

1) What are the top five specific ways that you, as President, would increase economic opportunity for low-income Americans and decrease poverty, hunger, and homelessness?

I will increase economic opportunity for low-income Americans and decrease poverty, hunger, and homelessness by:

1. Providing affordable health care for all;
2. Creating an economy that works for everyone by reforming our tax code and empowering and protecting workers;
3. Ensuring that families' basic needs - including food and housing - are met;
4. Providing quality education for all, from early childhood to K-12 and beyond high school; and
5. Investing in communities.

Provide Affordable Health Care for All

The reason President Obama and I fought so hard for the Affordable Care Act was to make sure that the peace of mind provided by health insurance is a right for all, not a privilege. No one should have to decide between putting food on the table and going to the doctor or filling a prescription. 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. Yet even for people with health insurance, our health care system is still too expensive and too hard to navigate. My plan will not only provide coverage for uninsured Americans, but it will also make health care more affordable and less complex for all.

As president, I will fight to defend and build upon the Affordable Care Act to ensure every American has access to quality, affordable health care. My plan takes a number of steps to build on Obamacare, including allowing Americans who are uninsured or who don't like their coverage to buy into a Medicare-like public option. My plan also increases premium tax credits so more people will have lower premiums and lower deductibles. My health care plan is the quickest, most effective way to achieve universal health care at 1/30th the cost of Medicare for All.

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 refused to take up the Affordable Care Act's expansion of Medicaid eligibility, denying access to Medicaid for roughly 4 million adults. In 2 of those states, new leadership has created movement towards expansion, but millions remain without insurance. My plan will ensure these individuals get covered by offering premium-free access to the public option for those 4 million individuals who will 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, I will ensure people making below 138% of the federal poverty level get covered. I'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). And I will fight all efforts to undermine Medicaid - such as work requirements and other tactics to reduce enrollment. My Administration won't let states skirt their duties under Medicaid and will take enforcement action against any state that allows profiteering to get in the way of Medicaid beneficiaries' health. I will also take steps to ensure Medicaid's beneficiaries can access home and community-based long-term care when they want it.

I will also protect and strengthen Medicare as we know it. The Affordable Care Act strengthened Medicare by extending the life of the Medicare Trust Fund; giving Medicare beneficiaries access to free recommended preventive services, such as an annual wellness visit; and closing the prescription drug coverage gap, often referred to as the "donut hole." As president, I will continue to defend our nation's commitment to older Americans and people with disabilities through Medicare. I will keep Medicare as a separate and distinct program and ensure there is no disruption to the current Medicare system.

A recent poll found that about 34 million people had a friend or family member who died because they could not afford their medical treatment. The poll also found that about 58 million people reported "medication insecurity" or the inability to pay for prescription drugs. The fact that our health care system has become such a matter of life and death is outrageous. I will stand up to the abuse of power by prescription drug companies, by repealing the outrageous exception allowing drug corporations to avoid negotiating with Medicare over drug prices and by limiting launch prices for drugs that face no competition and are being abusively priced by manufacturers. I will limit price increases for all brand, biotech, and abusively priced generic drugs to inflation and allow consumers to buy prescription drugs from other countries as long as the Department of Health and Human Services has certified that those drugs are safe. My plan will repeal the existing law explicitly barring Medicare from negotiating lower prices with drug corporations. Finally, I will terminate pharmaceutical corporations' tax break for advertisement spending and improve the supply of quality generics.

Full details of my comprehensive plan to provide affordable health care for all can be found [here](#).

Create an Economy that Works for Everyone

Unless we fix structural inequities in our economic system, the cycles of poverty, hunger, and homelessness will continue. I will create an economy that works for everyone and build a stronger, more inclusive middle class by reforming our tax code, empowering and protecting workers, and ensuring that families have the benefits and resources they need to stay afloat.

Reforming the tax code is critical to ensuring our economy works for everyone and that everyone is paying their fair share. As president, I will reverse Trump's doubling of the estate exemption and push for the Obama-Biden proposal to return the estate tax to 2009 levels with a 45% top tax rate and an exclusion amount of only \$3.5 million (vs. \$11.4 million per taxpayer now). I will also end stepped-up basis, so wealthy individuals cannot avoid paying taxes on gains simply by leaving those assets to their heirs, and raise tax rates on investment income received by upper-income taxpayers. And, I will repeal other aspects of the tax cut that spent billions on ill-advised, unequal, and counterproductive tax breaks, such as cutting the corporate tax rate below 28% and cutting the top income tax rate to 37%. It's not enough to simply make the tax code more equal by rolling back egregious tax cuts for wealthy taxpayers; we need to ensure that low- and middle-class taxpayers get the tax breaks they need, including an expanded Earned Income Tax Credit.

Also key to growing a stronger, more inclusive middle class – the backbone of the American economy – is strengthening public and private sector unions and helping all workers bargain successfully for what they deserve. As president, I will check the abuse of corporate power over labor and hold corporate executives personally accountable for violations of labor laws; encourage and incentivize unionization and collective bargaining; and ensure that workers are treated with dignity and receive the pay, benefits, and workplace protections they deserve. As president, I will establish a federal right to union organizing and collective bargaining for all public sector employees, and make it easier for those employees who serve our communities to both join a union and bargain. Empowering workers will help stem the results of a decades-long assault on workers and unions, including rising income inequality, stagnant real wages, the loss of pensions, exploitation of workers, and a weakening of workers' voices in our society.

Central to my economic plan is stopping the exploitation of low-wage workers, including ensuring that working Americans receive a raise by increasing the federal minimum wage to \$15 across the country. This increase will include workers who aren't currently earning the minimum wage, like the farmworkers who grow our food and domestic workers who care for our aging and sick and for those with disabilities. As president, I will also support indexing the minimum wage to the median hourly wage so that low-wage workers' wages keep up with those of middle-income workers, and I will support the elimination of the tipped wage. As part of my comprehensive plan to address and reform our immigration system, I will also ensure that the U.S. immigration system guards against economy-wide wage cuts due to exploitation of foreign workers by unscrupulous employers who undercut the system by hiring immigrant workers below the market rate or go outside the immigration system to find workers. I will work with Congress to ensure that employers are not taking advantage of immigrant workers and that U.S. citizen workers are not being undercut by employers who don't play by the rules. I will also work to ensure employers have the right tools to certify their workers' employment status and will restore the focus on abusive employers instead of on the vulnerable workers they are exploiting.

It is unacceptable that there are employers paying women less than men for the same work. As president, I will finish the Obama-Biden Administration's work on ending unequal pay. The very

first bill the Obama-Biden Administration signed was the Lilly Ledbetter Fair Pay Act, which made it easier for women to fight back if they were unfairly paid less than their male coworkers. We also protected more workers against retaliation for discussing wages and required employers to collect and report wage gaps to the federal government. As president, I will build on this critical work by signing into law the Paycheck Fairness Act.

I will also ensure that workers don't have to choose between work and caring for themselves or their families. To that end, I will enact legislation, modeled on Senator Murray's Healthy Families Act, requiring employers to provide paid sick leave for workers to go to the doctor, recover from an illness, or care for a sick child or family member, care for a family member with disability-related needs, and safe days for domestic violence, sexual assault, or stalking survivors. I also will go further by ensuring those days can be used by workers when they need time off to take care of routine family needs - like attending parent-teacher conferences -or after the loss of a family member, or to recover from workplace violence. I also will build on Senator Kirsten Gillibrand's FAMILY Act, which will provide workers up to 12 weeks of paid leave to care for newborns or newly adopted children, to take care of themselves or family members with serious health conditions, or to care for military family members and help them prepare for deployments. Instead of instituting a payroll tax on employers and employees like the FAMILY Act does, I will pay for this proposal by returning the estate tax to 2009 levels. Additionally, I will ensure that workers do not have to choose between working and caring for their children. I will expand access to quality, affordable childcare through increased funding for grants to states to ensure low and moderate-income families can afford childcare and will increase the child and dependent care tax credit so that families can claim up to \$8,000. And I will provide universal access to high-quality preschool for three- and four-year-olds.

Full details of my comprehensive plan to create an inclusive economy can be found [here](#).

Ensuring that Families' Basic Needs - Including Food and Housing - are Met

No one in the richest economy on earth should go hungry. That is why the Obama-Biden Administration worked to protect families who were in most need of assistance due to food insecurity, including by providing authority to increase SNAP benefit levels through the Recovery Act. As president, I will increase funding for the program and roll back President Trump's actions to restrict SNAP. Trump recently proposed new rules that would threaten SNAP benefits for nearly 3 million people. The proposed changes – which would cut nearly \$4.5 billion in SNAP funding overall and could reduce benefits by \$75 a month for 20 percent of families on SNAP – are callous and misguided, and I will roll them back as president.

I believe housing should be a right for all and that no one should have to pay more than 30% of their income towards rent. As president, I will invest in constructing new affordable housing and repairing existing housing units. I'll make historic investments in federal homelessness assistance grants and reform all federal programs to ensure they take a "housing first" approach

to ending homelessness. I'll make sure that everyone who qualifies for Section 8 housing is able to obtain it. And, I'll create a \$15,000 down payment tax credit for first-time home buyers.

Homeownership is how many families save and build wealth. I will end redlining and other discriminatory and unfair practices in the housing market by protecting homeowners and renters from abusive lenders and landlords, eliminate local and state housing regulations that perpetuate discrimination, hold financial institutions accountable for discriminatory practices, restore the federal government's power to enforce settlements against discriminatory lenders, and tackle racial bias that leads homes in communities of color being assessed by appraisers below their fair value.

I will build on the Obama-Biden Administration's efforts to increase the availability of affordable housing in areas experiencing gentrification, including through the U.S. Department of Housing and Urban Development's (HUD's) Rental Assistance Demonstration (RAD), which creates incentives for the private market to invest in affordable housing. In addition, I will work to eliminate exclusionary zoning where appropriate and promote inclusionary zoning requirements that proactively set aside a certain percentage of new development for low- or moderate-income people.

Full details of my comprehensive plan to invest in our communities through housing can be found [here](#).

Provide Quality Education for All, from K-12 and Beyond High School

My education plan provides educators the support and respect they need and deserve, and invests in all children from birth, so that regardless of their zip code, parents' income, race, or disability, they are prepared to succeed in tomorrow's economy. Right now, too many teachers are experiencing stagnant wages and slashed benefits, have to work second jobs to make ends meet for their families, and are spending their own money on school supplies. And, too many students aren't receiving the physical, mental, and social support they need at school to become healthy and successful – perpetuating cycles of poverty and hardship.

As president, I will work with states to provide high-quality, universal pre-K for all three- and four-year-olds at no cost for families. This investment will ease the burden on our families, help close the achievement gap, promote the labor participation of parents who want to work, and lift our critical early childhood education workforce out of poverty.

I will invest in our schools to eliminate the funding gap between white and non-white districts, and rich and poor districts and ensure our educators get the pay and dignity they deserve by tripling funding for Title I and fully funding the Individuals with Disabilities Act (IDEA). I'll also invest in resources for our public schools so students grow into physically and emotionally healthy adults, and educators can focus on teaching instead of also having to act as counselors,

meal providers, and so much more. As part of this commitment I'll expand the community schools model to reach an additional 300,000 students and their families.

Preparing our students for the workforce increasingly entails not only rigorous academics, but also problem-solving, collaboration, and technical skills. I will create a new competitive program challenging local communities to reinvent high school to meet these changing demands of work. This funding will be targeted first toward building the best schools in the country in low-income communities and communities of color. I will invest in school vocational training and partnerships between high schools, community colleges, and employers. These partnerships will create programs that allow students to earn an industry credential upon high school graduation, a credential that readies them for a good-paying career. Career and technical education can also be used to increase access to middle- and high- school courses in computer science so that students learn computational thinking and are prepared to lead in fields such as virtual reality and artificial intelligence.

Today, too many students are missing out on a post-secondary education because of the price tag, and too many graduates are leaving college with burdensome student loan debt that prevents them from buying a home, opening their own business, or setting money aside for retirement. To remedy this, I will ensure every American has the opportunity to attend college by doubling the maximum value of Pell grants, significantly increasing the number of middle-class Americans who can participate in the program, and ensuring that every hard-working individual 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. Under my plan, individuals making \$25,000 or less per year will not owe any payments on their undergraduate federal student loans and won't accrue any interest on those loans. Everyone else will pay no more than 5% of their discretionary income (income minus taxes and essential spending like housing and food) over \$25,000 toward their loans. This plan will save millions of Americans thousands of dollars a year.

I will also take steps to rectify the funding disparities faced by HBCUs, TCUs, and Minority-Serving Institutions (MSIs) so that the United States can benefit from their unique strengths – starting by investing over \$70 billion in these colleges and universities. Students at HBCUs, TCUs, and MSIs will benefit from my proposals to double Pell grants, slash the income-based repayment of loans to 5% of income, and provide free tuition for students at all community colleges, including those that are MSIs.

Full details of my comprehensive K-12 education plan can be found [here](#), and details of my plan for education beyond high school can be found [here](#).

Invest in Communities

I have proposed a comprehensive plan to invest in communities across America by revitalizing our infrastructure, which would bolster the competitiveness of the middle-class and help create

millions of quality jobs. My plan will ensure that cities, towns, and rural areas all across our country share in that growth. To tackle persistent poverty in all communities, in both urban and rural America, I support applying Congressman James Clyburn’s 10-20-30 formula to all federal programs. The formula would allocate 10% of funding to counties “where 20% or more of the population has been living below the poverty line for the last 30 years.”

In addition, I will increase investments in low-income communities by expanding the New Markets Tax Credit, making the program permanent, and doubling Community Development Financial Institutions (CDFI) funding. The New Markets Tax Credit has helped draw [tens of billions](#) of dollars in new capital to low-income communities, providing tax credits to investors in community development organizations that support everything from supermarkets to real estate projects to manufacturing plants. I will expand the program to provide \$5 billion in support every year, and will make the program permanent so communities can take the credit into account in their long-term planning. I will also double funding for the Community Development Financial Institutions (CDFI) Fund, which supports local, mission-driven financial institutions in low-income areas around the U.S. This builds on my [proposal](#) to support entrepreneurs in small towns and rural areas by expanding both the Rural Microentrepreneur Assistance Program and the number of Rural Business Investment Companies, to help rural businesses attract capital. All of these investments will work toward lifting families and communities out of poverty, increasing low-income communities’ capacity to build wealth, and end the cycles of poverty, hunger, and homelessness afflicting far too many families.

For many communities across the United States, anchor institutions serve as long-standing contributors to economic vitality. These institutions – which include hospitals, colleges and universities, and government administrative offices – can help to provide a reliable source of income and good-paying jobs, even in times of economic downturns; and can support small businesses and middle-class workers. Unfortunately, many communities have no viable anchor institution and miss out on the related economic and social benefits. I will create a new fund to support the establishment and revitalization of anchor institutions, with a competitive process to ensure that the most deserving communities win investment.

[Billions in federal aid](#) is available for economic development goals like expanding access to broadband, setting up business incubators, and encouraging industry clusters in manufacturing or information technology. But underserved communities often lack resources to navigate the complex grant application system in the first place. Throughout the Obama-Biden Administration’s [work to support the resurgence of places like Detroit](#), it was clear that helping local leaders apply for federal aid is one of the most important ways to start turning around an economically depressed city. For that reason, I will double funding for the Economic Development Administration, an agency within the U.S. Department of Commerce devoted to economic development, and task it with creating a new division devoted to helping underserved communities apply for federal aid. This initiative complements my [proposal](#) for a new White House “StrikeForce” to assist rural communities in persistent poverty, and will help to ensure

that every community can seek and receive the federal resources it needs to build a more prosperous economy.

Additionally, from coastal towns to rural farms to urban centers, climate change poses an existential threat – not just to our environment, but to our health, our communities, our national security, and our economic well-being. I have a bold plan – a Clean Energy Revolution – to address this grave threat and lead the world in addressing the climate emergency, ensuring the U.S. achieves a 100% clean energy economy and net-zero emissions no later than 2050. My \$1.7 trillion plan to combat climate change will create 10 million good-paying jobs with an opportunity to unionize. It will not only dramatically improve our nation's infrastructure - making us more productive and resilient - but will also be the economic shot-in-the-arm our economy so desperately needs. I will ensure that communities harmed by climate change and pollution are the first to benefit from the Clean Economy Revolution. Low-income communities and communities of color don't equally share in the benefits of well-paying job opportunities that result from our clean energy economy. For example, African Americans hold only 1% of energy jobs. As President, I will make sure these communities receive preference in competitive grant programs in the Clean Economy Revolution.

I will also address the environmental impacts of climate change and pollution – on health, economics, and overall quality of life – felt far more acute on communities of color, tribal lands, and low-income communities. I will reinstate federal protections, rolled back by the Trump Administration, that were designed to protect communities. I will make it a priority for all agencies to engage in community-driven approaches to develop solutions for environmental injustices affecting communities of color, low-income, and indigenous communities. I will hold polluters accountable, many of which disproportionately impact communities of color and low-income communities. Under the Trump Administration, the U.S. Environmental Protection Agency (EPA) has referred the fewest number of criminal anti-pollution cases to the Justice Department in 30 years. Allowing corporations to continue to pollute – affecting the health and safety of both their workers and surrounding communities – without consequences perpetuates an egregious abuse of power. I will direct my EPA and Justice Department to pursue these cases to the fullest extent permitted by law and, when needed, seek additional legislation as needed to hold corporate executives personally accountable – including jail time where merited.

I will also ensure access to safe drinking water for all communities. Communities across America are experiencing a water crisis, in water infrastructure, contamination, accessibility and so much more. Here in the U.S., from rural areas to cities, from Flint, Michigan to Merrimack, New Hampshire to Martin County, Kentucky, many Americans cannot safely drink their tap water. In much of the southwest and west, the problem is a lack of sufficient water, expected to exacerbate with a changing climate. I will make water infrastructure a top priority, for example, by establishing systems to monitor lead and other contaminants in our water supply and take necessary action to eliminate health risks, including holding polluters accountable and support communities in upgrading their systems.

Full details of my comprehensive plan to invest in our nation's infrastructure can be found [here](#), and details of my plan for addressing climate change and environmental injustice can be found [here](#).

2) What is your single greatest concrete career accomplishment to date that has increased economic opportunity for low-income Americans and/or decreased poverty, hunger, and homelessness?

No one in this country should have to lay in bed at night staring at the ceiling wondering, "what will I do if she gets breast cancer?" or "if he has a heart attack?" "Will I go bankrupt?" I know there is no peace of mind if you cannot afford to care for a sick child or a family member because of a pre-existing condition, because you've reached a point where your health insurer says "no more," or because you have to make a decision between putting food on the table and going to the doctor or filling a prescription.

Working shoulder-to-shoulder with President Obama to secure the key votes needed to pass the Affordable Care Act was a big deal, 100 years in the making. We succeeded in passing Obamacare despite the Tea Party town halls, the Republican hysteria, and even a few uncertain Democratic colleagues. 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. Obamacare has unleashed the biggest, most progressive expansion of our health care system in generations, providing the peace of mind that comes with knowing you have access to affordable, quality health care; covering 20 million uninsured people; expanding Medicaid to millions of low-income adults; and protecting 100 million more with pre-existing conditions like cancer, diabetes, or a disability, so they can no longer be denied coverage or charged higher premiums. And, Obamacare made it illegal to deny LGBTQ people coverage or charge higher premiums because of sexual orientation or charge higher premiums because of a pre-existing condition like HIV. Obamacare also made historic progress by ensuring access to free preventive care, including contraception, and required insurance companies to cover mental and behavioral health treatment as an essential benefit, and cover that care at parity with physical health benefits. Upon enactment, Obamacare gave 60 million Americans access to mental health and substance use disorder treatment benefits.

3) As President, how would you staff and structure the development, leadership, and daily management of your economic opportunity, poverty, hunger, and homelessness initiatives in your White House, Cabinet, and Administration?

The charge facing the president who follows Donald Trump is as big as it is essential: restoring faith in American government. The next president must demonstrate with their actions – not empty words – that public servants serve all Americans, not themselves or narrow special interests. Public office is not the prize for winning an election, but an imperative to improve the lives of people across the country – no matter their gender, race, religion, sexual orientation,

disability, zip code, or income. The President of the United States has a core responsibility to earn and keep the trust of the American people.

Should I be elected President, I am committed to having a diverse and talented staff in my Cabinet and in the White House that reflects the country they serve. And I believe it is imperative that the government rely on and listen to people with real-life experiences to inform policymaking – from inception to execution. For example, in my climate plan, I have called for all relevant agencies to engage in community-driven approaches to develop solutions for environmental injustices affecting communities of color, low-income, and indigenous communities. I'm also proud that during the Obama-Biden Administration, we created a White House Council on Women and Girls, so that issues like equal pay, paid family and medical leave, and poverty were given the highest priority. As president, I will make sure that those impacted by all key issues – including poverty, hunger, and homelessness – have a seat and a voice at the table where decisions are being made.

It's also critical that we help underserved communities navigate the government, access resources, and cut through bureaucracy. Throughout the Obama-Biden Administration's work to support the resurgence of places like Detroit, it was clear that helping local leaders apply for federal aid is one of the most important ways to start turning around an economically depressed city. For that reason, I will double funding for the Economic Development Administration, an agency within the U.S. Department of Commerce devoted to economic development, and task it with creating a new division devoted to helping underserved communities apply for federal aid. This initiative complements my proposal for a new White House "StrikeForce" to assist rural communities in persistent poverty, and will help to ensure that every community can seek and receive the federal resources it needs to build a more prosperous economy.