

# Everyone's economy: 25 federal policies to lift up working people <sup>[1]</sup>

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**Source:** Demos

**Format:** Article

**Publication Date:** 31 Jan 2018

## AVAILABILITY

Full PDF online <sup>[2]</sup>

### Policy summaries

#### Promote climate equity

Human beings are a part of the natural world: We all have a right to clean air, water, and land in the communities where we live and raise our children. Yet corporate interests have put our health and environment at risk by continuing to extract, peddle, and burn fossil fuels. Inequitable policies and investments have long put communities of color directly in the line of impact, even as just 100 companies are responsible for 71 percent of the global fossil fuel emissions that are destroying our planet and our climate. Policymakers should invest in the nation's transition to clean energy, end the extraction of fossil fuels, stop greenhouse gas pollution, and direct responsible recovery and building in the wake of climate events.

#### Advanced opportunity through transit

Mobility is critical to our communities' ability to thrive. Growing numbers of Americans rely on public transit as a way to get to work, school, health care, and recreation. But much of our public transit infrastructure is old and decrepit. And many of our transit systems were not designed to handle such heavy use. Policymakers should invest in public transit to rehabilitate, modernize and expand systems so that more Americans have access to quality transportation options.

#### Invest in infrastructure

Americans rely on roads, bridges, airports and transit to get us where we need to go; sewer and water systems to keep our families healthy; safe and well-maintained schools, libraries, and other public buildings; and energy to power it all. Our economy depends on strong infrastructure. Yet America's infrastructure is crumbling; our roads are congested, our bridges are deteriorating, our school buildings are dilapidated, and the pipes that carry our drinking water are in a state of disrepair. Policymakers should increase infrastructure spending to create jobs and boost the economy, with funds targeted to engage and benefit communities of color that have been historically shut out of economic growth due to discrimination and underinvestment.

#### Raise job standards

Americans work hard, and that should provide enough to sustain our families. Yet a large share of employers structure jobs in ways that prevent working people from getting by. Today, as women and people of color make up a growing share of America's working class, employers are weakening job standards for all working people. Policymakers should raise the standards for American jobs so that all working people get paid fairly for their efforts and have work schedules that take their basic needs into account. These policies include a higher minimum wage, stable scheduling, paid sick time, prevention of wage theft, protections from being improperly classified as an

independent contractor, and increasing the number of working people who are guaranteed overtime pay when they work long hours.

### **Guarantee fair employment**

We all deserve an equal opportunity to be hired based on our abilities, and to carry out our work free from discrimination and harassment. But discriminatory hiring, firing, harassment, promotions, and pay continue to shape the U.S. labor market in ways that systematically disadvantage people of color, women, LGBTQ workers, people with disabilities, and other targeted groups. Policymakers should provide additional resources to strengthen the enforcement of existing fair employment laws and expand civil rights laws to clarify that discrimination and harassment based on sexual orientation, gender identity or expression, personal credit history, pregnancy status or caregiving responsibilities are illegal. Policymakers should also ensure that people with arrest or conviction records have a fair chance to work.

### **Restore freedom to negotiate at work**

Our American tradition guarantees working people the freedom to join together with co-workers to negotiate for a fair return on work. When workers have the freedom to band together in unions and negotiate with their employers, they and their families gain from improved wages and benefits, safer working conditions, and fairer treatment on the job. Yet because unions successfully enable working people to build power, the freedom to come together in unions is under attack by corporate interests aiming to maximize their own wealth and power. Policymakers should restore workers' freedom to join together in unions and negotiate for a fair return on work.

### **Guarantee public jobs**

Every American who wants to work should have the opportunity to work. And our communities and nation have work to do: building, caring, educating, healing, protecting, and much more. But today, too many private employers are failing to provide enough good jobs. At the same time, those touting "austerity" have slashed public jobs, which have long been a path to financial stability for working people, especially people of color. Policymakers should guarantee a public job with the federal government as an employer of last resort for working Americans who are without college education, involuntarily unemployed, poorly paid or under-employed, or out of the workforce. Policymakers should prioritize racial equity in the program design to repair systemic limitations to opportunity for people of color.

### **Ensure paid time to care**

At some point in our lives, we all need time to care for loved ones or ourselves, whether we are bonding with a new child, caring for an ailing parent, or recovering from a serious personal illness. Yet in 2017, only 13 percent of private sector workers had access to paid family leave through their employer. Policymakers should provide paid benefits to working people who need time away from their jobs to care for a new child, a loved one with a serious health condition, or their own serious health condition.

### **Establish debt-free college**

Higher education has the potential to be great equalizer and a pathway to a better life. As wages and wealth have continued to decline for those with a high-school diploma or less, a college degree has become an insurance policy for many families, a way to achieve some financial security. But just as more Americans pursue this aspiration, the dramatically rising cost of college—particularly at public institutions, which have traditionally been the most affordable and accessible—is eroding this pathway to security. Policymakers should guarantee debt-free college by creating a new federal-state partnership to increase state funding for public 2- and 4-year colleges, guaranteeing that the total price of attending college is no more than what working and middle-class students can reasonably pay with a part-time job, and increasing the availability of need-based aid for low-income students.

### **Forgive student debt**

Americans have long valued education as a pathway to greater opportunity and economic security. No one in America should face insurmountable financial hardship to get an education. Yet the increase in student debt over the past 15 years is one of the most staggering phenomena in the U.S. economy. Total student loan debt is \$1.4 trillion and rising with no end in sight, weighing down millions of

Americans. Policymakers should promote fairness for student borrowers by prohibiting garnishment to repay student loans, providing an easy path to loan forgiveness for borrowers who have been defrauded or deceived by predatory colleges, expanding loan forgiveness programs for public service workers, and ensuring the opportunity to discharge student loan debt in bankruptcy.

### **Secure access to justice**

The courthouse doors should be open to everyone. When we are caught in legal proceedings that could cause us to lose our homes, families, or ability to live in the country, we should have access to an attorney who can stand up for our most basic rights. However, legal representation is only guaranteed in criminal cases, despite the devastating ramifications of many civil cases. In other circumstances, corporations force employees and customers into binding arbitration, denying individuals who are cheated or discriminated against their day in court. Policymakers should increase access to justice in the civil legal system by increasing funding for the Legal Services Corporation and increasing eligibility for aid, implementing regulations to ensure that everyone is provided an attorney in deportation proceedings, and banning forced arbitration agreements.

### **Reinvest in justice**

All Americans should feel safe and protected in their communities. But our criminal justice policies promote mass incarceration and over-policing, rather than real investments in public safety. As a result of harsh sentences, over-criminalization, and discriminatory policing, our criminal justice system is tearing apart families—disproportionately immigrant families and families of color. Policymakers should allocate federal funds to assist states in investing in programs that address the root causes of crime and incarceration, including amending sentencing laws, modifying prison and jail release practices, and improving access to community services that can help reduce recidivism. Policymakers should also end the mass detention of immigrants.

### **Decriminalize poverty**

Everyone of us should be treated equally under the law. The idea is so fundamental to our justice system that it is carved above the doors of the Supreme Court. Yet every day, criminal justice policies penalize people for being poor. When people who are unable to pay bail, fines, and fees are forced to remain in jail or take on debt for their involvement in the justice system, it tears families apart and contributes to a cycle of poverty while doing little to increase public safety. Policymakers should provide incentives for state and local governments to end the use of money bail and to reduce and eliminate fines, fees, and other mechanisms through which our justice system criminalizes poverty.

### **Clear the path to citizenship**

The true source of America's greatness is the diversity of our people. Throughout our history, the nation has grown and thrived when we have welcomed the skills, talents, and perspectives of immigrants and embraced their potential to contribute to our shared prosperity. But our immigration system is badly broken. For 11 million people who are undocumented—the great majority of whom are people of color—it is currently impossible to become citizens. Millions of others qualify for legal status in the United States but face complex barriers that hold them back from joining our country and making even greater contributions to our society. Policymakers should fix America's broken immigration system so that people have an opportunity to get legal status, enabling them to contribute and participate more fully in our economy and society.

### **Ensure health care for all**

When a child is injured or a loved one is suffering from a serious illness, no one wants to think about co-pays and deductibles. We want compassionate, effective medical care, delivered quickly and accessibly. Yet ideologically-driven politicians continue to threaten recent gains to health care access in the United States. Many Americans continue to struggle to obtain the health care they need and the assurance that they won't go bankrupt if they get sick. People of color, undocumented people and low-income Americans all suffer disproportionately under our current health coverage scheme. Policymakers should establish universal health coverage in America, so that everyone can access health care.

### **Make homes affordable for all**

A home is more than a roof over our heads. It's the opportunity to raise our families in a safe neighborhood with clean air and water, and to live in a place where we can access good jobs, efficient transportation, and high-quality schools. Each year, the federal government spends nearly \$200 billion to support housing in this country—yet as millions of Americans struggle to find and hold onto homes they can afford, the vast majority of our public funds for housing are directed to subsidize the nation's wealthiest households. Policymakers should rebalance the nation's housing investments so that resources go to people who need them most.

### **Achieve reproductive justice**

There is perhaps no greater decision impacting families' economic security than whether and when to have children. Given the gravity of these decisions and their impact on the lives of countless women and their families, equal access to affordable, accessible reproductive health services, including abortion, is critical. Policymakers should safeguard the economic security of women and their families by ensuring that health plans include reproductive health coverage and working to expand coverage of abortion services by Medicaid and other federal health insurance programs.

### **Provide child care for all**

Family comes first. That means all families should have access to affordable and high-quality choices for their children's early care and education. Millions of American parents need child care to be able to work or go to school, while children need quality care and education to get a strong beginning in life. Yet child care costs have soared in the past decade, leaving a growing number of working and middle-class families unable to afford the early learning and care that will enable their children to thrive. Policymakers should guarantee universal access to affordable, high-quality child care and preschool programs for all American families, and improve compensation and training for child care workers.

### **Protect and improve the safety net**

In a country as wealthy as the United States, families should not go to bed hungry, shiver in an unheated home, or be out on the streets as they search for a new job. Throughout our history, we have valued public programs that protect basic living standards for our fellow Americans and enable us to get back on our feet when we fall on hard times. Programs including Supplemental Nutrition Assistance Program, Temporary Assistance for Needy Families, Unemployment Insurance, Supplemental Security Income, Special Supplemental Nutrition Program for Women, Infants, and Children, and the Low Income Home Energy Assistance Program provide critical support for households facing economic hardship, stabilize families' access to necessities, and keep millions of Americans out of poverty. Policymakers should expand funding for safety net programs, increase benefit levels, and eliminate limits on the ability of families to save money or own assets in order to receive public benefits.

### **Expand the earned income tax credit**

People who work for a living should be able to earn a decent income. But millions of working people across the country are struggling to make ends meet, as corporations have held down wages and the gap between the haves and have-nots continues to widen. Policymakers should expand the eligibility criteria and value of the EITC to help more working Americans and their families earn a decent living.

### **Protect consumers from high-interest debt traps**

Fair and affordable access to credit is crucial for American consumers and our economy. Yet today, predatory lenders target low-income communities and communities of color with high-interest loans that trap many of the most disadvantaged consumers in debt. Today 12 million Americans take out payday loans each year, spending more than \$9 billion on loan fees. Payday and car-title lenders disproportionately target low-income neighborhoods with high populations of people of color, promoting quick-fix loans with annual interest rates of nearly 400 percent on average. Policymakers should cap fees and interest rates for all lending, enacting a set of national usury limits that would be floating and tiered based on the type of loan. Policymakers should also act to defend the Consumer Financial Protection Bureau.

## Secure retirement for all

After a lifetime of hard work, we should all be able to retire with dignity. But millions of working Americans will face significant income shortfalls in retirement, creating a crisis of unprecedented levels. All three pillars of Americans' retirement security—Social Security, a pension or employer-sponsored retirement plan, and personal savings—face serious threats in a country where wealth and economic power are increasingly concentrated in a few hands. Policymakers should enable working Americans to retire in dignity by both strengthening workplace retirement accounts and expanding Social Security.

## Make taxes fair

All of us together can do what any of us alone cannot. Currently, our tax policy is upside down, with the wealthiest Americans getting the most government assistance in building wealth, and the poorest getting the least. At a time when our infrastructure is crumbling, when aid for public colleges and universities is being cut, and when too many Americans are being priced out of health insurance, politicians beholden to wealthy donors seek to reduce the taxes of the wealthy and of corporations. Policymakers should make our tax structure fair by reducing the estate tax exemption and raising the estate tax rate, taxing investment income at the same rate as income from work, and closing corporate tax loopholes.

## Rein in private equity

All of us should have the resources we need to care for our families. Our financial system can facilitate this by pooling and distributing risk and resources so that we can all share in the prosperity that we help generate. Yet a wave of deregulation threatens a return to the risky behavior by big banks that cost millions of Americans their jobs, homes, and retirement savings during the financial crisis. Private equity is especially problematic, because it focuses exclusively on investors' interests, holding onto rewards for investors and offloading risk to the workers and communities of the companies they buy. Policymakers should ensure that private equity pools and distributes financial risk and resources to achieve shared prosperity and sustainable growth, by specifying and strengthening the rules for private equity, closing tax loopholes that incentivize extreme risk taking, and updating employment and bankruptcy laws to ensure that private equity firms are less able to offload risk onto working people.

## Protect competition and consumers

When American businesses compete on a level playing field, consumers benefit from higher quality products, more innovation, greater access to services, and better prices. Small business owners have a chance to innovate and serve their communities, and working people have a better opportunity to get a fair deal on the job. Yet over the past 3 decades, corporate giants have been granted permission to take over an ever-increasing share of our economy, enabling corporations to enrich themselves and their executives at the expense of millions of consumers, workers, and innovative would-be competitors. Policymakers should block corporate consolidation that benefits companies at the expense of the public.

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