, Biden will ensure federal dollars support American workers and their families. As called for in his [plan](#) to strengthen worker organizing, collective bargaining, and unions, Biden will require that all companies receiving procurement contracts are using taxpayer dollars to support good American jobs, including a commitment to pay at least \$15 per hour, provide paid leave, maintain fair overtime and scheduling practices, and guarantee a choice to join a union and bargain collectively.

ENSURE HIS HOUSING PLAN MAKES BOLD INVESTMENTS IN HOMEOWNERSHIP AND ACCESS TO AFFORDABLE HOUSING FOR BLACK, LATINO, NATIVE, AND AAPI FAMILIES

Biden believes the middle class isn't a number, but a value set that includes the ability to own your own home and live in a safe community. Housing should be a right, not a privilege.

Today, however, far too many Americans lack access to affordable and quality housing. Racial inequality permeates U.S. housing markets, with [homeownership rates](#) for Black, Latino, AAPI, and Native American households far below those of their white counterparts. Because home ownership is how many families save and build wealth, these racial disparities in home ownership contribute to the racial wealth gap. It is far past time to put an end to systemic housing discrimination and other contributors to this disparity.

At the same time, many families around the country face immediate risk of eviction in the midst of the Trump-created economic crisis. In June, more than one-third of renters—including 49% of Hispanic families and 43% of Black families— were not sure that they could pay their next month's rent. To prevent a catastrophic rise in evictions and homelessness, Congress and President Trump must act now by creating a broad emergency housing support program modeled on the steps the government takes to address natural disasters, in order to get help out quickly and at scale.

To help families build wealth, secure a safe place to live in a vibrant and prosperous community, and ensure equal access to all aspects of the housing market, Biden will:

- **Help families buy their first homes and build wealth by creating a new refundable, advanceable tax credit of up to \$15,000.** Biden's new First Down Payment Tax Credit will help low- and middle-income families offset the costs of home buying and help millions of families lay down roots for the first time. Building off of a [temporary tax credit](#) expanded as part of the Recovery Act, this tax credit will be permanent and advanceable, meaning that homebuyers receive the tax credit when they make the purchase instead of waiting to receive the assistance when they file taxes the following year.
- **Scale up support for investing in homeownership in revitalization areas.** Several programs are designed to provide much needed support for families to invest in homeownership in distressed

or marginalized neighborhoods including: HUD's Good Neighbor Next Door program, which offers financial support for teachers, firefighters, and other critical workers to buy homes in distressed communities, and HUD's Home Investment Partnership Program, which offers block grants for states to address the affordable housing challenges faced by low- and moderate-income families. And the proposed [Neighborhood Homes Investment Act](#) will provide tax credits for families to renovate distressed properties in distressed communities. A Biden Administration will scale these programs to help revitalize distressed neighborhoods across the nation and put more families into position to build wealth through homeownership.

- **Spur the construction of 1.5 million homes and public housing units to address the affordable housing crisis, increase energy efficiency, and reduce the racial wealth gap.** Biden will make a bold federal investment in new affordable, accessible housing construction. He will ensure these homes are energy efficient from the start – saving the families who live there up to \$500 per year. Biden will also drive additional capital into low-income communities and on tribal lands to spur the development of affordable housing and small business creation. He'll incentivize smart regional planning that connects housing, transit, and jobs, improving quality of life by cutting commute times, reducing the distance between living and leisure areas, and mitigating climate change. For all of these new housing investments, those receiving assistance will be required to abide by high labor standards and source materials in the U.S. so that jobs created with these investments support family sustaining wages and benefits.
- **Call for more accurate, non-discriminatory, inclusive credit scoring and create a [public credit reporting agency](#).** Being able to obtain an accurate credit report and score is a critical step for homeownership. But today credit scoring and reports, which are issued by just three large private companies, are rife with problems: they often contain errors, they leave many "[credit invisible](#)" due to the sources used to generate a credit score, and they contribute to [racial disparities](#). Biden will create a new public credit reporting and scoring division within the Consumer Financial Protection Bureau to provide consumers with a government option that seeks to minimize racial disparities, for example by ensuring the algorithms used for credit scoring don't have a discriminatory impact, and by accepting non-traditional sources of data like rental history and utility bills to establish credit. As a first step to more broad-based support for these scores, Biden will call on federal housing programs to accept these scores in their financial assessments and underwriting requirements
- **Protect homeowners and renters from abusive lenders and landlords through a new [Homeowner and Renter Bill of Rights](#).** Modeled on the [California Homeowner Bill of Rights](#), Biden will enact legislation to end many shortcomings in the mortgage and rental markets.
- **Bolster programs that improve housing affordability for renters.** Biden will provide Section 8 housing vouchers to every eligible family so that no one has to pay more than 30% of their income for rental housing and work with Congress to enact a new renter's tax credit, designed to reduce rent and utilities to 30% of income for low-income individuals and families who may make too much money to qualify for a Section 8 voucher but still struggle to pay their rent.
- **Protect tenants from eviction.** In addition to supporting immediate relief for tenants facing eviction during this crisis, Biden will work to enact Majority Whip James E. Clyburn and Senator Michael Bennet's [Legal Assistance to Prevent Evictions Act of 2020](#), which will help tenants facing eviction access legal assistance. He also will encourage localities to create eviction diversion programs, including mediation, payment plans, and financial literacy education programs.
- **Eliminate local and state housing regulations that perpetuate discrimination.** Exclusionary zoning has for decades been strategically used to keep Black and Brown people and low-income families out of certain communities. Among other steps, Biden will enact legislation requiring

any state receiving federal dollars through the Community Development Block Grants or Surface Transportation Block Grants to develop a strategy for inclusionary zoning, as proposed in the [HOME Act of 2019](#) by Majority Whip Jim Clyburn and Senator Cory Booker.

- **Hold financial institutions accountable for discriminatory practices in the housing market.** The Obama-Biden Administration held major national financial institutions accountable for discriminatory lending practices, securing [hundreds of millions of dollars](#) in settlements to help borrowers who had been harmed by their practices. And in 2013, the Obama-Biden Administration [codified](#) a long-standing, court-supported view that lending practices that have a discriminatory impact can be challenged even if discrimination was not explicit. But now the Trump Administration is [seeking](#) to gut this disparate impact standard by significantly increasing the burden of proof for those claiming discrimination. In the Biden Administration, this change will be reversed to ensure financial institutions are held accountable for serving all customers and not practicing policies that have the effect of deepening the impacts of systemic housing discrimination.
- **Roll back Trump Administration policies gutting fair lending and fair housing protections for homeowners.** Biden will implement the Obama-Biden Administration's [Affirmatively Furthering Fair Housing Rule](#) requiring communities receiving certain federal funding to proactively examine housing patterns and identify and address policies that have a discriminatory effect. The Trump Administration [suspended](#) this rule in 2018. Biden will ensure effective and rigorous enforcement of the Fair Housing Act and the Home Mortgage Disclosure Act. And, he will reinstate the federal [risk-sharing program](#) which has helped secure financing for [thousands](#) of affordable rental housing units in partnership with housing finance agencies.

ACHIEVE EQUITY IN MANAGEMENT, TRAINING, AND HIGHER EDUCATION OPPORTUNITIES CONNECTED TO JOBS OF THE FUTURE

Stark racial disparities exist at every stage of our education system. These disparities compound and contribute to inequity in economic, health, housing, and criminal justice outcomes. As President, Biden will make significant investments into educational institutions and programs that are designed to elevate Black and Brown students. He will:

- **Provide relief from student debt.** Student debt burdens are unequal across races, disproportionately depriving young Black and Latino graduates from beginning their working lives free of crushing student loan debt. The typical bachelor's degree graduate has about [\\$16,000 in debt compared to \\$23,400](#) for Black students. According to a recent [Brookings Institution](#) study, Black graduates with a four year degree are five times more likely to default on their student loans than white graduates and a 2019 study found that Latino students are more likely than white students to default on their loans. The inequitable burden of student loan debt contributes to the stark racial wealth gap that exists in society. Biden has introduced a sweeping plan to provide relief from student loan debt. He will:
- **Include in the COVID-19 response an immediate cancellation of a minimum of \$10,000 of federal student loan debt.**
- **Double the maximum value of Pell grants and significantly increase the number of middle-class Americans who can participate in the program.**
- **More than halve payments on undergraduate federal student loans by simplifying and increasing the generosity of today's income-based repayment program.**

- **Fix the Public Service Loan Forgiveness Program and forgiving \$10,000 of undergraduate or graduate student debt for every year of national or community service, up to five years.**
- **Crack down on private lenders profiteering off students** by empowering the Consumer Financial Protection Bureau to take action against private lenders who are misleading students about their options and do not provide an affordable payment plan when individuals are experiencing [acute periods of financial hardship](#).
- **Forgive all undergraduate tuition-related federal student debt from two- and four-year public colleges and universities and private HBCUs and MSIs for debt-holders earning up to \$125,000.**
- **Make public colleges and universities, as well as private HBCUs and MSIs, tuition-free for all families with incomes below \$125,000.** Biden will make public colleges and universities and private HBCUs and MSIs tuition-free for all students whose family incomes are below \$125,000. This proposal will help roughly [91 percent](#) of Black households and [88 percent](#) of Latino households, and [91 percent](#) of Native American households.
- **Support colleges and universities that play unique and vital roles in their communities.** In his higher education plan, Biden laid out a wide-ranging plan to improve resources available to Historically Black Colleges and Universities (HBCUs), Tribal Colleges And Universities (TCUs), Hispanic-serving Institutions (HSIs), Asian American And Native American Pacific Islander-serving Institutions (AANAPISIs), Alaska Native-serving Institutions and Native Hawaiian-serving Institutions (ANNHs), Predominantly Black Institutions (PBIs), and Native American-serving Nontribal Institutions (NASNTIs) that serve a disproportionate number of Black and Brown students, yet are severely under-resourced, especially when compared to other colleges and universities. Biden will:
 - **Make HBCUs, TCUs, and MSIs more affordable for their students.** Biden will provide tuition-free access to four-year public HBCUs and MSIs for students from families earning below \$125,000. And, he will invest in grants to under-resourced, private-nonprofit HBCUs and MSIs so they can lower the cost of attendance for low- and middle-income students, including DREAMers. Schools receiving funds must invest in lowering costs, improving retention and graduation rates, and closing equity gaps year-over-year for Black and Brown students.
 - **Invest in the diverse talent at HBCUs, TCUs and MSIs to solve the country's most pressing problems.** The Biden Administration will invest \$10 billion to create at least 200 new centers of excellence that serve as research incubators and connect students underrepresented in fields critical to our nation's future – including fields tackling climate change, globalization, inequality, health disparities, and cancer – to learning and career opportunities. These funds will provide additional work study opportunities and incentivize state, private, and philanthropic dollars for these centers. Biden will also boost funding for agricultural research at land-grant universities, many of which are HBCUs and TCUs, as outlined in his [Plan for Rural America](#). As President, Biden will also dedicate additional and increased priority funding streams at federal agencies for grants and contracts for HBCUs and MSIs. And, he will require any federal research grants to universities with an endowment of over \$1 billion to form a meaningful partnership and enter into a 10% minimum subcontract with an HBCU, TCU, or MSI.
 - **Build the high tech labs and facilities and digital infrastructure needed for learning, research, and innovation at HBCUs, TCUs, and MSIs.** Biden will invest \$20 billion in infrastructure for HBCUs, TCUs, and MSIs to build the physical research facilities and labs urgently needed to deliver on the country's research and development, to update and modernize deteriorating facilities, including by [strengthening the Historic Preservation program](#), and to create new space for increasing enrollments, especially at HSIs. While schools will be able to use these funds to upgrade the digital infrastructure, Biden will also support TCUs and other institutions in rural

areas by investing \$20 billion in rural broadband infrastructure and tripling funding to expand broadband access in rural areas. Additionally, as President, Biden will ensure all HBCUs, TCUs, and MSIs have access to low-cost [federal capital financing programs](#) and will work with states to ensure they can take advantage of these programs. And, he will work to incentivize further public, private, and philanthropic investments in school infrastructure.

- **Provide support to continuously improve the value of HBCUs, TCUs, and MSIs by investing \$10 billion in programs that increase enrollment, retention, completion, and employment rates.** These programs may include partnerships with both high schools, other universities, and employers; evidence-based remedial courses; academic and career advising services; and investing in wages, benefits, and professional development and benefits to recruit and retain faculty, including teacher residencies. Additionally, Biden will incentivize states, private, and philanthropic dollars to invest in these programs, while ensuring schools that do not receive matches increase their competitiveness.
- **Expand career pathways for graduates of HBCUs, TCUs, and MSIs in areas that meet national priorities, including building a diverse pipeline of public school teachers.** Biden will invest \$5 billion in graduate programs in teaching, health care, and STEM and will develop robust internship and career pipelines at major research agencies, including Department of Energy National Laboratories, National Institutes of Health, National Science Foundation, and the Department of Defense.
- **Triple and make permanent the capacity-building and student support for HBCUs, TCUs, and MSIs in Title III and Title V of the Higher Education Act.** These funds serve as a lifeline to under-resourced HBCUs, TCUs, and MSIs year over year, ensuring that the most vulnerable students have the support they need to succeed. The Biden Administration will increase Title III and Title V funding to provide a dedicated revenue stream of \$7.5 billion over the first ten years.
- **Reduce disparities in funding for HBCUs, TCUs, and MSIs.** Biden will require federal agencies and states to publish reports of their allocation of federal funding to colleges and universities. When inequities exist between HBCUs, TCUs, and MSIs and similar non-HBCU, TCU, MSI colleges, federal agencies and states will be required to publish robust rationale and show improvements in eliminating disparities year-over-year. To ensure funding is more equitably distributed among HBCUs, TCUs, and MSIs, the Biden Administration will require that competitive grant programs make similar universities compete against each other, for example, ensuring that HBCUs only compete against HBCUs. And, President Biden will require higher education accreditors to provide increased transparency in their processes.
- **Provide two years of community college or other high-quality training program without debt for any person looking to learn and improve their skills, especially to connect these individuals with the millions of job opportunities created by the historic investments in Biden's Build Back Better Plan.** As President, Biden will enact legislation to ensure that every person can go to community college for up to two years without having to pay tuition. Individuals will also be able to use these funds to pursue training programs that have a track record of participants completing their programs and securing good jobs. This initiative will be available for recent high school graduates and adults who never had the chance to pursue additional education beyond high school or who need to learn new skills.
- **Tackle the barriers that prevent students from completing their community college degree or training credential.** There are too many Americans who don't complete their education or training programs not because of a lack of will, but because of other responsibilities they are juggling, such as a job to pay their bills or caring for children. The Biden Administration's community college initiative will be a first-dollar program, meaning that students will be able to use their Pell grants, state aid, and other aid to help them cover expenses beyond tuition and

fees. In addition, Biden will give states financial incentives to foster collaboration between community colleges and community-based organizations to provide wraparound support services for students. Wraparound support services can range from public benefits and additional financial aid to cover textbook and transportation costs that often keep students from staying enrolled, to child care and mental health services, faculty mentoring, tutoring, and peer support groups.

- ***Make a \$50 billion investment in workforce training, including community-college business partnerships and apprenticeships.*** *These funds will create and support partnerships between community colleges, businesses, unions, state, local, and tribal governments, universities, and high schools to identify in-demand knowledge and skills in a community and develop or modernize training programs – which could be as short as a few months or as long as two years – that lead to a relevant, high-demand industry-recognized credential. These funds will also exponentially increase the number of apprenticeships in this country through strengthening the Registered Apprenticeship Program and partnering with unions who oversee some of the best apprenticeship programs throughout our nation, not watering down the quality of the apprenticeship system like President Trump [is doing](#). Biden will also make investments in pre-apprenticeship programs so that people of color have additional pathways into high-paying, union jobs in everything from designing to building infrastructure to manufacturing to technology to health. And he will closely monitor programs that receive funding and track participants' completion rates and employment outcomes to ensure that all Americans, regardless of background, share the benefits of this historic investment.*
- ***Help develop pathways for diverse workers to access training and career opportunities.*** *A [study](#) of Labor Department-funded individual career services — which included assistance looking for a job, help developing career plans, and one-on-one career coaching — found that earnings for workers who were provided these services increased 7 to 20%. Biden will ensure these services are universally available to all workers and people entering the workforce who need them. And, he will increase funding for community-based and proven organizations that help women and people of color access high-quality training and job opportunities.*
- ***Require publicly traded companies to disclose data on the racial and gender composition of their corporate boards.*** *Corporate boards suffer from a widespread dearth of diversity, with just 21 percent of S&P 500 board seats going to people of color and only 27 percent going to women. As President, Biden will require that public companies disclose in their annual reports the racial and gender composition of the boards to better aid shareholders and advocates in their call for a diverse and inclusive management structure.*

BOOST RETIREMENT SECURITY AND FINANCIAL WEALTH

Black and Brown families – and especially Black and Brown women — face disadvantages at every turn, from access to workplace retirement accounts to access to generational wealth. These disadvantages have resulted in large and persistent gaps in financial wealth. To help Black and Brown people have more opportunities to build up a nest egg, Biden will:

- ***Equalize the tax benefits of defined contribution plans:*** *The current tax benefits for retirement savings are based on the concept of deferral, whereby savers get to exclude their retirement contributions from tax, see their savings grow tax free, and then pay taxes when they withdraw money from their account. This system provides upper-income families with a much stronger tax break for saving and a limited benefit for middle-class and other workers with lower earnings.*

Biden will equalize benefits across the income scale, so that low- and middle-income workers will also get a tax break when they put money away for retirement.

- **Give small businesses a tax break for starting a retirement plan and giving workers the chance to save at work.** As proposed by the Obama-Biden Administration, the Biden plan will call for widespread adoption of workplace savings plans and offer tax credits to small businesses to offset much of the costs. Under Biden’s plan, almost all workers without a pension or 401(k)-type plan will have access to an “automatic 401(k),” which provides the opportunity to easily save for retirement at work – putting millions of middle-class families on the path to a secure retirement.
- **Open the door for Asset Managers owned by Black and Brown people.** Reviews of the performance of asset management firms owned by Black and Brown people are consistently equal to or better than “blue chip” asset management firms, yet government-led investment pools consistently fail to utilize them. As President, Biden will ensure that federal government-led investment pools, including pension funds and endowments, allocate their assets in a manner that reflects the diversity of the country, including to asset management firms owned by Black and Brown people. And Biden will require sales of any government assets to include participation of firms owned by Black and Brown people.

ENSURE WORKERS OF COLOR ARE COMPENSATED FAIRLY AND TREATED WITH DIGNITY

Workers of color still earn a fraction of white workers and are less likely to have essential benefits like health coverage and paid leave. In fact, the [black-white wage](#) gap persists across every level of education and is widening. And wage gaps are exacerbated for women of color with [Native Hawaiian and Pacific Islander women earning 68 cents](#), [Black women earning 62 cents](#), [Native women earning 57 cents](#), and [Latinas earning 54 cents](#) for every dollar a white man earns, adds up, on average, to roughly [\\$1 million](#) over a lifetime career, especially detrimental for the nearly [70% of Black mothers](#) who are the sole or primary breadwinners for their family. Biden’s plan to build back better requires rooting out discrimination in the workplace so people can earn what they deserve, support their families, and build wealth.

- - **Ensure workers of color are paid fairly.**
 - **End pay discrimination.** Biden will continue to prioritize closing wage gaps and ending paycheck discrimination. He strongly supports Senator Patty Murray and Congresswoman DeLauro’s [Paycheck Fairness Act](#), which codifies and expands critical Obama-Biden protections for workers’ paychecks. He will also take action to strengthen the ability of employees to challenge discriminatory pay practices and hold employers accountable.
 - Increase the federal minimum wage to \$15 across the country and eliminate the minimum tipped wage, disproportionately benefitting [people of color](#) who make up the majority of workers earning under \$15 an hour. He will also [support small businesses](#) like restaurants during this economic crisis, helping them get back on their feet so they can keep their doors open and pay their workers.
 - **Stop employers from denying workers overtime pay they’ve earned.** The [Obama-Biden Administration fought to extend overtime pay](#) to over 4 million workers and [protect nearly 9 million](#) from losing it. The Trump Administration reversed this progress, implementing a new rule that leaves millions of workers

behind — including [3 million workers of color](#). Since Trump walked away from protecting these workers who are fighting for a place in the middle class, they have lost over [\\$3.2 billion](#) in foregone overtime wages. As President, Biden will ensure workers are paid fairly for the long hours they work and get the overtime pay they deserve. And, he will ensure that domestic workers and farm workers receive overtime protections.

- **Address discrimination and harassment in the workplace.** [Tens of millions](#) of workers, most of whom are [women of color](#), report being sexually harassed at work. This harassment often [leads to](#) devastating consequences, including mental health problems and fewer opportunities for career advancement. While harassment is illegal, there are too many barriers for people to seek justice. For example, [60 million](#) workers – including over half of African American and Latino workers – have been forced to sign contracts waiving their rights to sue their employer and over [one-third of the workforce](#) is bound by nondisclosure agreements that stop workers from speaking out about harassment and discrimination. As President, Biden will make systemic changes to address sexual harassment and other discrimination so workplaces are safe and fair for all. He will advocate for and sign into law the [Bringing an End to Harassment by Enhancing Accountability and Rejecting Discrimination in the Workplace \(BE HEARD\) Act](#).
- **Guarantee up to 12 weeks paid family and medical leave for all workers and up to seven days of paid sick, family, and safe leave.** Workers of color disproportionately lack [access to paid leave](#) of any kind, including nearly half of Latino workers and more than one third of Black workers. Biden will create a national paid family and medical leave program to give all workers up to 12 weeks of paid leave, based on the [FAMILY Act](#). He will also make paid sick leave permanent with the type of sick leave called for in Senator Murray and Congresswoman DeLauro’s [Healthy Families Act](#). Biden will also [make sure small businesses](#) get the support they need to survive the crisis, keep their workers employed, and come out the other side stronger
- **Make it easier for workers of all color and all workers to organize unions and bargain collectively.** Unions are an essential path to the middle class, and especially for workers of color. The wealth of union workers of color is nearly [5 times greater](#) than their non union counterparts. Unions help close income and benefit disparities. For example, Black union members earn over [16% more](#) than their non-union counterparts and are more likely to have employer-provided benefits like health care and retirement. As we build back better, Biden will make it easier for workers to organize unions and collectively bargain. He will include in the economic recovery legislation he sends to Congress a series of policies to build worker power to raise wages and secure stronger benefits. This legislation will make it easier for workers to organize a union and bargain collectively with their employers by including the Protecting the Right to Organize (PRO) Act, card check, union and bargaining rights for public service workers, and a broad definition of “employee” and tough enforcement to end the misclassification of workers as independent contractors. It will also go further than the PRO Act by holding company executives personally liable when they interfere with organizing efforts. And, he’ll restore the ability of federal workers to unionize and collectively bargain. Read Biden’s full plan to encourage unionization and collective bargaining at [joebiden.com/empowerworkers](#).

INVEST IN INFRASTRUCTURE IN BLACK AND BROWN COMMUNITIES

Crumbling infrastructure is a barrier to growth and prosperity. If roads are falling apart; if [lights](#) and landscaping of public areas are not tended to; if [sidewalks](#) are dilapidated or [schools are outdated](#); if there are no [parks for kids to play](#) in after school; if there is [no fresh food](#) for miles;

if there are [abandoned houses](#) that need to be demolished or empty strip malls and not enough [infrastructure to prevent fires](#); if there is nowhere to go when you are in a [mental health crisis](#) — how can a community thrive?

We are the world's richest nation, but for far too long Black, Latino, AAPI, and Native American communities have been left behind. By making real and sustained investments into Black and Brown communities, we will create an environment where businesses and investments will multiply in size and strength. In Black and Brown communities the federal government will provide state, tribal, and local governments with resources to:

- Rebuild the [thoroughfares](#) and main arteries;
- Redo the [lighting and streetscaping](#);
- [Repair and build](#) new sidewalks;
- Create funding for [demolition](#) of blighted properties and empty commercial spaces;
- [Build parks](#) and invest in the infrastructure that [prevents fires](#);
- Update and add [air conditioners](#) for elementary, middle and high schools;
- Invest in [facilities where victims of crime](#) can access, health navigators, mental health, addiction and trauma recovery services;
- [Incentivize supermarkets](#) to bring healthy fresh foods to communities;
- Ensure all public infrastructure is fully accessible and integrated.

Biden's Build Back Better plan includes a **national effort to create the jobs we need to build a modern, sustainable, accessible, infrastructure now and deliver an equitable clean energy future**. He will make a **\$2 trillion accelerated investment**, with a plan to deploy those resources over his first term, toward that end.

A major focus of this investment will be to upgrade the infrastructure and job opportunities in Black and Brown communities. Specifically, Biden will:

- **Set a goal that disadvantaged communities receive 40% of overall benefits of spending in the areas of clean energy and energy efficiency deployment; clean, accessible transit and transportation; affordable and sustainable housing; training and workforce development; remediation and reduction of legacy pollution; and development of critical clean water infrastructure.** In addition, Biden will directly fund historic investments across federal agencies aimed at eliminating legacy pollution — especially in Black and Brown communities, rural and urban low-income communities, and tribal communities — and addressing common challenges faced by disadvantaged communities, such as funds for replacing and remediating lead service lines and lead paint in households, child care centers, and schools in order to ensure all communities have access to safe drinking water and wastewater infrastructure. These investments will create good-paying jobs in frontline and fenceline communities.
- **Ensure the jobs building roads and bridges and schools and overhauling water systems and electricity grids are filled by diverse, local, well-trained workers – including Black and Brown people** – by requiring federally funded projects to meet [high labor standards](#), including paying prevailing wage, prioritizing Project Labor and Community Workforce Agreements, and employing workers trained in registered apprenticeship programs. Biden will make investments in pre-apprenticeship programs and in community-based and proven organizations that help

Black and Brown people access high-quality training and job opportunities. Biden's proposal will make sure national infrastructure and clean energy investments create millions of middle-class jobs that develop a diverse and local workforce with a choice to join a union, strengthening communities as we rebuild our physical infrastructure.

- **Revolutionize municipal transit networks.** Biden will aim to provide all Americans in municipalities of more than 100,000 people with quality, accessible public transportation by 2030. He will allocate flexible federal investments with strong labor protections to help cities and towns install light rail networks and improve existing transit and bus lines.
- **Ensure clean, safe drinking water and water infrastructure is a right in all communities – rural to urban to tribal lands, rich and poor.** From lead contamination in places like Flint, Michigan to the lack of potable water which contributes to the spread COVID-19 on the Navajo Reservation, too many communities face public health crises because of lack of basic water infrastructure. Biden will invest in the repair of water pipelines and sewer systems, replacement of lead service pipes, upgrade of treatment plants, and integration of efficiency and water quality monitoring technologies. This includes protecting our watersheds and clean water infrastructure from man-made and natural disasters by conserving and restoring wetlands and developing green infrastructure and natural solutions. And, he will work to ensure adequate, resilient water infrastructure in Black and Brown communities everywhere, especially Indian Country. African American and Latino households are [nearly twice as likely](#) as white households to lack sufficient plumbing, and Native American households are [19 times](#) more likely. In Indian Country, this also means ensuring tribes have water rights needed to develop the infrastructure necessary to serve homes, businesses, and agricultural needs. The Obama-Biden Administration settled [twelve important water rights settlements](#), more than any other Administration in history. These settlements supported [\\$3 billion](#) of investment in Indian Country, for building important infrastructure for clean drinking water and agricultural needs, protecting tribal fisheries and culturally important areas, and furthering economic development initiatives. Biden will restore strong federal support for Indian water rights settlements and coordinate the actions of all relevant federal agencies to use their programs, authorities, and resources to support Tribal water needs and economic development activities.
- **Expand broadband, or wireless broadband via 5G, to every American** – recognizing that millions of households without access to broadband are locked out of an economy that is increasingly reliant on virtual collaboration. Communities without access cannot leverage the next generation of “smart” infrastructure. As the COVID-19 crisis has made clear, Americans everywhere need universal, reliable, affordable, and high-speed internet to do their jobs, participate equally in remote school learning and stay connected. This digital divide needs to be closed everywhere, from lower-income urban schools to rural America, to many older Americans as well as those living on tribal lands. Just like rural electrification several generations ago, universal broadband is long overdue and critical to broadly shared economic success.
- **Launch a major national effort to modernize our nation's schools and early learning facilities.** Each year the U.S. underfunds school infrastructure by [\\$46 billion](#), resulting in schools that are [outdated, unsafe, unfit, and – in some cases – making kids and educators sick](#). And over [half of Americans](#), and especially Black and Brown people, live in child care deserts, with limited to no access to licensed child care. In line with the [Rebuild America's Schools Act](#), backed by the House Education Committee, Biden will invest \$100 billion in improving public school buildings and ensure its top funding priority is modernizing schools in the most economically underserved communities in our nation — all too often in Black and Brown communities. He will also ensure parents no longer search in vain for a suitable child care option by creating a new child care construction tax credit to encourage businesses to build child care facilities at places of work and

making direct investments in building new child care facilities and upgrading existing facilities around the country.

- **Clean up and redeveloping abandoned and underused Brownfield properties, old power plants and industrial facilities, landfills, abandoned mines, and other idle community assets that will be transformed into new economic hubs for communities all across America.**
- **Revitalize communities in every corner of the country so that no one is left behind or cut off from economic opportunities.** Biden’s plan will ensure that our infrastructure investments work to address disparities – often along lines of race and class – in access to clean air, clean water, reliable and sustainable, accessible transportation, connectivity to high-speed internet, and access to jobs and educational opportunities. This includes ensuring tribes receive the resources and support they need to invest in roads, clean water, wastewater, broadband, and other essential infrastructure needs. It also means funding investments in local and regional strategies to prevent a lack of accessible transportation options in urban, rural, and high-poverty areas from cutting off after-school opportunities for young people and job opportunities for workers seeking better jobs and more economic security for their families.
- **Take land into trust for Indian tribes.** One of the most important roles the federal government plays in rebuilding the nation-to-nation relationship is taking land into trust on behalf of tribes. It is critical for tribal sovereignty and self-determination, allows for economic development, and helps support the well-being of tribal citizens, while also preserving tribal histories and culture for future generations. It helps to right the wrongs of past policy, including the dispossession by the U.S. government of [90 million acres of tribal land](#), nearly [two-thirds of all tribal land](#). The Obama-Biden Administration recognized this vital responsibility and took more than [half a million acres of land into trust for tribes](#) — including land that the Trump Administration tried to take away from the Mashpee Wampanoag tribe. As President, Biden will uphold trust and treaty responsibilities and continue to take land into trust for Indian tribes, helping tribes spur economic development.

See more details about the Biden infrastructure plans at joebiden.com/infrastructure and joebiden.com/clean-energy

SECOND CHANCES FOR ECONOMIC SUCCESS

Biden believes in redemption. For people who are convicted of a crime, after they serve their sentence, they should have the opportunity to fully reintegrate into society, earn a good living, and participate in our democracy. It will not only benefit them, it will benefit all of society. It is also our best strategy to reduce recidivism.

The collateral consequences for a criminal record are vast. The National Institute of Justice found that there are more than [44,000 collateral consequences](#) nationwide, [including](#) employment restrictions, loss of voting rights, denial of housing or even renting an apartment and educational loan restrictions to name a few.

Smart Data Infrastructure to Support Second Chances

Most states already have a process for people who want to shield their criminal record from public view — expungement and sealing. But getting a person’s record expunged or sealed is complicated and requires paperwork, time, and sometimes the support of legal counsel.

As President, Biden will advance a pathway for redemption and re-entry – and make real the possibility of second chances for all Americans – by helping states modernize their criminal justice data infrastructure and adopt automated record sealing for selected categories of non-violent offenses, to modernize their criminal justice data infrastructure. This data infrastructure will facilitate sealing of records in a manner that is precise, complete and efficient – so those records are not used to deny people jobs, housing, voting rights, school loans and other opportunities to rebuild their lives.

The grants Biden is proposing will support state efforts to research, plan for, and ultimately implement the criminal record data infrastructure improvements that will make automated record relief possible. Beyond that, the infrastructure improvements will yield a general improvement in the operation and efficiency of state records.

In addition, to invest in second chances and smart criminal justice reforms that will improve public safety, Biden will:

- ***Set a national goal of ensuring 100% of formerly incarcerated individuals have housing upon reentry – at the federal and state level.*** He’ll start by directing the U.S. Department of Housing and Urban Development to only contract with entities that are open to housing individuals looking for a second chance. And, he’ll expand funding for transitional housing, which has been [*drastically cut*](#) under the Trump Administration.
- ***Expand access to mental health and substance use disorder treatment, as well as educational opportunities and job training for individuals during and after incarceration.*** The Biden Administration will expand the use of drug courts and other diversion programs. The Biden Administration will also expand funding for all of these programs and services, during and after incarceration.
- ***Eliminate existing barriers preventing formerly incarcerated individuals from fully participating in society.*** For example, Biden will eliminate barriers keeping formerly incarcerated individuals from accessing public assistance such as SNAP, Pell grants, and housing support. He will streamline the process for giving individuals on probation or parole for non-violent offenses access to the [*Job Corps*](#). The Biden Administration will incentivize states to automatically restore voting rights for individuals convicted of felonies once they have served their sentences. And, the Biden Administration will expand on the Obama-Biden Administration’s [*“ban the box” policy*](#) by encouraging further adoption of these policies [*at the state and local level*](#). This effort will not include any automatic restoration of firearms rights.
- ***Eliminate cash bail.*** Cash bail is the modern-day debtors’ prison. The cash bail system incarcerates people based on their inability to pay—sometimes small amounts. And, it disproportionately harms Black and Brown people. Biden will lead a national effort to end cash bail and reform our pretrial system by putting in place a system that is fair and does not inject further discrimination or bias into the process. As President, Biden will establish a technical assistance program to help state and local jurisdictions transition to a fair, equitable and effective pretrial system that does not rely on cash bail. This project will be modeled after the

Obama-Biden smart suite of programs, which used technical assistance and funding to drive targeted improvements in corrections, probation, and policing. The project will similarly allow state and local Justice Assistance Grant (JAG) recipients to access Bureau of Justice Assistance's (BJA) bank of subject-matter experts if they agree to dedicate a portion of their existing JAG funds to work on BJA-approved initiatives that transition pre-trial systems away from a reliance on cash-bail and to evidence-informed systems that use risk of flight and/or danger to determine whether defendants should be held in pre-trial detention.

STRENGTHEN THE FEDERAL RESERVE'S FOCUS ON RACIAL ECONOMIC GAPS

The Federal Reserve (the Fed) plays a highly influential role in determining the overall unemployment rate, as well as that of Black and Brown people. Within its existing mandate of promoting maximum employment and stable prices, the Fed should aggressively enhance its surveillance and targeting of persistent racial gaps in jobs, wages, and wealth. Biden will work with Congress to amend the Federal Reserve Act to require the Fed to regularly report on current data and trends in racial economic gaps — and what actions the Fed is taking through its monetary and regulatory policies to close these gaps. Access to affordable financial services is another first-order barrier to wealth building for many American families. Biden supports the Fed committing to a “real-time” payment system, a change the central bank has the authority to implement. With this system in place, instead of waiting days for checks to clear, low-income people will have instant access to money they are owed, ending an existing, costly burden to cash-constrained families.

The Fed should also revise its hiring and employment practices to achieve greater diversity at all levels of the institution — including at the leadership of the Board of Governors and the regional Federal Reserve Banks.

PRIORITIZE RACIAL EQUITY ACROSS THE FEDERAL GOVERNMENT

- **Apply the principles of Congressman Jim Clyburn's 10-20-30 plan to ensure that federal dollars go to high-poverty areas that have long suffered disinvestment.** To tackle persistent poverty in all communities, in both urban and rural America, Biden supports applying Congressman Clyburn's [10-20-30 formula](#) to all federal programs, targeting funds to census tracts with persistent poverty.
- **Promote diverse leadership for all federal agencies.** The leaders of federal agencies make decisions that have a direct impact on the nature of our entire economic system. At present the leadership of those agencies do not reflect the diversity of our country. As President, Biden will promote diverse leadership in the financial regulatory agencies including the FTC, CFTC, SEC, OCC, and FDIC; work with all branches of government including the Senate and Supreme Court, to create best practices and standards for ensuring racial diversity among clerks, staffers and interns; and create a new post within the White House's Council of Economic Advisers to focus on racial equity including the income and wealth gaps. And, recognizing the special importance of appointing Native Americans to play critical roles in upholding the government-to-government relationship, he will build on the Obama-Biden Administration to ensure tribal nations have a strong voice and role in the federal government.

- Eliminate language barriers for Asian American and Pacific Islander (AAPI) communities.** Language barriers to vital services and resources can prevent AAPI's with limited English proficiency from realizing their potential and the American Dream. Biden will build on the work of the Obama-Biden Administration, which ensured that members of the AAPI community who were limited English proficient had access to health care and other government services. For example, the administration produced outreach videos in Chinese, Korean, Vietnamese, Burmese, Hmong, Khmer, and Lao to ensure that members of those communities were able to take advantage of the Affordable Care Act's benefits and coverage. Biden will direct his agencies to identify ways to increase access to federal programs for AAPI individuals and families, including those who have limited English proficiency. He will also create neighborhood resource centers or welcome centers to help all residents find jobs; access services and English-language learning opportunities; and navigate the school system, health care system, and other important facets of daily life. And, he will ensure that all public schools have sufficient English-language learning support to help all children reach their potential.
- Disaggregate data about the Asian American and Pacific Islander community to achieve equal representation.** The Asian American and Pacific Islander community is one which includes people of East Asia, South Asia, Southeast Asia, the Philippines, and the Pacific Islands. Typically, when data is aggregated about this community it combines this wide swath of people into a single category – perpetuating the “model minority” myth by unwittingly masking specific challenges that segments of the AAPI population face. Data disaggregation is a strategy to collect information about the subgroups that make up a larger group, to surface issues when trying to understand the challenges that these communities face and identify solutions that are focused on closing disparity gaps. The Obama-Biden Administration released best practices for the disaggregation of federal data on AAPIs. Biden will build on this work and ensure that his administration recognizes and serves the myriad of challenges facing diverse AAPI communities.
- Empower the Equal Employment Opportunity Commission to fulfill its mission and address workplace discrimination.** A 2017 [survey found](#) that 1 in 3 Latinos, 1 in 4 Asian Americans, 1 in 3 Native Americans, and more than half of African Americans had experienced racial discrimination in the workplace. Under a Biden Administration, the Equal Employment Opportunity Commission (EEOC) will be fully empowered to address discrimination in the workplace and help close the harmful and unjust gaps in wages and employment opportunities. To strengthen the EEOC, Biden will double funding for the agency, empower the EEOC to initiate investigations for all areas of discrimination under its purview, and continue the Obama Administration effort—halted by President Trump—to expand the agency's information collection efforts to include data on earnings gaps by race and gender.

INVEST IN A 21ST CENTURY CARE INFRASTRUCTURE

Biden believes that if we truly want to reward work in this country, we have to ease the financial burden of care that families are carrying, and we have to elevate the compensation, benefits, training and education opportunities for certification, and dignity of caregiving workers and educators.

He will make substantial investments in the infrastructure of care in our country — to make child care more affordable and accessible for working families, and to make it easier for aging relatives and loved ones with disabilities to have quality, affordable home- or community-based care. And, he is proposing to give caregiving workers and early childhood educators a raise and

stronger benefits, treating them as the professionals they are. Caregivers and early childhood educators — disproportionately Black and Brown women — have been underpaid, unseen, and undervalued for far too long. Biden will:

- *Expand access to a broad array of long-term services and supports in local settings, including through closing the gaps in Medicaid for home- and community-based services and establishing a state innovation fund for creative, cost effective direct care services.*
- *Ensure access to high-quality, affordable child care and offer universal preschool to three- and four-year olds through greater investment, expanded tax credits, and sliding-scale subsidies.*
- *Build safe, energy-efficient, developmentally appropriate child care facilities, including in workplaces, so that parents and guardians never again have to search in vain for a suitable child care option.*
- *Treat caregivers and early childhood educators with respect and dignity, and give them the pay and benefits they deserve, training and career ladders to higher-paying jobs, the choice to join a union and bargain collectively, and other fundamental work-related rights and protections.*

ADDRESS LONGSTANDING INEQUITIES IN AGRICULTURE

Black, Brown, and Native farmers have long faced barriers to growing their agricultural businesses, including unfair prices, unequal access to government support, retaliation for civil rights complaints, and outright injustice. For more than 100 years the United States Department of Agriculture (USDA) did little to alleviate the burdens of systemic inequality for Black, Brown, and Native farmers and was often the site of injustice. Over two decades ago, class action litigation was filed alleging longstanding discrimination against Black, Latino, Native, and women farmers. The cases dragged on for many years without relief for the complaints and impacted farmers struggled to regain the footing they lost before and during the litigation.

A profound shift occurred for Black, Brown and Native farmers under the Obama-Biden administration during which the USDA oversaw the conclusion of what became the largest civil rights settlement in US history, bringing a painful chapter to a close. The settlements in these cases marked the beginning of a renewed commitment to supporting diversity, equity, and an internal reckoning for the USDA. Under Obama-Biden, the USDA sought to address both the structural and cultural causes of systemic inequality that had in prior generations been reproduced by the policies and practices of the agency.

Despite the groundbreaking steps to address inequality that were taken under Obama-Biden, the practices and values of the USDA slid backwards under the authority of the Trump administration — which ceased many agency-wide efforts to level the playing field.

As President, Biden will build upon the historic progress made during the Obama-Biden administration, taking additional steps to support the rights of Black, Brown and Native farmers by:

- **Establish an Equity Commission.** *This equity commission will focus on the unique jurisdictional and regulatory barriers that Black, Brown, and Native farmers, ranchers, and fishers must negotiate and make sure that processes are streamlined and simplified to promote new and beginning farming and ranching operations by Black and Brown farmers. As President, Biden will direct his Department of Agriculture to review the Department's programs – including in conservation, value-added agriculture support, finding new markets, data analysis, fisheries support, climate smart production, risk management, research and delivery of knowledge — and design a plan to ensure they are geared to farmers, ranchers, and fishers who are as different and varied as the landscape of the country.*
- **Farm Land Purchase Assistance Program.** *As President, Biden will advance a comprehensive effort to assist in both the purchase of farmland and the ability of Black, Brown, and Native farmers to keep that land. This includes credit and technical support in the form of expedited credit, low-interest loans, and technical assistance. In addition, Biden recognizes the disadvantage that Black, Brown, and Native farmers face when they are forced to compete with other farmers who have decades of privileged access to federal assistance. As President, he will explore the use of land trusts, cooperative farm operations, and farm credit systems geared towards Black, Brown and, Native farmers as a means to support this population and diversify our agricultural sector.*
- **Protect Heirs Property.** *For over a century, Black, Brown, and Native farmers faced exploitation in policy and practice in a matter that limited their ability to retain a rightful claim to inherited property and to access federal programs. Building on recent Congressional bills and model legislation at the state level, Biden will implement guidelines and regulations that preserve heirs' ownership of family farms and ensure that these landowners have equal access to federal credit and agricultural programs.*
- **Establish a Farmland Trust.** *This trust will support new farmers from underrepresented low-income communities to find, purchase, and succeed on farmland. The Trust will also help connect these farms to marginalized communities locally and in urban or rural areas in an effort to develop and maintain a more diverse supply chain that provides entry points for aspiring entrepreneurs in the food production industry.*
- **Advance Community Supported Agriculture (CSA).** *As President, Biden will support and advance local production for farmers' markets. He will work to maximize the use of unused land and to connect potential farmers with those landowners. Together farmers and landowners will pool acres into manageable units.*
- **Advance fairness, accountability, and transparency at the United States Department of Agriculture** *As President, Biden will appoint officials at every level of the USDA who have a demonstrated commitment to supporting Black, Brown and Native farmers. Biden will also eliminate the USDA's backlog of civil rights complaints, streamline and expedite the complaints process, permit appeals, and reinstate a foreclosure moratorium for those whose complaints remain unsettled. Biden will direct the USDA to fully enforce whistleblower protections and investigate reports of retaliation and interference from the Office of General Counsel. In addition, Biden will demand transparency and oversight in all aspects of USDA's operations. Further, Biden will call on the agency's Economic Research Service to include farmworkers and farmers of color more prominently in their research.*
- **Expanding protections for farm workers.** *Farm workers – who are disproportionately Latino and immigrant workers – have always been essential to working our farms and feeding our country. As President, Biden will ensure farm workers are treated with the dignity and respect they deserve, regardless of immigration status. He will work with Congress to provide legal status based on prior agricultural work history, ensure they can earn paid sick time, and require that*

labor and safety rules, including overtime, humane living conditions, and protection from pesticide and heat exposure, are strictly enforced.

President Trump on the America First Healthcare Plan ⁷⁰

THE PRESIDENT: Well, thank you very much. Thank you. (Applause.) Thank you very much. So many doctors. So many fantastic doctors, nurses. That's great. Please, sit down.

I'm thrilled to be here in North Carolina with so many of these unbelievable professionals, doctors, nurses, and amazing healthcare workers. It's really an honor of mine.

As the world witnessed during our battle against the China virus, America has the greatest medical professionals anywhere on Earth.

Today, I will lay out my vision for a healthcare system that puts patients first, families first, and — perhaps most importantly for all of us — America first. (Applause.) Thank you. Thank you.

Under the America First Healthcare Plan, we will ensure the highest standard of care anywhere in the world, cutting-edge treatments, state-of-the-art medicine, groundbreaking cures, and true health security for you and your loved ones. And we will do it rapidly, and it's in very good order, and some of it has already been implemented.

In short, we are delivering better care with more choice, at much lower cost, and working to ensure Americans have access to the care they need.

My plan expands affordable insurance options, reduces the cost of prescription drugs, will end surprise medical billing, increases fairness through price transparency, streamlines bureaucracy, accelerates innovation, strongly protects Medicare, and always protects patients with preexisting conditions. (Applause.) Thank you.

By contrast, the Democrat Party is pushing a socialist nightmare. Their plans will result in rationing care, denying choice, putting Americans on waitlists, driving the best doctors out of medicine permanently, and delaying lifesaving cures.

Over 130 Democrats in Congress, including Senator Harris, have endorsed legislation to outlaw the private health plans of 180 million Americans.

On top of it all, former Vice President Joe Biden promised to give free federal healthcare to anyone in the world who illegally crosses our border. His plan to provide government healthcare to illegal immigrants would bankrupt our healthcare system, collapse our hospitals, and destroy Medicare, while bringing millions and millions of people — lured — into our country. As long as I am President, we will safeguard our borders and our seniors.

We are pleased to be joined today by Secretary of Health and Human Services — done a great job — Alex Azar. Alex. Hi, Alex. (Applause.) Thank you. And very importantly, CMS Administrator Seema Verma. Thank you, Seema. (Applause.)

A great friend of mine and a great friend of healthcare, frankly, Senator Bill Cassidy. Bill. Hi, Bill. (Applause.)

Representatives Michael Burgess and Greg Murphy — so instrumental. Thank you. Thank you, fellas. (Applause.)

And many, many state and local officials are here with us. Thank you very much.

Since the plague arrived from China, we have seen our doctors, nurses, first responders, scientists, and researchers at their very best. We slashed red tape to accelerate the development of lifesaving treatments, reducing the fatality rate by 85 percent since April. Incredible.

Overall, Europe has seen an almost 50 percent greater excess mortality rate than that of the United States. And despite Europe's punishing lockdowns, they are now seeing a huge surge, very sadly, in cases.

Under Operation Warp Speed, my administration is developing a vaccine in record time. It will be distributed before the end of the year, and maybe quite a bit sooner than that. Four vaccines are now in the final stage of clinical trials. They're just about at the end. A lot of things are looking very good. It is the most ambitious vaccine program in U.S. history, probably in any history. The vaccines are being mass-produced in advance so they can be delivered within 24 hours of approval. The vaccine will be safe and it will be effective. It will defeat the virus and it will end the pandemic.

The economy will surge to record highs. You see what's happening with the numbers that are coming out — records all. Normal life will fully resume. That will be great. And next year will be one of the greatest years in the history of our country from an economic and, hopefully, in many other ways.

When I was elected, I inherited a thing called "Obamacare." Has anybody heard of Obamacare?

AUDIENCE: Booo —

THE PRESIDENT: It was terrible. That's the way I feel, too. (Laughter.) It was terrible and very, very expensive. Hurt a lot of people. Premiums were too high. Deductibles were a disaster. Patients had no choice. You couldn't keep your doctor. But, by far, the worst part of Obamacare was this thing called the "individual mandate."

As part of our largest-ever tax cut in the history of the United States, we put in a provision to kill this worst provision of Obamacare: the individual mandate. It was a disaster, and it was really the essence of Obamacare. It made you pay a tremendous amount of money in order to not have to pay for health insurance. Think of that: You had to pay a fortune in order not to have health insurance. It was really terrible and so unfair to so many. Destroyed families.

We were able to terminate the individual mandate, but kept the provision protecting patients with preexisting conditions. That would not have been — that particular law would never have been signed if it were otherwise. Obamacare is no longer Obamacare. As we worked on it and managed it very well. We stabilized it and got premiums down very substantially. That was Alex and that was Seema. You did a fantastic job.

But it's still unacceptable to me because it's too expensive and doesn't really do the job as well as we could have. So what we have now is a much better plan. It is no longer Obamacare because we've gotten rid of the worst part of it — the individual mandate — and made it much less expensive. A lot of that was through good management. We manage it properly. We have tremendous people working on it. Simultaneously with all of this, we are joining in a lawsuit to end this ill-conceived plan. I'm in court to terminate this really, really terrible situation.

If we win, we will have a better and less expensive plan that will always protect individuals with preexisting conditions. If we lose, what we have now is better than the original — the original version of Obamacare, by far. Much better. Much better. Again, we will always protect patients with preexisting conditions.

So today I'm laying out my vision for the future of American healthcare with the America First Healthcare Plan. As we restore America to full strength, the first healthcare plan will be a core part of our national renewal.

In a few moments, I'll sign an executive order outlining the three pillars of my plan and directing my administration to implement these critical reforms.

The first pillar of my plan is more choice — more choice for the American patients. (Applause.) Very important. The last administration severely restricted consumer choice through the greatest healthcare lie ever told: "If you like your plan, you can keep your plan. If you like your doctor, you can keep your doctor." You remember that? Twenty-eight times that was stated by our President, but it turned out not to be true.

When I took office, more than 50 percent of counties nationwide offered plans from only a single insurance company on the individual market. Starting next month, more than 90 percent of the counties will have multiple options to choose from, which is really some difference. (Applause.)

Under our plan, you'll have the freedom to shop for the option that is right for you and your family. These options include new, affordable choices that cost up to 60 percent less than Obamacare. Think of that: 60 percent less.

For example, we're opening up short-term plans that are much cheaper than Obamacare and that can be customized to your individual needs. We're also offering association health plans that allow small businesses to pool together and offer more affordable policies to the employees. These are tremendous options that didn't exist before we came into office.

And through a massive expansion of health reimbursement arrangements, millions of Americans will be able to shop for a plan of their choice on the individual market and then have their employer cover the full cost. Furthermore, I'll work to make individual healthcare premiums fully tax deductible. That will be a big difference, all right? (Applause.) Through these and other reforms, we're putting American patients back in charge and we're putting them first.

My plan will also revolutionize access to telehealth. That's something that really has taken off during the pandemic. It's taken off like a rocket ship. (Applause.) It's increased close to 9,000 percent. Nobody was using it. And when we had the pandemic, they started using it. Then they started really liking it. Then it started getting better and better. Bill, now it's up to 9,000 percent. Who would think that, right? One of the few things that we got from this disaster that came from China.

When we rapidly expanded its availability for Medicare beneficiaries during the pandemic, the number of telehealth users increased so incredibly to 14,000 a week. It was 1.7 million. It was increasing at levels that nobody has ever seen before in just about any kind of a program. This is the future of healthcare. We will ensure all Americans have the freedom to consult with doctors from the safety and convenience of their homes.

The second pillar of my plan is lower costs for families and seniors — lower costs. (Applause.) For years, patients have been shocked to receive unexpected bills for thousands of dollars in medical services they never agreed to. The first America First Healthcare Plan bans this deeply unfair practice. We will end surprise medical billing. The days of ripping off American patients are over.

My plan also includes the vital reform of price transparency. (Applause.) And tra- — transparency is great for the great doctors, the good doctors, and it's also great for the great and good hospitals. That's where it's really fantastic: for them, too — in addition, obviously, to the patients.

For the first time ever, we will create true competition in healthcare. Both hospitals and insurance companies will be required to post all of their prices online. This transformative policy will allow you to see your exact out-of-pocket costs before you go for treatment, making it easy to shop for the best price. Costs will come way down. Some people think this will have a bigger

impact than healthcare itself. It's a tremendous thing. No matter where it's been put, it's been an incredible service, and it's — it's worked miracles. It's been brilliant for patients.

Next, I'm taking on the lobbyists and the special interests to lower the price of prescription drugs. For years, American patients have subsidized socialist nations. (Applause.) And you know that. We talk about it all the time. Congress, they come over — we've been talking about it for a long time. They've been talking about it for years. They know the problem. But we've been subsidizing socialist nations and others by paying the highest drug prices in the world by far, and yet we're the largest purchaser of prescription drugs by far. And this is all while countries got away with paying so much less — so much less, incredibly less.

Under my plan, we will pay the exact same price as other countries. That's at the lowest level. So we will be matching the lowest price with what's now many times the highest price, and we won't pay a penny more. What will happen is the lower prices will come up a little bit, but you'll get discounts of 40, 50, 60, 80, 90 — who knows? — percent — numbers that you wouldn't even believe.

And we were the only ones in 52 years to bring drug prices down. Last year, they went down, as you know. (Applause.) But that was before this. They went down just a little bit, but just a little bit was the only time in 52 years. Now they're going to go down massively — favored nations. This will lead to a very large savings for American families and plummeting drug prices. They will plummet.

The Obama-Biden administration caved to Big Pharma and allowed drug prices to explode. The only bad part about this transaction is that they are advertising like crazy. "Make sure you don't elect Trump." And all it means is that your drug prices are coming down. So, it's a — it's incredible. They have unlimited money for ads, but they're taking ads. And every time you see an ad, just think that your drug prices are coming down.

I now understand why other politicians wouldn't do it, because it was a very easy thing to do. But it took a certain amount of courage, I will say that. (Applause.)

So it means that I'm taking on Big Pharma like never before. Nobody has done this before. They understood favored nations. Favored nations is you get the best prices, the lowest — no matter where it is anywhere in the world.

So if Germany is paying 10 cents for a pill, and we're paying two and a half dollars for the same exact pill — from the same place, same plant, same genius scientist, same everything, same laboratory — we get the same price as they do. You're talking about numbers that are unthinkable. Favored nations clause. So it's really something.

And they're attacking me viciously. We know that. And they're attacking me, really, because I'm fighting for you. But it's worth the fight. It's worth the fight. I think people are going to understand. (Applause.)

And I can say this, I think — I don't think it's confidential. Our chief of staff is here, Mark Meadows, from a very great state, known as North Carolina. (Applause.) Happens to come from North Carolina. That's good stuff. He wanted to be here for that reason, probably more than even listening to this, because you've heard it. But Mark will tell you that Big Pharma is calling and negotiating and negotiating, and they want to make a deal.

And there's a deal somewhere, but it's — it's something that's taking place right now. So they're negotiating. But this is where we are, and they're negotiating for one reason; before that, they wouldn't even think about negotiating with any other administration. They would — they cannot believe this is actually happening.

And if we can make a deal, we will. But, Mark, you're negotiating, literally, as we speak, right? So if he doesn't make a great deal, we'll blame North Carolina, okay? (Laughter.) So that's great. No, Mark is a real pro at this. Understands it — complicated business, but he understands it very well.

Today, my administration is taking action on every piece of the executive order I signed on prescription drug importation in July. The American people pay an average of over — listen to this — three times more for medicine than Canadians. So you could be two feet away on each side of the border — three times more. And that's the way it is. Canada is far more than many other countries.

My plan will allow states, wholesalers, and pharmacies to do something career politicians have promised for decades — because it was very simple as an idea — but never delivered. We will finally allow the safe and legal importation of prescription drugs from Canada.

So this means — (applause) — so this means a state or whatever — it can go to Canada and buy your drugs for a fraction of the price that they're charging right now. Massive numbers of — tremendous numbers. Florida wants to do it, Colorado wants to do it — many states want to do it, and they will be doing it. But that's still higher than the favored nations. So as favored nations kicks in, I think that probably beats everybody no matter where you are, no matter where you're trying to buy.

This will be a game changer for American seniors. And by allowing you to do this through Canada, we're doing it very, very quickly. So it goes very fast. And the new rule goes into effect as of today. Is that fast enough? I think so. What do you think? (Applause.) Our congressmen.

The America First Healthcare Plan includes another historic provision to benefit our great seniors. Under my plan, 33 million Medicare beneficiaries will soon receive a card in the mail containing \$200 that they can use to help pay for prescription drugs. Nobody has seen this before. These cards are incredible. The cards will be mailed out in coming weeks.

I will always take care of our wonderful senior citizens. Joe Biden won't be doing this. (Applause.) And this is also partially because of the tremendous money that we're going to be saving with the favored nations and various other things that we've done.

We've approved more affordable generic drugs than any administration in history. I had no idea, but I have had many doctors who I have great respect for, by the way, come to me. And I said, "Well what's the difference between this and this?" One is a very well-known name; one is just a pill in a bottle with no tag on it. And they said, "Zero." I said, "Must be a little bit better, right? The name — zero." And yet, the name brand will cost five and even 10 times more money than the generic. So we've approved more generic drugs than anybody — at a rapid pace too.

We're also requiring that low-income patients receive the benefits of government discounts on insulin and the EpiPen, and that — you know, that is a big — that is a big deal. That is a big deal. Insulin is one of the most common medicines for seniors. (Applause.) And this is something that Seema worked on so hard.

Insulin prices soared under the last administration like you wouldn't believe. Right, Seema? Under my plan, hundreds of thousands of Medicare patients will see their insulin costs capped at just \$35 a month. That's a 66 percent cost reduction. (Applause.) And this feature will be avail- — available on over 1,600 Medicare plans that seniors can begin signing up for starting October 1st. And under certain circumstances, Seema, it's literally almost free. This insulin, which they were just ripping you on, is close to being free — even lower than the \$35 a month. So, you did a fantastic job on that. Thank you very much. (Applause.)

And Seema would come to my office, "Sir, I have something so exciting." She worked on that for a long time in getting that done. But it was — it is exciting. If you need insulin — a lot of people were going without it. They just couldn't afford it. Now they can definitely afford it.

We'll accelerate our relentless effort to save seniors money on their premiums. Since I took office, we reduced Medicare Part D premiums by 12 percent, Medicare Advantage premiums are also down dramatically — a 44 percent reduction in North Carolina — (applause). That's good. Forty-three percent lower in Pennsylvania. And a 54 percent lower price in Michigan. So that's something. (Applause.) And we have them all over the country. All over the country, there are numbers just like that.

We'll ensure that all seniors pay the same price for the same service, whether at a hospital, a surgery center, or a doctor's office. This will save seniors billions and billions of dollars a year. We're talking about the billions. And it also saves our government a lot of money, but we'll save our senior citizens billions of dollars a year. Fantastic job.

We're putting into place the largest package of saving for seniors of any administration in history. No administration is even close to what we've done. And I've said it, having to do much more than even healthcare, there's no administration in its first three and a half years that's

done anywhere close to the things we've done. And I never even get criticized for saying it. That must mean it's true, right? My congressman and my great senator. (Applause.)

Under the Democrat plan, costs will skyrocket. Our seniors will lose the benefits they paid into their entire — I mean, they've been paying for their entire lives tremendous amounts of money — all to finance socialism and open borders. I mean, we're just helping other countries — countries that aren't even friends of ours. But we help our friends and we help socialism all over the world and we hurt our people, and we're not doing that any longer. (Applause.)

As long as I'm President, no one will lay a hand on your Medicare. Your Medicare is going to be safe and it's going to be solid. (Applause.)

The final pillar of America First Healthcare Plan is better care. That's better care for American patients. (Applause.)

The historic action I'm taking today includes the first-ever executive order to affirm it is the official policy of the United States government to protect patients with preexisting conditions. So we're making that official. (Applause.) We're putting it down in a (inaudible) because our opponents, the Democrats, like to constantly talk about it, and yet preexisting conditions are much safer with us than they are with them. And now we have it affirmed. This is affirmed, signed, and done so we can put that to rest. They'll say it anyway because it's disinformation. (Applause.) Disinformation.

Same thing goes for Social Security. Remember, during the last campaign four years ago, they kept saying I was going to destroy Social Security? I made Social Security stronger, better. They will be the ones that destroy Social Security because they're going to destroy our country; they will destroy our economy. So Social Security — nothing happened. I keep saying, "Whatever happened to Social Security?" Remember? "He is going to immediately attack." No, just the opposite. Your Social Security is 100 percent with me, but it's not 100 percent with them.

Any healthcare reform legislation that comes to my desk from Congress must protect the preexisting conditions or I won't sign it. And I made that pledge and I made that pledge last week, but now I'm making it in writing. We're putting it down, and we have it signed and we have it sealed. (Applause.)

The new Democrat lie is that they will cover preexisting conditions, but in truth, the socialist takeover, economic shutdowns that they talk about — if you look at this state, frankly, where you have Democrat governors, Democrat leaders. Those states — those states are in very, very bad shape with all of their shutdowns.

Pennsylvania — you take a look at what's going on in Pennsylvania with the shutdown. We just won a big court case, where a judge — a great federal judge — ruled it unconstitutional what they were doing. They're hurting people. There's damage on the side of a shutdown. People

don't realize, with suicides, and drug use, and all of the — alcohol. It's a terrible thing that happens. And Michigan is another state — the shutdown is very severe.

By the way, on November 4th, I'm sure everything will be open. They'll announce on the evening of November 3rd that we're opening up. (Applause.) Unless these unsolicited ballots don't come in for weeks and weeks and weeks, you know? They want them to come in over a long period of time. It's going to be a very interesting day: November 3rd. It's going to be a very interesting day.

And coverage for illegal immigrants will collapse — our economy will collapse under their system and make your healthcare system totally insolvent. You know that. As great doctors and people that do this, you know that. What they're doing is socialized medicine, and it's not acceptable. It's going to be a disaster, in terms of quality and cost. It'll ruin our country.

Under their plan, you'll lose your doctor again and you will lose your coverage. You will lose everything having to do with what we're talking about. On my watch, I will never let the radical left take away your healthcare. You'll always have healthcare. (Applause.)

The America First Healthcare Plan will deliver another long awaited reform: We will put you in control of your own medical records when we — (applause). Good. We'll require doctors to make your records available electronically, and you'll own them, and you'll control them, and they will be portable, and you'll be able to work seamlessly with all of your medical providers. It'll make your life a lot easier. Much, much easier.

The previous administration, led by Sleepy Joe Biden, spent \$35 billion and failed to get it done. You know that — \$35 billion. Where they failed, we are delivering.

To give critically ill patients access to lifesaving treatment, I also signed Right to Try. You know what Right to Try is. I'm very — (applause) — to me, Right to Try is so great. It's so great.

And what I think I'd like to do — I'll do it really quickly. I'm going to run through just a quick list of accomplishments that we've done. And, you know, we've really become the healthcare party — the Republican Party — and nobody knows that. (Applause.) The news doesn't talk about it.

But I'm going to just say — I mean, it's a list of things that we've done, and it'll go quickly, but I just thought I'd take it out. I said, "You know, I'd like to read that to the audience of professionals today." And this is just a partial list.

We repealed the individual mandate; eliminated Obamacare's health insurance, medical device, and the Cadillac taxes. That's a big deal. (Applause.) People forget all of this. They say, "I wonder who did that? Could it have been Joe Biden?" He doesn't know what it is. (Laughter.)

Expanded association health plans; increased availability of short-term, limited-duration plans. (Applause.) Expanded health reimbursement arrangements — big deal. Lowered

prescription drug prices — and you will see them at a level that you will never — you'll never see this again. They will go down so low. (Applause.) And as I said, we had the largest annual decrease. We had the only decrease over a 52-year period.

More generic prescriptions approved, savings America — saving America an estimated \$2.6 billion in the first 18 months of the administration alone. So, in 18 months, we saved \$2.6 billion with generic drugs.

Signed four executive orders to lower prescription drug prices. Signed legislation banning pharmacy gag clauses. Does that makes sense to you? (Applause.) I mean, what — what people were under. What even the pharmacist had to do was — it made them — it was embarrassing to them.

Took executive action to ensure price transparency and healthcare. That'll be one of the biggest things, and most people have no idea what it means. And I said — some people said, "That's bigger than healthcare."

Required hospitals to post standard prices on the Internet. Modernized and strengthened Medicare with more options, more benefits, and lower premiums substantially. Improve kidney care — such a big deal — with more transplants and better treatment. Kidney care is so tough for people with the problem. (Applause.)

Very substantially lowered the price of insulin, as we said, for our seniors. Invested in advances in generic therapy for sickle cell disease. (Applause.) Big thing. Big thing. Big, big thing.

Launched a \$500 million initiative to find cures for childhood cancers — \$500 million. (Applause.)

Combated drug demand. We really went very, very strong on drug demand and the opioid crisis with expanded access to medication-assisted treatment and lifesaving naloxone. Naloxone. (Applause.) Opioid prescribed decrease by over 35 percent. So, if you look at the opioid, obviously, horror show, it decreased by over 35 percent since January of 2017. We've worked very, very hard on that.

Launched FindTreatment.gov to connect those with substance abuse disorder to treatment. We have an incredible situation — it's FindTreatment.gov.

Passed Right to Try to give critically ill patients access to lifesaving cures where it hasn't been approved yet by the FDA. Incredible. (Applause.) And, by the way, many of you know what that has meant. We have had some examples of success that — on Right to Try — that have been amazing.

Launched an initiative to end AIDS — HIV/AIDS — in America. We think, in six years, it will be largely eradicated. Who would have ever thought? And this could have started two years

before I got there, but they chose not to do it, but we have. And we've launched the initiative; it's into it's almost fourth year. And at the time we did it, it was going to be 10 years — at the end of 10 years. Now six years — we're already down to six. It will largely eradicate AIDS — HIV/AIDS in America. Who would have thought? It's incredible. When I first heard about it — (applause) — when I first heard about it, I said, "Why wouldn't they have started it earlier?" But they didn't.

Expanded access to telehealth, especially in rural and underserved areas. Telehealth.

Signed historic VA Choice legislation; that's a big deal. (Applause.) That's a big deal. And it's — it's the real — it's the real Choice, not the weak Choice — the very, very weak — the Choice that didn't mean anything. But it's been a tremendous success. And we just got a 91 percent approval rating from our vets — the highest we've ever had by a lot. (Applause.)

And we also — while we're at it, we signed the Accountability — VA accountability. That's where people who don't love our vets — if they don't take care of our vets, you couldn't do anything about it. Didn't — you'd have to — they'd have to live in hell with these vets with — with the people that were supposed to be taking care of them. And we have a thing called VA Accountability. They're accountable now. If they don't treat our vets great, if they don't take care of our vets, if they don't love our vets, our country, we can fire them. We can say, "You're fired." (Applause.) We can fire them. VA Accountability, that's a big thing. So VA Choice, VA Accountability.

Took executive action to prevent veteran suicide and launch the 24-hour veteran hotline for suicide. And it's really working. (Applause.)

And signed the largest-ever increase in childcare development block grants.

Those are just — (applause) — those are just some of the — those are some of the things that we've done. We've done actually a lot more than that, but we have to get back to business here. Right? Those are things that we've done, and nobody has any idea.

When you look at a list like that, Democrats have never done anything like that. Under the Democrat socialist agenda, an avalanche of regulation would extinguish the flame of excellence that makes America the center of scientific discovery, groundbreaking treatment, and lifesaving cures.

In our all-out war against the virus, we've lifted bureaucratic barriers and marshaled America's scientific, industrial, and technical brilliance. And we do have total brilliance. Some of it's in this room, by the way, in case you don't know. I will apply — (applause) — it really is — some of the people. Right? Right, Bill? Some incredible people in this room.

I'll apply the same determination to accelerate medical breakthroughs in all areas, including for Alzheimer's, diabetes, generic treatments for sickle cell disease, early detection of cancer, and much, much more.

Already, to improve care for Americans with kidney disease, we enabled patients to receive at-home dialysis, and we're investing in the creation of an artificial kidney. We're getting very close. And we introduced critical incentives to make more kidneys available for transplant, a change that will save tens of thousands of lives. What people have to go through with kidney disease is incredible. It's incredible.

They work so hard. I said, "How do they do?" They can live a long life but it's so much work to do it that they literally — one doctor told me that they die of hard work. It's such a job to go and — I guess, dialysis, et cetera. It's such a hard job that they die of — of — literally, they die of just hard work. It's — it's incredible what we've done there and what we're doing. And especially with some of the research that's been done, what we're coming up with — you'll be seeing it very soon, I believe.

As we invest in the future, we will permanently bring our medical supply chains back home. (Applause.) We will produce our medical supplies, pharmaceuticals, and treatments right here in the United States, right here in North Carolina. We're going to bring a lot of business, too.

If you remember, Puerto Rico used to do it, and then they brought tax legislation that destroyed that whole thing. They all left. But they are happy in Puerto Rico. We're going to bring it back to Puerto Rico and many of our states that — that will be doing it. And North Carolina, I see, is on the list as being a very top one. So we're going to bring it back to North Carolina and the country. (Applause.)

And we'll reverse the disastrous and heartless decision Joe Biden made in 1996 to shut down the pharmaceutical industry in Puerto Rico. It took place in 1996. Biden shut down the whole Puerto Rico industry. This was a very good industry. They were doing a fantastic job. And one day, it was just literally gone. Biden shut it down with what he did with taxes. And it was — it was a disgrace, but we will bring it back. (Applause.)

Under our leadership, American medicine will make the biggest breakthroughs, the largest leaps, the most exciting strides, and the most outstanding discoveries.

Before I sign a historic executive order implementing this ambitious agenda, let me introduce two Americans — great Americans who will benefit from our policies.

Julia Stathopoulos was born in — Freeman-Sheldon syndrome, or with — with the Freeman-Sheldon syndrome — which is tough — an extremely rare muscle and bone disorder. Under the previous administration, Julia's family saw their premiums on the individual market skyrocket to

\$3,000 a month and more. Her parents had to go without health insurance just to afford coverage for their children.

Since I was elected, their family's premiums have been slashed by more than 40 percent, and we're going down further. (Applause.) And everyone is now covered, and Julia always has access to the doctors she needs. Julia, we are with you. I don't know where you are, Julia. Where is Julia? Wow. Thank you. Thank you. (Applause.) You look great, Julia. Thank you. That's great. Thank you, Julia. It's a great story. But we're inspired by your courage. Thank you very much.

Also with us is Sharon Leader, a financial planner from nearby Concord. After spending less than 24 hours in the hospital and receiving a few basic tests, she received surprise bills that added up to \$4,000 — that's a lot of money — despite having insurance.

Sharon, those days will soon be over, because we'll end surprise medical billing once and for all. Where is Sharon? (Applause.) Hi, Sharon. That's why they call it surprise billing. She got home and she was surprised. (Laughter.) They sent you the bill, you opened it up, you thought it was going to be \$25, and it was a little more than that, right? Yeah. That's great. Well, we're taking care of it. Thank you very much, Sharon.

We're standing up for our people. We're standing up to special interests. We're taking on the powerful lobbyists. We're stopping the radical socialists and communists, to be honest with you. I think we've gone — it's a little bit above socialism or below it, if you want to call it that way. But we are standing up to both — whichever one you want to choose. And we are fighting for the incredible people of North Carolina. They're incredible people — people I love. I love the people. We named — as you know, my grandchild is named Carolina, so — (applause.) Right? Beautiful Carolina, my gran- — most beautiful child.

But we're providing better care and more choice at a lower cost — substantially lower cost. We're delivering a healthier, safer, brighter, and more prosperous future for every citizen in our magnificent land because we are proudly putting America first. It hasn't happened for a long time. (Applause.)

On behalf of all Americans, I will now sign the executive order. I want to thank you all for being here. God bless you. God bless North Carolina. And God bless America. Thank you very much. (Applause.)

The Biden Plan to Protect & Build on the Affordable Care Act

I. GIVE EVERY AMERICAN ACCESS TO AFFORDABLE HEALTH INSURANCE

From the time right before the Affordable Care Act's key coverage-related policies went into effect to the last full year of the Obama-Biden Administration, 2016, the number of Americans lacking health insurance fell from [44 million to 27 million](#) – an almost 40% drop. But President Trump's persistent efforts to sabotage Obamacare through executive action, after failing in his efforts to repeal it through Congress, have started to reverse this progress. Since 2016, the number of uninsured Americans has *increased* by roughly [1.4 million](#).

As president, Biden will stop this reversal of the progress made by Obamacare. And he won't stop there. He'll also build on the Affordable Care Act with a plan to insure more than an estimated 97% of Americans. Here's how:

- **Giving Americans a new choice, a public health insurance option like Medicare.** If your insurance company isn't doing right by you, you should have another, better choice. Whether you're covered through your employer, buying your insurance on your own, or going without coverage altogether, Biden will give you the choice to purchase a public health insurance option like Medicare. As in Medicare, the Biden public option will reduce costs for patients by negotiating lower prices from hospitals and other health care providers. It also will [better coordinate](#) among all of a patient's doctors to improve the efficacy and quality of their care, and cover primary care without any co-payments. And it will bring relief to small businesses struggling to afford coverage for their employees.
- **Increasing the value of tax credits to lower premiums and extend coverage to more working Americans.** Today, families that make [between 100% and 400% of the federal poverty level](#) may receive a tax credit to reduce how much they have to pay for health insurance on the individual marketplace. The dollar amount of the financial assistance is calculated to ensure each family does not have to pay more than [a certain percentage of their income on a silver \(medium generosity\) plan](#). But, these shares of income are too high and silver plans' deductibles are too high. Additionally, many families making more than 400% of the federal poverty level ([about \\$50,000 for a single person and \\$100,000 for a family of four](#)), and thus not qualifying for financial assistance, still struggle to afford health insurance. As President, Biden will help middle class families by eliminating the 400% income cap on tax credit eligibility and lowering the limit on the cost of coverage from 9.86% of income to 8.5%. This means that no family buying insurance on the individual marketplace, regardless of income, will have to spend more than 8.5% of their income on health insurance. Additionally, Biden will increase the size of tax credits [by calculating them based on the cost of a more generous gold plan, rather than a silver plan](#). This will give more families the ability to afford more generous coverage, with lower deductibles and out-of-pocket costs.
- **Expanding coverage to low-income Americans.** Access to affordable health insurance shouldn't depend on your state's politics. But today, state politics is getting in the way of coverage for millions of low-income Americans. Governors and state legislatures in [14 states](#) have refused to take up the Affordable Care Act's expansion of Medicaid eligibility, denying access to Medicaid for an estimated [4.9 million adults](#). Biden's plan will ensure these individuals get covered by offering premium-free access to the public option for those 4.9 million individuals who would be eligible for Medicaid but for their state's inaction, and making sure their public option covers the full scope of Medicaid benefits. States that have already expanded Medicaid will have the choice of moving the expansion population to the premium-free public option as long as the states

continue to pay their current share of the cost of covering those individuals. Additionally, Biden will ensure people making below 138% of the federal poverty level get covered. He'll do this by automatically enrolling these individuals when they interact with certain institutions (such as public schools) or other programs for low-income populations (such as SNAP). [Learn more about how Biden's plan for health care benefits communities of color >>](#)

II. PROVIDE THE PEACE OF MIND OF AFFORDABLE, QUALITY HEALTH CARE AND A LESS COMPLEX HEALTH CARE SYSTEM

Today, even for people with health insurance, our health care system is too expensive and too hard to navigate. Biden will not only provide coverage for uninsured Americans, it will also make health care more affordable and less complex for all.

The plan's elements described above will help reduce the cost of health insurance and health care for those already insured in the following ways:

- **All Americans will have a new, more affordable option.** The public option, like Medicare, will negotiate prices with providers, providing a more affordable option for many Americans who today find their health insurance too expensive.
- **Middle class families will get a premium tax credit to help them pay for coverage.** For example, take a family of four with an income of \$110,000 per year. If they currently get insurance on the individual marketplace, because their premium will now be capped at 8.5% of their income, under the Biden Plan they will save [an estimated \\$750 per month](#) on insurance alone. That's cutting their premiums almost in half. If a family is covered by their employer but can get a better deal with the 8.5% premium cap, they can switch to a plan on the individual marketplace, too.
- **Premium tax credits will be calculated to help more families afford better coverage with lower deductibles.** Because the premium tax credits will now be calculated based on the price of a more generous gold plan, families will be able to purchase a plan with a lower deductible and lower out-of-pocket spending. That means many families will see their overall annual health care spending go down.

The Biden Plan has several additional proposals aimed directly at cutting the cost of health care and making the health care system less complex to navigate. As President, Biden will:

- **Stop "surprise billing."** Consumers trying to lower their health care spending often try to choose an in-network provider. But sometimes patients are unaware they are receiving care from an out-of-network provider and a big, surprise bill. "[Surprise medical billing](#)" could occur, for example, if you go to an in-network hospital but don't realize a specialist at that hospital is not part of your health plan. Biden will bar health care providers from charging patients out-of-network rates when the patient doesn't have control over which provider the patient sees (for example, during a hospitalization).
- **Tackle market concentration across our health care system.** The concentration of market power in the hands of a few corporations is occurring [throughout our health care system](#), and

this lack of competition is [driving up prices for consumers](#). The Biden Administration will aggressively use its existing antitrust authority to address this problem.

- **Lower costs and improve health outcomes by partnering with the health care workforce.** The Biden Administration will partner with health care workers and accelerate the testing and deployment of innovative solutions that improve quality of care and increase wages for low-wage health care workers, [like home care workers](#).

III. STAND UP TO ABUSE OF POWER BY PRESCRIPTION DRUG CORPORATIONS

Too many Americans cannot afford their prescription drugs, and prescription drug corporations are profiteering off of the pocketbooks of sick individuals. Biden will put a stop to runaway drug prices and the profiteering of the drug industry by:

- **Repealing the outrageous exception allowing drug corporations to avoid negotiating with Medicare over drug prices.** Because Medicare covers so many Americans, it has significant leverage to negotiate lower prices for its beneficiaries. And it does so for hospitals and other providers participating in the program, but not drug manufacturers. Drug manufacturers not facing any competition, therefore, can charge whatever price they choose to set. There's no justification for this except the power of prescription drug lobbying. Biden will repeal the existing law explicitly barring Medicare from negotiating lower prices with drug corporations.
- **Limiting launch prices for drugs that face no competition and are being abusively priced by manufacturers.** Through his work on the Cancer Moonshot, Biden understands that the future of pharmacological interventions is not traditional chemical drugs but specialized biotech drugs that will have little to no competition to keep prices in check. Without competition, we need a new approach for keeping the prices of these drugs down. For these cases where new specialty drugs without competition are being launched, under the Biden Plan the Secretary of Health and Human Services will establish an independent review board to assess their value. The board will recommend a reasonable price, based on the average price in other countries (a process called [external reference pricing](#)) or, if the drug is entering the U.S. market first, based on an evaluation by the independent board members. This reasonable price will be the rate Medicare and the public option will pay. In addition, Biden will allow private plans participating in the individual marketplace to access a similar rate.
- **Limiting price increases for all brand, biotech, and abusively priced generic drugs to inflation.** As a condition of participation in the Medicare program and public option, all brand, biotech, and abusively priced generic drugs will be prohibited from increasing their prices more than the general inflation rate. Biden Plan also impose a tax penalty on drug manufacturers that increase the costs of their brand, biotech, or abusively priced generic over the general inflation rate.
- **Allowing consumers to buy prescription drugs from other countries.** To create more competition for U.S. drug corporations, Biden will allow consumers to import prescription drugs from other countries, as long as the U.S. Department of Health and Human Services has certified that those drugs are safe.

- **Terminating pharmaceutical corporations' tax break for advertisement spending.** Drug corporations spent an estimated [\\$6 billion](#) in 2016 alone on prescription drug advertisements to increase their sales, a more than four-fold increase from just [\\$1.3 billion](#) in 1997. The American Medical Association has even expressed "[concerns among physicians about the negative impact of commercially driven promotions, and the role that marketing costs play in fueling escalating drug prices.](#)" Currently, drug corporations may count spending on these ads as a deduction to reduce the amount of taxes they owe. But taxpayers should not have to foot the bill for these ads. As president, Biden will end this tax deduction for all prescription drug ads, [as proposed by Senator Jeanne Shaheen](#).
- **Improving the supply of quality generics.** Generics help reduce health care spending, but brand drug corporations have succeeded in preserving a number of strategies to help them delay the entrance of a generic into the market even after the patent has expired. Biden supports numerous proposals to accelerate the development of safe generics, such as [Senator Patrick Leahy's proposal](#) to make sure generic manufacturers have access to a sample.

IV. ENSURE HEALTH CARE IS A RIGHT FOR ALL, NOT A PRIVILEGE FOR JUST A FEW

Joe Biden believes that every American – regardless of gender, race, income, sexual orientation, or zip code – should have access to affordable and quality health care. Yet racism, sexism, homophobia, transphobia, and other forms of discrimination permeate our health care system just as in every other part of society. As president, Biden will be a champion for improving access to health care and the health of all by:

- **Expanding access to contraception and protect the constitutional right to an abortion.** The Affordable Care Act made historic progress by ensuring access to [free preventive care, including contraception](#). As President, Biden will build on that progress. Biden supports repealing the Hyde Amendment because health care is a right that should not be dependent on one's zip code or income. And, the public option will cover contraception and a woman's constitutional right to choose. In addition, Biden will:
 - **Reverse the Trump Administration and states' all-out assault on women's right to choose.** As president, Biden will work to codify *Roe v. Wade*, and his Justice Department will do everything in its power to stop the rash of state laws that so blatantly violate the constitutional right to an abortion, such as so-called [TRAP laws](#), parental notification requirements, mandatory waiting periods, and ultrasound requirements.
 - **Restore federal funding for Planned Parenthood.** The Obama-Biden administration fought Republican attacks on funding for Planned Parenthood again and again. As president, Biden will reissue [guidance](#) specifying that states cannot refuse Medicaid funding for Planned Parenthood and other providers that refer for abortions or provide related information and reverse the Trump Administration's [rule](#) preventing Planned Parenthood and certain other family planning programs from obtaining Title X funds.
 - **Just as the Obama-Biden Administration did, President Biden will rescind the Mexico City Policy (also referred to as the [global gag rule](#)) that President Trump [reinstated and expanded](#).** This rule currently bars the U.S. federal government from supporting important global health efforts – including for malaria and HIV/AIDS – in developing countries simply because the organizations providing that aid also offer information on abortion services.

- **Reducing our unacceptably high maternal mortality rate, which especially impacts people of color.** Compared to other developed nations, the U.S. has the [highest rate](#) of deaths related to pregnancy and childbirth, and we are the only country experiencing an increase in this death rate. This problem is especially prevalent among black women, who experience a death rate from complications related to pregnancy that is [more than three times higher](#) than the rate for non-Hispanic white women. California came up with a strategy that [halved](#) the state's maternal death rate. As president, Biden will take this strategy nationwide.
- **Defending health care protections for all, regardless of gender, gender identity, or sexual orientation.** Before the Affordable Care Act, insurance companies could increase premiums merely due to someone's gender, sexual orientation, or gender identity. Further, insurance companies could increase premiums or deny coverage altogether due to someone's [HIV](#) status. Yet, President Trump is trying to walk back this progress. For example, he has [proposed](#) to once again allow health care providers and insurance companies to discriminate based on a patient's gender identity or abortion history. President Biden will defend the rights of all people – regardless of gender, sexual orientation, gender identity – to have access to quality, affordable health care free from discrimination.
- **Doubling America's investment in community health centers.** [Community health centers](#) provide primary, prenatal, and other important care to underserved populations. Biden will double the federal investment in these centers, expanding access to high quality health care for the populations that need it most.
- **Achieving mental health parity and expanding access to mental health care.** As Vice President, Biden was a champion for efforts to [implement the federal mental health parity law](#), [improve access to mental health care](#), and [eliminate the stigma around mental health](#). As President, he will redouble these efforts to ensure enforcement of mental health parity laws and expand funding for mental health services.

SUPPORTING HEALTH, NOT REWARDING WEALTH

Joe Biden believes in rewarding work, not just wealth – and investing in hard-working Americans' health, not protecting the most privileged Americans' wealth. Warren Buffett said it best when he stated that he should not pay a lower tax rate than his secretary.

As President, Biden will make health care a right by getting rid of capital gains tax loopholes for the super wealthy. Today, the very wealthy pay a tax rate of just 20% on long-term capital gains. According to the Joint Committee on Taxation, the capital gains and dividends exclusion is the second largest tax expenditure in the entire tax code: [\\$127 billion in fiscal year 2019 alone](#). As President, Biden will roll back the Trump rate cut for the very wealthy and restore the 39.6% top rate he helped restore when he [negotiated an end to the Bush tax cuts for the wealthy in 2012](#). Biden's capital gains reform will close the loopholes that allow the super wealthy to avoid taxes on capital gains altogether. Biden will assure those making over \$1 million will pay the top rate on capital gains, doubling the capital gains tax rate on the super wealthy.

Chapter 3. Candidate statements on pre-born life and abortion

Donald Trump

Remarks by President Trump on January 24, 2020, Washington DC, at the March for Life ⁷¹

“All of us here today understand an eternal truth: Every child is a precious and sacred gift from God. Together, we must protect, cherish, and defend the dignity and sanctity of every human life.

When we see the image of a baby in the womb, we glimpse the majesty of God’s creation. When we hold a newborn in our arms, we know the endless love that each child brings to a family. When we watch a child grow, we see the splendor that radiates from each human soul. One life changes the world. From my family — and I can tell you, I send love and I send great, great love.

And from the first day in office, I’ve taken a historic action to support America’s families and to protect the unborn. And during my first week in office, I reinstated and expanded the Mexico City Policy, and we issued a landmark pro-life rule to govern the use of Title X taxpayer funding.

I notified Congress that I would veto any legislation that weakens pro-life policies or that encourages the destruction of human life.

At the United Nations, I made clear that global bureaucrats have no business attacking the sovereignty of nations that protect innocent life.

Unborn children have never had a stronger defender in the White House. And as the Bible tells us, each person is “wonderfully made.”

We have taken decisive action to protect the religious liberty — so important. Religious liberty has been under attack all over the world, and, frankly, very strongly attacked in our nation. You see it better than anyone. But we are stopping it, and we’re taking care of doctors, nurses, teachers, and groups like the Little Sisters of the Poor.⁷² We are preserving faith-based adoption.

And to uphold our founding documents, we have confirmed 187 federal judges — who apply the Constitution as written, including two phenomenal Supreme Court Justices: Neil Gorsuch and Brett Kavanaugh.

We are protecting pro-life students’ right to free speech on college campuses. And if universities want federal taxpayer dollars, then they must uphold your First Amendment right to speak your mind. And if they don’t, they pay a very big financial penalty, which they will not be willing to pay.

Sadly, the far-left is actively working to erase our God-given rights, shut down faith-based charities, ban religious believers from the public square, and silence Americans who believe in the sanctity of life. They are coming after me because I am fighting for you and we are fighting for those who have

no voice. And we will win because we know how to win. We all know how to win. We all know how to win. You've been winning for a long time. You've been winning for a long time.

Together, we are the voice for the voiceless. When it comes to abortion, ... — Democrats have embraced the most radical and extreme positions taken and seen in this country for years, and decades — and you can even say “for centuries.”

Nearly every top Democrat in Congress now supports taxpayer-funded abortion, all the way up until the moment of birth.

... Senate Democrats even blocked legislation that would give medical care to babies who survive attempted abortions. That's why I've called on Congress — two of our great senators here, so many of our congressmen here — and called upon them to defend the dignity of life and to pass legislation prohibiting late-term abortion of children who can feel pain in their mother's womb.

This year, the March for Life is celebrating the 100th anniversary of the 19th Amendment, which forever enshrined women's rights to vote in the United States — and given by the United States Constitution. Such a big event.

Today, millions of extraordinary women across America are using the power of their votes to fight for the right, and all of their rights, as given in the Declaration of Independence — it's the right to life. To all the women here today: Your devotion and your leadership uplifts our entire nation, and we thank you for that.

... You stand for life each and every day. You provide housing, education, jobs, and medical care to the women that you serve. You find loving families for children in need of a forever home. You host baby showers for expecting moms. You make — you just make it your life's mission to help spread God's grace.

And to all of the moms here today: We celebrate you, and we declare that mothers are heroes. That's true. Your strength, devotion, and drive is what powers our nation. And, because of you, our country has been blessed with amazing souls who have changed the course of human history.

We cannot know what our citizens yet unborn will achieve, the dreams they will imagine, the masterpieces they will create, the discoveries they will make. But we know this: Every life brings love into this world. Every child brings joy to a family. Every person is worth protecting. And above all, we know that every human soul is divine, and every human life — born and unborn — is made in the holy image of Almighty God.

Together, we will defend this truth all across our magnificent land. We will set free the dreams of our people. And with determined hope, we look forward to all of the blessings that will come from the beauty, talent, purpose, nobility, and grace of every American child.

I want to thank you. This is a very special moment. It's so great to represent you. I love you all and — and I say with true passion: Thank you. God bless you. And God bless America. Thank you all. Thank you."

Joe Biden

Biden's support for abortion rights

BIDEN: "I support a woman's right to choose. I support it's a constitutional right. I've supported it and I will continue to support it and I will, in fact, move as president to see to it that the Congress legislates that that is the laws as well." ⁷³

Q: What role your religion has played in your own personal views on abortion? ⁷⁴

BIDEN: "My religion defines who I am. And I've been a practicing Catholic my whole life. And it has particularly informed my social doctrine. Catholic social doctrine talks about taking care of those who can't take care of themselves, people who need help. With regard to abortion, I accept my church's position that life begins at conception. That's the church's judgment. I accept it in my personal life. But I refuse to impose it on equally devout Christians and Muslims and Jews and--I just refuse to impose that on others, unlike my friend here, the congressman. I do not believe that we have a right to tell other people that women can't control their body. It's a decision between them and their doctor, in my view. And the Supreme Court--I'm not going to interfere with that."

BIDEN: The next president will get one or two Supreme Court nominees. That's how close Roe v. Wade is. Just ask yourself: With Robert Bork being the chief adviser on the court for Mr. Romney, who do you think he's likely to appoint? Do you think he's likely to appoint someone far right, that would outlaw abortion? I suspect that would happen. I guarantee you that will not happen [with Obama]. We picked people who are open-minded. They've been good justices.

Mike Pence

Excerpts from Mike Pence's speech at the 2020 RNC on August 26th. ⁷⁵

"Four years ago I answered the call to join this ticket because I knew that Donald Trump had the leadership and the vision to make America great again. And for the last four years, I've watched this President endure unrelenting attacks, but get up every day and fight to keep the promises that he made to the American people. So with gratitude for the confidence President Donald Trump has placed in me, the support of our Republican party,

and the grace of God, I humbly accept your nomination to run and serve as Vice President of the United States. Serving the American people in this office has been a journey I never expected. It's a journey that would not have been possible without the support of my family, beginning with my wonderful wife, Karen. She's a lifelong school teacher, an incredible mother to our three children, and she is one outstanding Second Lady of the United States. I'm so proud of her. And we couldn't be more proud of our three children, Marine Corps Captain Michael J. Pence and his wife, Sarah, our daughter, Charlotte Pence Bond, an author and the wife to Lieutenant Henry Bond who is currently deployed and serving our in the United States Navy, and our youngest, a recent law school grad, our daughter, Audrey and her fiancé who like so many other Americans, had to delay their wedding this summer. But we can't wait for Dan to be a part of our family.

In addition to my wife and kids, the person who shaped my life the most is also with us tonight, my mom, Nancy. She is the daughter of an Irish immigrant, 87 years young, and mom follows politics very closely. And the truth be told, sometimes I think I'm actually her second favorite candidate on the Trump-Pence ticket. Thank you, mom. I love you.

Over the past four years, I've had the privilege to work closely with our President. I've seen him when the cameras are off. Americans see president Trump in lots of different ways, but there's no doubt how President Trump sees America. He sees America for what it is: a nation that has done more good in this world than any other, a nation that deserves far more gratitude than grievance, and if you want a President who falls silent when our heritage is demeaned or insulted, he's not your man. Now, we came by very different routes to this partnership. And some people think we're a little bit different. But you know, I've learned a few things watching him, watching him deal with all that we've been through over the past four years. He does things in his own way, on his own terms. Not much gets past him. And when he has an opinion, he's liable to share it. He certainly kept things interesting. But more importantly, President Donald Trump has kept his word to the American people. In a city known for talkers, President Trump is a doer, and few presidents have brought more independence, energy or determination to that office.

Four years ago, we inherited a military hollowed out by devastating budget cuts, an economy struggling to break out of the slowest recovery since the Great Depression, ISIS controlled a land mass twice the size of Pennsylvania, and we witnessed a steady assault on our most cherished values: freedom of religion and the right to life. That's when President Donald Trump stepped in. And from day one he kept his word. We rebuilt our military. This President signed the largest increase in our national defense since the days of Ronald Reagan and created the first new branch of our armed forces in 70 years, the United States Space Force. And with that renewed energy, we also returned American astronauts to-

With that renewed energy, we also returned American astronauts to space on an American rocket for the first time in nearly 10 years. After years of scandal, that robbed our veterans of the care that you earned in the uniform of the United States, president Trump kept his word again. We reformed the VA and Veterans Choice is now available for every veteran in

America. Our armed forces and our veterans fill this land of heroes and many join us tonight in this historic fort. Tonight, we have among us four recipients of the Medal of Honor, six recipients of the Purple Heart, a Gold Star Mother of a gallant naval seaman, and wounded warriors from Soldier Strong, a group that serves our injured veterans every day. We are honored by your presence, and we thank you for your service.

With heroes, just like these, we defend this nation every day. Under this Commander In Chief, we've taken the fight to radical Islamic terrorists on our terms, on their soil. Last year, American armed forces took the last inch of ISIS territory, crushed their caliphate and took down their leader without one American casualty. I was there when President Trump gave the order to take out the world's most dangerous terrorist. Iran's top general will never harm another American, because Qasem Soleimani is gone. My fellow Americans, you deserve to know, Joe Biden criticized President Trump, following those decisions, decisions to rid the world of two terrorist leaders.

But it's not surprising, because history records that Joe Biden even opposed the operation that took down Osama bin Laden. It's no wonder that the Secretary of Defense, under the Obama-Biden administration once said, that Joe Biden has been, and I quote "wrong on nearly every major foreign policy and national security issue over the past four decades..."

Kamala Harris

Kamala Harris on Judge Kavanaugh and issues like abortion

July 11, 2018:

"JUDY WOODRUFF, 'PBS NEWSHOUR':

And now, for the Democrats' perspective, I'm joined by California Senator Kamala Harris.⁷⁶

Senator Harris, thank for being here. As you know, the president is calling Judge Kavanaugh one of the most qualified people ever to be nominated to the Supreme Court. Your view?

SEN. KAMALA HARRIS (D-CA): Well, listen, I would categorize this nomination differently, which is that this is one of the most important positions on the United States Supreme Court, because, of course, replacing Kennedy is about the swing vote on the United States Supreme Court. And we need to look at what that means in terms of the replacement of Kennedy on issues like choice, on issues like Affordable Care Act, on issues like same-sex marriage, knowing that Kennedy voted one way, but given Kavanaugh's track record, we have reason to believe that he would actually vote differently if these cases, if these types of cases were presented to him. So I look at it more as what the -- the significance of this nomination of this particular person for that seat. And on that basis, I am opposed to his nomination. And I am very concerned about what his nomination will mean for future generations on these issues and so many more.

JUDY WOODRUFF: So you have already decided you are going to vote against him before any hearing

begins?

SEN. KAMALA HARRIS: You know, listen, I'm going to listen to what he has to say. I am in the possess of reviewing his writings and his background in terms of the decisions he's made and the speeches he's given. But they all lead me to one conclusion, which is that he is not -- he doesn't have the ability to really enforce those words that are inscribed on the building that is the United States Supreme Court, which is equality under the law. I don't believe that he will be able to fulfill that promise that is equal justice under the law for all people, given his track record.

JUDY WOODRUFF: What specifically in his record points you in that direction?

SEN. KAMALA HARRIS: Well, let's look at, for example, what he has done on the issue of choice and a woman's right to choose. Judy, this is such a fundamental issue. Let's put aside the phrase or case Roe v. Wade. Let's talk about what it stands for. The issue presented is whether government will make -- whether the United States government will make a decision about whether a person can decide what is done to their body and what happens with their body, and replace the government's decision with the decision that that person should be able to have the power to make about what happens to their body. Essentially, that's a fundamental point that's presented with Roe v. Wade. And he seems to believe that the government is in a better position to make a decision about what that person does with their body than allowing that person to make the decision about their life, in consultation with their physician, in consultation with their family, in consultation with their god. He wants to replace government, instead of having that person make their decision for themselves and for their life. And that is fundamentally flawed, I believe.

JUDY WOODRUFF: I'm sorry to interrupt. I just was going to say -- I don't know if you were able to hear Senator Hatch, who preceded you, but he's saying the Roe is -- pretty much, there's agreement it's settled law, that he thinks that's what Judge Kavanaugh believes. And, in his words -- quote -- "Nobody thinks that's going to be overturned."

SEN. KAMALA HARRIS: So, I don't think we should parse words.

The issue is not only about Roe v. Wade as a case in precedent. It is about everything that it stands for in terms of agreeing that the government shouldn't make those decisions for a woman, that that's a private decision that she should be able to make.

The concern I have about his appointment and him being on the United States Supreme Court is that we already know that there are probably 20 states that are prepared and have been in the process of restricting a woman's right to make that decision in terms of giving her meaningful access to not only reproductive health care, but also to an abortion.

And my concern is that those cases will then be appealed up to the United States Supreme Court, and he, being the swing vote on that court, will consistently uphold these restrictions on a woman's meaningful access to reproductive care, and, in effect, then, can overturn Roe v. Wade without explicitly overturning Roe v. Wade, in that affirming these state laws, these restrictions on a woman's access to reproductive

health care, they will essentially eliminate a woman's ability to have an abortion if she makes the decision that that is necessary.

JUDY WOODRUFF: So, when it comes the that, or you mentioned the Affordable Care Act, you mentioned the same-sex marriage decision -- when Judge Kavanaugh said last night, I judge -- I make decisions on each case based on that case, I have an open mind, you're saying you don't believe that? ...

SEN. KAMALA HARRIS: I believe that he has a track record and a proven track record of not supporting these fundamental rights, such as same-sex marriage.

I believe that his background tells us that he believes that issues like marriage and the decision that one makes to have a legal relationship with the person they love is not an expression of a fundamental right.

This is his track record. And these are the concerns I have about his background and his philosophy as he approaches these kinds of cases, and, in particular, cases that bring up issues of civil rights and equal rights for all people.

JUDY WOODRUFF: And so, quickly, Senator, you have said you pretty much decided you're going to vote against him. Do you know yet what you want to ask him at the hearing?

SEN. KAMALA HARRIS: Well, I will definitely ask him about whether he believes that Roe v. Wade is settled law. It is also important to also know how he feels about issues like same-sex marriage and whether he believes that marriage is a fundamental right that should be guaranteed to all people, again, in terms of just principles of equality and fairness under the law.

There are questions I have about where he stands on issues like discrimination, be it against members of the LGBTQ community, or based on race or based on religion. Those are serious questions that I have about his perspective and what he is willing to do to uphold, again, those principles that are about equal justice under the law."

Endnotes

¹ In U.S. politics, the Hyde Amendment is a legislative provision barring the use of federal funds to pay for abortion except to save the life of the woman, or if the pregnancy arises from incest or rape. Before the Hyde Amendment took effect in 1980, an estimated 300,000 abortions were performed annually using taxpayer funds. [Quote from Wikipedia, accessed on 10/18/2020]

² 2020 Democratic Party Platform, page 32

³ The Helms Amendment, also known as the Helms Amendment to the Foreign Assistance Act, is a 1973 amendment, passed by the U.S. Congress in the wake of the Roe v. Wade decision by the United States Supreme Court, to limit the use of US foreign assistance for abortion. Named after North Carolina senator Jesse Helms, the amendment states that "no foreign assistance funds may be used to pay for the performance of abortion as a method of family planning or to motivate or coerce any person to practice abortions." In addition, this amendment overturned previous rulings that state that the unborn is not a "person" yet and therefore does not have constitutional rights, changing the stance on abortion not only in funding but also in the courts. [Quote from Wikipedia, accessed on 10/18/2020]

⁴ 2020 Democratic Party Platform, page 82.

⁵ 2016 Republican Party Platform, page 13 [Note: The 2016 platform was reaffirmed in 2020]. "The Republican National Committee's Executive Committee voted on June 10, 2020, to adopt the same platform the party used in 2016. The decision accompanied a series of adjustments to the itinerary and location of the Republican National Convention due to the coronavirus pandemic, including reducing the number of in-person delegates attending the convention in Charlotte, North Carolina, from 2,500 to 336, and canceling the meeting of the Platform Committee. ... The Republican National Committee adopted a resolution regarding the platform on August 22, 2020, that reiterated that the party would not adopt a new platform because "it did not want a small contingent of delegates formulating a new platform without the breadth of perspectives within the ever-growing Republican movement." [Quote from: https://ballotpedia.org/The_Republican_Party_Platform,_2020]

⁶ 2016 Republican Party Platform, page 14. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

⁷ 2016 Republican Party Platform, page 36. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

⁸ 2020 Democratic Party Platform, pages 22 – 24.

⁹ 2016 Republican Party Platform, pages 1-3. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁰ 2020 Democratic Party Platform, page 48.

¹¹ 2020 Democratic Party Platform, page 84.

¹² The Johnson Amendment is a provision in the U.S. tax code, since 1954, that prohibits all 501(c)(3) non-profit organizations from endorsing or opposing political candidates. Section 501(c)(3) organizations are the most common type of nonprofit organization in the United States, ranging from charitable foundations to universities and churches. The amendment is named for then-Senator Lyndon B. Johnson of Texas, who introduced it in a preliminary draft of the law in July 1954. [Wikipedia quote, https://en.wikipedia.org/wiki/Johnson_Amendment]

¹³ 2016 Republican Party Platform, pages 11-12. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁴ 2016 Republican Party Platform, page 43. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁵ 2016 Republican Party Platform, pages 48-49. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁶ 2016 Republican Party Platform, pages 51-52. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁷ 2016 Republican Party Platform, page 54. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁸ 2016 Republican Party Platform, page 54. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

¹⁹ 2016 Republican Party Platform, page 41. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

²⁰ 2016 Republican Party Platform, page 42. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

²¹ MAD = Mutually Assured Destruction. The MAD doctrine is a policy whereby two countries who have many survivable nuclear weapons, agree to keep their populations unprotected from the other country's nuclear weapons in order to deter both countries from ever starting a war, because to do so would be a form of mutual suicide.

²² 2020 Democratic Party Platform, page 81.

²³ 2016 Republican Party Platform, pages 41-42. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

- ²⁴ 2016 Republic Party Platform, page 42. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ²⁵ 2020 Democratic Party Platform, page 35.
- ²⁶ 2020 Democratic Party Platform, page 36.
- ²⁷ 2020 Democratic Party Platform, page 37.
- ²⁸ 2016 Republic Party Platform, page 21. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ²⁹ 2016 Republic Party Platform, page 39. “The Republican National Committee's Executive Committee voted on June 10, 2020, to adopt the same platform the party used in 2016. The decision accompanied a series of adjustments to the itinerary and location of the Republican National Convention due to the coronavirus pandemic, including reducing the number of in-person delegates attending the convention in Charlotte, North Carolina, from 2,500 to 336, and canceling the meeting of the Platform Committee. ... The Republican National Committee adopted a resolution regarding the platform on August 22, 2020, that reiterated that the party would not adopt a new platform because "it did not want a small contingent of delegates formulating a new platform without the breadth of perspectives within the ever-growing Republican movement." {Quote from: https://ballotpedia.org/The_Republican_Party_Platform,_2020 }
- ³⁰ 2020 Democratic Party Platform, pages 47-48.
- ³¹ CNN quote: “Here’s a look at **Operation Fast and Furious**. From 2009-2011, the Phoenix Field Division of the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF), along with other partners, allowed illegal gun sales in order to track the sellers and purchasers, who were believed to be connected to Mexican drug cartels. **Facts:** During the Fast and Furious investigation, nearly 2,000 firearms were illegally purchased for \$1.5 million, according to a DOJ inspector General report. Hundreds of guns were later recovered in the United States and Mexico. In 2010, two of the weapons linked to Fast and Furious turned up near the scene of the murder of Border Patrol Agent Brian Terry in the Arizona desert. Whistleblowing led to investigations by the Senate Judiciary Committee and the House Oversight and Government Reform Committee. During the House investigation, Attorney General Eric Holder was cited for contempt.” [www.cnn.com/2013/08/27/world/americas/operation-fast-and-furious-fast-facts/index.html]
- ³² 2016 Republic Party Platform, pages 12-13. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ³³ 2020 Democratic Party Platform, page 63.
- ³⁴ 2020 Democratic Party Platform, page 83.
- ³⁵ 2020 Democratic Party Platform, page 91.
- ³⁶ 2016 Republic Party Platform, page 12. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ³⁷ The Johnson Amendment is a provision in the U.S. tax code, since 1954, that prohibits all 501(c)(3) non-profit organizations from endorsing or opposing political candidates. Section 501(c)(3) organizations are the most common type of nonprofit organization in the United States, ranging from charitable foundations to universities and churches. The amendment is named for then-Senator Lyndon B. Johnson of Texas, who introduced it in a preliminary draft of the law in July 1954. [Wikipedia quote, https://en.wikipedia.org/wiki/Johnson_Amendment]
- ³⁸ 2016 Republic Party Platform, page 27. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ³⁹ 2016 Republic Party Platform, page 35. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴⁰ 2016 Republic Party Platform, page 47. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴¹ 2016 Republic Party Platform, page 49. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴² 2016 Republic Party Platform, pages 9-10. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴³ The Johnson Amendment is a provision in the U.S. tax code, since 1954, that prohibits all 501(c)(3) non-profit organizations from endorsing or opposing political candidates. Section 501(c)(3) organizations are the most common type of nonprofit organization in the United States, ranging from charitable foundations to universities and churches. The amendment is named for then-Senator Lyndon B. Johnson of Texas, who introduced it in a preliminary draft of the law in July 1954. [Wikipedia quote, https://en.wikipedia.org/wiki/Johnson_Amendment]
- ⁴⁴ 2016 Republic Party Platform, pages 11-12. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴⁵ 2020 Democratic Party Platform, page 76.
- ⁴⁶ 2016 Republic Party Platform, page 51. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴⁷ 2016 Republic Party Platform, page 52. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁴⁸ 2016 Republic Party Platform, page 42. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]

- ⁴⁹ 2016 Republic Party Platform, page 46. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵⁰ 2020 Democratic Party Platform, pages 82 - 83.
- ⁵¹ 2016 Republic Party Platform, pages 11 - 12. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵² 2016 Republic Party Platform, page 37. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵³ 2016 Republic Party Platform, page 26. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵⁴ 2020 Democratic Party Platform, page 23.
- ⁵⁵ 2016 Republic Party Platform, page i. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵⁶ 2016 Republic Party Platform, page ii. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵⁷ 2016 Republic Party Platform, page 9. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵⁸ 2016 Republic Party Platform, page 10. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁵⁹ 2016 Republic Party Platform, page 12. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁶⁰ 2016 Republic Party Platform, pages 20-21. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁶¹ 2016 Republic Party Platform, page 31. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁶² 2016 Republic Party Platform, page 34. [Reaffirmed in 2020; https://ballotpedia.org/The_Republican_Party_Platform,_2020]
- ⁶³ <https://www.whitehouse.gov/presidential-actions/proclamation-religious-freedom-day-2020/>
- ⁶⁴ <https://joebiden.com/healthcare/>
- ⁶⁵ <https://joebiden.com/healthcare/>
- ⁶⁶ <https://www.whitehouse.gov/briefings-statements/sanctuary-cities-undermine-law-enforcement-endanger-communities/>
- ⁶⁷ <https://www.whitehouse.gov/briefings-statements/sanctuary-cities-undermine-law-enforcement-endanger-communities/>
- ⁶⁸ <https://joebiden.com/gunsafety/>
- ⁶⁹ <https://joebiden.com/racial-economic-equity/>
- ⁷⁰ <https://www.whitehouse.gov/briefings-statements/remarks-president-trump-america-first-healthcare-plan>
- ⁷¹ <https://www.whitehouse.gov/briefings-statements/remarks-president-trump-47th-annual-march-life/>
- ⁷² “The Little Sisters of the Poor are an international congregation of Roman Catholic women religious founded in 1839 by Saint Jeanne Jugan. Together with a diverse network of collaborators, we serve the elderly poor in over 30 countries around the world.” [<http://littlesistersofthepoor.org>] /// On July 8, 2020, in Little Sisters of the Poor Saints Peter and Paul Home v. Pennsylvania, the U.S. Supreme Court decided that the U.S. Department of Health and Human Services had the authority under the ACA to allow the religious and moral exemptions, and that the rules for the exemptions are free from procedural defects, meaning that the Little Sisters of the Poor need not provide contraception nor abortion coverage in their employees' health plans. [https://en.wikipedia.org/wiki/Little_Sisters_of_the_Poor]
- ⁷³ Source: July Democratic Primary debate (second night in Detroit) , Jul 31, 2019; https://www.ontheissues.org/2020/Joe_Biden_Abortion.htm
- ⁷⁴ Source: 2012 Vice Presidential debate , Oct 11, 2012; https://www.ontheissues.org/2020/Joe_Biden_Abortion.htm
- ⁷⁵ <https://www.rev.com/blog/transcripts/mike-pence-2020-rnc-speech-transcript>
- ⁷⁶ https://www.realclearpolitics.com/video/2018/07/11/sen_kamala_harris_im_opposed_to_kavanaugh_because_t_he_nomination_is_for_the_swing_vote_seat.html#!