Raising Workers’ Wages
Democrats believe that the current minimum wage is a starvation wage and must be increased to a living wage. No one who works full time should have to raise a family in poverty. We believe that Americans should earn at least $15 an hour and have the right to form or join a union and will work in every way we can—in Congress and the federal government, in states and with the private sector—to reach this goal. We should raise the federal minimum wage to $15 an hour over time and index it, give all Americans the ability to join a union regardless of where they work, and create new ways for workers to have power in the economy so every worker can earn at least $15 an hour. We applaud the approaches taken by states like New York and California. We also support creating one fair wage for all workers by ending the sub-minimum wage for tipped workers and people with disabilities.…

Supporting Working Families
We will fight to secure equal pay for women, which will benefit all women and their families, particularly women of color who are disproportionately impacted by discriminatory pay practices, and against other factors that contribute to the wage gap. And we will combat the discrimination they face on and off the job.… Democrats will make sure that the United States finally enacts national paid family and medical leave by passing a family and medical leave act that would provide all workers at least 12 weeks of paid leave to care for a new child or address a personal or family member’s serious health issue. We will fight to allow workers the right to earn at least seven days of paid sick leave. We will also encourage employers to provide paid vacation.

Our work and family policies must also help family caregivers. We will ensure that family caregivers have the support, respite care, and training they need to support their loved ones. We will create a strong stable paid caregiving workforce to help meet families' needs, by raising wages, improving access to training, and giving workers the opportunity to come together to make their voices heard in support of a stronger system. We will address the conditions that make it hard for workers with unpredictable or inflexible schedules to meet caregiving responsibilities. We will take steps to expand and strengthen the home care workforce. We will increase investments to make quality childcare more affordable, boost wages for childcare workers, and support the millions of people paying for, coordinating, or providing care for aging relatives or those with disabilities.…
Expanding Access to Affordable Housing and Homeownership

…We will preserve and increase the supply of affordable rental housing by expanding incentives to ease local barriers to building new affordable rental housing developments in areas of economic opportunity. We will substantially increase funding for the National Housing Trust Fund to construct, preserve, and rehabilitate millions of affordable housing rental units. Not only will this help address the affordable housing crisis, it will also create millions of good-paying jobs in the process. Democrats believe that we should provide more federal resources to the people struggling most with unaffordable housing: low-income families, people with disabilities, veterans, and the elderly.…

We must make sure that everyone has a fair shot at homeownership. We will keep the housing market robust and inclusive by supporting more first-time homebuyers and putting more Americans into the financial position to become sustainable homeowners; preserving the 30-year fixed rate mortgage; modernizing credit scoring; clarifying lending rules; expanding access to housing counseling; defending and strengthening the Fair Housing Act; and ensuring that regulators have the clear direction, resources, and authority to enforce those rules effectively. We will prevent predatory lending by defending the Consumer Financial Protection Bureau (CFPB). These steps are especially important because over the next decade most new households will be formed by families in communities of color, which typically have less generational wealth and fewer resources to put towards a down payment.…

Protecting and Expanding Social Security

Democrats are proud to be the party that created Social Security, one of the nation’s most successful and effective programs. Without Social Security, nearly half of America’s seniors would be living in poverty. Social Security is more than just a retirement program. It also provides important life insurance to young survivors of deceased workers and provides disability insurance protection. We will fight every effort to cut, privatize, or weaken Social Security, including attempts to raise the retirement age, diminish benefits by cutting cost-of-living adjustments, or reducing earned benefits. Democrats will expand Social Security so that every American can retire with dignity and respect, including women who are widowed or took time out of the workforce to care for their children, aging parents, or ailing family members.…

Supporting America’s Small Businesses

The Democratic Party will make it easier to start and grow a small business in America… By supporting small business and entrepreneurship, we can grow jobs faster in America. We will cut the red tape that holds back small businesses and entrepreneurs. We will open up access to credit because we know that
small businesses are some of the best job creators in our country. We will provide tax relief and tax
simplification. And we will expand access to new markets because every American small business should
be able to tap new markets — whether across their city, across their state, or around the world. Democrats
will provide targeted funding and support for entrepreneurship and small business growth in underserved
communities. Democrats also realize the critical importance of small businesses as engines of opportunity
for women, people of color, tribes, and people in rural America, and will work to nurture
entrepreneurship….

Promoting Competition by Stopping Corporate Concentration
Large corporations have concentrated their control over markets to a greater degree than Americans have
seen in decades—further evidence that the deck is stacked for those at the top. Democrats will take steps
to stop corporate concentration in any industry where it is unfairly limiting competition. We will make
competition policy and antitrust stronger and more responsive to our economy today, enhance the
antitrust enforcement arms of the Department of Justice (DOJ) and the Federal Trade Commission (FTC),
and encourage other agencies to police anti-competitive practices in their areas of jurisdiction….

Closing the Racial Wealth Gap
…Democrats believe it is long past time to close this racial wealth gap. Disparities in wealth cannot be
solved by the free market alone, but instead, the federal government must play a role in eliminating
systemic barriers to wealth accumulation for different racial groups and improving opportunities for
people from all racial and ethnic backgrounds to build wealth. Federal policies must remove barriers to
achieving sustainable homeownership, provide for greater diversity in federal and state contracting
practices, incentivize and expand access to retirement investment programs, increase opportunities for
quality jobs and education, and challenge the deeply rooted structures that perpetuate and exacerbate
current disparities and ultimately stagnate the nation’s economic growth and security….

Guaranteeing Lesbian, Gay, Bisexual, and Transgender Rights
Democrats applaud last year’s decision by the Supreme Court that recognized that LGBT people—like
other Americans—have the right to marry the person they love. But there is still much work to be done.
LGBT kids continue to be bullied at school, restaurants can refuse to serve transgender people, and same-
sex couples are at risk of being evicted from their homes. That is unacceptable and must change.
Democrats will fight for the continued development of sex discrimination law to cover LGBT people. We
will also fight for comprehensive federal nondiscrimination protections for all LGBT Americans, to
guarantee equal rights in areas such as housing, employment, public accommodations, credit, jury service,
education, and federal funding. We will oppose all state efforts to discriminate against LGBT individuals, including legislation that restricts the right to access public spaces. We support a progressive vision of religious freedom that respects pluralism and rejects the misuse of religion to discriminate. We will combat LGBT youth homelessness and improve school climates. We will support LGBT elders, ensure access to necessary health care, and protect LGBT people from violence— including ending the crisis of violence against transgender Americans….

Ending Poverty and Investing in Communities Left Behind
In the richest country in the world, no one, especially our children, should go hungry. This is why Democrats will protect proven programs like the Supplemental Nutrition Assistance Program (SNAP)—our nation's most important anti-hunger program—that help struggling families put food on the table. We will also help people grow their skills through jobs and skills training opportunities. The Earned Income Tax Credit (EITC) program should be expanded for low-wage workers not raising children, including extending the credit to young workers starting at age 21. The Child Tax Credit (CTC) should be expanded, for example, by making more of it refundable, or indexed to inflation to stem the erosion of the credit….

Protecting Voting Rights
…We must restore the full protections of the Voting Rights Act. We will bring our democracy into the 21st century by expanding early voting and vote-by-mail, implementing universal automatic voter registration and same day voter registration, ending partisan and racial gerrymandering, and making Election Day a national holiday. We will restore voting rights for those who have served their sentences. And we will continue to fight against discriminatory voter identification laws, which disproportionately burden young voters, diverse communities, people of color, low income families, people with disabilities, the elderly, and women….

Making Debt-Free College a Reality
…Democrats are unified in their strong belief that every student should be able to go to college debt-free, and working families should not have to pay any tuition to go to public colleges and universities.

We will also make community college free, while ensuring the strength of our Historically Black Colleges and Universities and Minority-Serving Institutions….
Providing Relief from Crushing Student Debt
As we make college affordable for future students, we will not forget about the millions of borrowers with unsustainable levels of student debt, who need help right now. Democrats will allow those who currently have student debt to refinance their loans at the lowest rates possible. We will simplify and expand access to income-based repayment so that no student loan borrowers ever have to pay more than they can afford. And we will significantly cut interest rates for future undergraduates because we believe that making college more affordable is more important than the federal government making billions of dollars in profit off those loans. Democrats will also fight for a student borrower bill of rights to ensure borrowers get adequate information about options to avoid or get out of delinquency or default. We will hold lenders and loan servicers to high standards to help borrowers in default rehabilitate and repay their debts. We will continue the important Public Service Loan Forgiveness and loan discharge programs begun by the Obama Administration. Finally, Democrats will restore the prior standard in bankruptcy law to allow borrowers with student loans to be able to discharge their debts in bankruptcy as a measure of last resort. To make progress toward these goals, the government should offer a moratorium on student loan payments to all federal loan borrowers so they have the time and get the resources they need to consolidate their loans, enroll in income-based repayment programs, and take advantage of opportunities to reduce monthly payments and fees.

Securing Universal Health Care
Democrats believe that health care is a right, not a privilege, and our health care system should put people before profits. Thanks to the hard work of President Obama and Democrats in Congress, we took a critically important step toward the goal of universal health care by passing the Affordable Care Act, which has covered 20 million more Americans and ensured millions more will never be denied coverage because of a pre-existing condition. Democrats will never falter in our generations-long fight to guarantee health care as a fundamental right for every American. As part of that guarantee, Americans should be able to access public coverage through a public option, and those over 55 should be able to opt in to Medicare. Democrats will empower the states, which are the true laboratories of democracy, to use innovation waivers under the ACA to develop unique locally tailored approaches to health coverage. This will include removing barriers to states which seek to experiment with plans to ensure universal health care to every person in their state.

Securing Reproductive Health, Rights, and Justice
Democrats are committed to protecting and advancing reproductive health, rights, and justice. We believe unequivocally, like the majority of Americans, that every woman should have access to quality
reproductive health care services, including safe and legal abortion—regardless of where she lives, how much money she makes, or how she is insured.

**Preventing Gun Violence**

With 33,000 Americans dying every year, Democrats believe that we must finally take sensible action to address gun violence. While responsible gun ownership is part of the fabric of many communities, too many families in America have suffered from gun violence. We can respect the rights of responsible gun owners while keeping our communities safe. To build on the success of the lifesaving Brady Handgun Violence Prevention Act, we will expand and strengthen background checks and close dangerous loopholes in our current laws; repeal the Protection of Lawful Commerce in Arms Act (PLCAA) to revoke the dangerous legal immunity protections gun makers and sellers now enjoy; and keep weapons of war—such as assault weapons and large capacity ammunition magazines (LCAM's)—off our streets. We will fight back against attempts to make it harder for the Bureau of Alcohol, Tobacco, Firearms, and Explosives to revoke federal licenses from law breaking gun dealers, and ensure guns do not fall into the hands of terrorists, intimate partner abusers, other violent criminals, and those with severe mental health issues.