

The Century Foundation's Top Policy Priorities for 2021



Introduction

BY MARK ZUCKERMAN

America will enter the new year in the throes of a pandemic that has cost over 200,000 lives and brought economic devastation to millions more. Fresh in our collective memory will be the unprecedented and growing movement for racial justice—calls for long overdue equity and justice sparked by another round of deadly police violence and fueled by the disproportionate impacts of COVID-19 and the tragic endurance of racism and white supremacy in America.

The big question is, how will the nation respond to this monumental racial, social, and political reckoning? **At The Century Foundation, we believe that leadership in Washington, D.C. must take decisive, historic action to rebuild and strengthen our democracy and our economy.** The federal government must lead a national effort to provide substantial new investments in an equitable economy, enact universal health coverage, reverse widespread health disparities, and strengthen public health. It must appropriate powerful new resources for education and job training, develop new support and protections for workers, and address systemic racism in our justice system, our economy, and in our educational institutions.

It is clearly time for America to chart a new course, one that addresses the hard truths of the nation's past and shapes a future in which opportunity, dignity, and equal treatment is guaranteed to all people. As a 100-year-old think tank, we know what it takes to effect meaningful policy change—and we know that the conditions today are as ripe as they've ever been. We also know that it will require hard work, from a diversity of stakeholders, all doing their part. We're ready to do ours.

This 2021 blueprint represents many of TCF's best ideas to advance progressive policy change, with a focus on Black, brown, and low-income communities that have been hit

hardest by decades of unequal treatment and recent policy reversals. It is written primarily for members of the 117th Congress and the next administration, but also for others advocating for and developing progressive policy at all levels of government. Our recommendations span five key and interconnected areas: health care, jobs and the economy, women's economic justice, Pre-K–12 education, and higher education. Some proposals address the disparate impacts of COVID-19 and the economic fallout of the pandemic; others tackle longstanding institutional discrimination and structural disparities. All of the policy recommendations share the same goal: to advance economic, racial, and gender equity.

Our 2021 roadmap isn't intended as an all-inclusive agenda for progressives. Rather, it features bold ideas in the areas in which we have the greatest expertise and experience. Our ideas are rooted in decades' worth of research, advocacy, and policymaking by our staff and fellows. We've prioritized policies that we believe are within reach—whether through legislation or executive action—and that will have tangible and profound impacts on people's lives.

The events of 2020 have been extremely painful for the country. There is no replacing the countless lives that have been lost, or the many other losses that millions have experienced—the loss of wages and jobs and small businesses; of health insurance and reproductive rights; of child care and in-person schooling; of housing and food security; of even faith in our democratic institutions.

After a year of hardship, and after centuries of justice denied and opportunity squandered, Americans are clamoring for change. These are our recommendations to help get us there. The next administration and Congress must embrace these priorities with the sense of urgency that they deserve.

The full report “The Century Foundation’s Top Policy Priorities for 2021” can be found at <https://tcf.org/content/report/century-foundations-top-policy-priorities-2021/>

The Century Foundation's Top Policy Priorities for 2021

The Century Foundation's 2021 policy priorities span five key and interconnected areas. They address the disproportionate impacts of the COVID-19 pandemic and its economic fallout as well as longstanding institutional discrimination and structural disparities. Each priority shares the same goal: to advance economic, racial, and gender equity. Our recommendations are not intended as a comprehensive list—there are other important areas where progressive policies are needed and being offered. Here, we offer tangible proposals guided by our staff's history of research, advocacy, and policy making.

HEALTH CARE

To expand coverage and achieve equitable access to a universal health care system, our nation must acknowledge and dismantle the structural racism that exists within it. Ridding systemic racism from health care, as from other sectors of our society, is critical to addressing the vast racial disparities seen in burgeoning health concerns, such as maternal mortality, COVID-19, and other health outcomes.

- ✓ Guarantee universal health coverage
- ✓ Eliminate disparities in maternal health
- ✓ Ensure universal access to free COVID-19 testing, treatment, and vaccination

JOBS AND THE ECONOMY

The economy reflects the well-being of the American people, not the latest stock market trend, and as such it must be managed to promote the well-being of ordinary Americans, not the wealthiest among us. Policymakers must make choices now to repair the damage wrought by the pandemic-induced recession and invest in workers for long-term and equitable economic growth.

- ✓ Bolster and modernize the safety net for jobless workers
- ✓ Provide universal and effective economic adjustment and retraining assistance
- ✓ Strengthen and expand access to well-paid manufacturing jobs
- ✓ Cut child poverty by half
- ✓ Begin addressing reparations for Black Americans
- ✓ Strengthen the power of America's workers
- ✓ Invest in infrastructure for new jobs and a green recovery

WOMEN'S ECONOMIC JUSTICE

A historic investment in America's care infrastructure combined with new workplace policies will not only help overturn generations of systemic sexism and racism but will accrue benefits to our entire society and economy.

- ✓ Establish universal child care
- ✓ Secure paid leave for all
- ✓ Provide universal long-term services and supports
- ✓ Value the people who provide care
- ✓ Support essential workers and their families
- ✓ Promote workplace conditions for gender justice and building power

PRE-K-12 EDUCATION

America will not achieve racial and economic equality of opportunity without first establishing a solid and level educational learning field for all children by ensuring that their schools are diverse, properly funded, and built for the future.

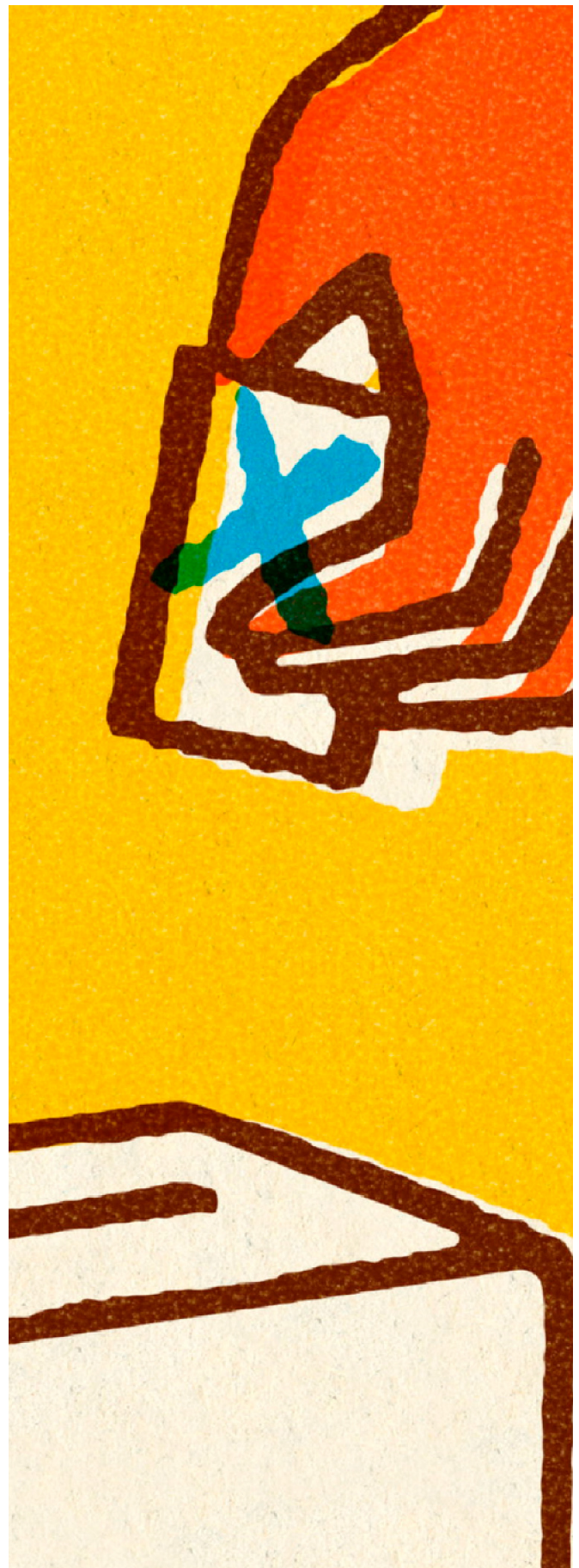
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- ✓ Increase the number of children who attend integrated schools
- ✓ Fully and equitably fund public education
- ✓ Support English learners
- ✓ Modernize America's schools
- ✓ Expand access to and promote integration in early education

HIGHER EDUCATION

All Americans, regardless of background, should be able to attend a high-quality college or job training program without incurring crushing student debt.

- ✓ Promote racial and economic equity
- ✓ Expand high-quality free and debt-free college options
- ✓ Achieve fair tuition pricing
- ✓ Establish a job training guarantee
- ✓ Provide student loan relief during the economic recovery
- ✓ Redesign teacher education to diversify the P-12 teaching force





Health Care

DR. JAMILA TAYLOR AND JEN MISHORY

The American people have made clear time and again that improving the nation's health care system is a priority and that universal coverage and care should be a driving priority for policymakers. The coronavirus pandemic has elevated the urgency required to address this challenge and has shined a bright light on the gaping inequities that exist in our system that policymakers must address as they work to ensure affordable access to care for all people.



THE BIG IDEA: To expand coverage and achieve equitable access to a universal health care system, our nation must acknowledge and dismantle the structural racism that exists within it. Ridding systemic racism from health care, as from other sectors of our society, is critical to addressing the vast racial disparities seen in burgeoning health concerns, such as maternal mortality, COVID-19, and other health outcomes.

TCF's 2021 Health Care Policy Priorities

1. **Guarantee Universal Health Coverage**
2. **Eliminate Disparities in Maternal Health**
3. **Ensure Universal Access to Free Testing, Treatment, and Vaccination for COVID-19**

1. Guarantee Universal Health Coverage

The Affordable Care Act (ACA) resulted in historic gains in health coverage for millions of Americans, but struggles

remain: not all states agreed to expand Medicaid, some people still face high premiums or out-of-pocket costs, and Trump administration policies reversed some of those gains in the past several years. At the same time, even with ACA reforms, significant racial and gender disparities persist in terms of access to needed, quality care.

Universal access to health care and coverage will require reversing deregulation steps taken by the current administration and building a robust public coverage option that is affordable and accessible to everyone who needs it.

On day one, the next administration should:

- **Establish a national interagency task force on health equity**, including a focus on eliminating bias, racism, and discrimination in the health care system and developing targeted solutions to address barriers to quality care for historically disenfranchised groups. This task force should include community-level stakeholders, public health experts, researchers, and representation from communities most heavily affected by the nation's burgeoning health concerns. It should prioritize closing the coverage gap for people of color, indigenous populations, low-income people, immigrants (including the undocumented), and other marginalized populations. The president should also explicitly state a commitment to ensuring access to comprehensive reproductive health care, including abortion.

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In the first year, the next administration should:

- **Reverse the Trump administration's deregulation of the insurance market**, including but not limited to reestablishing nondiscrimination and other consumer protections, as well as changes to association health plans, short-term limited duration plans, onerous requirements on private insurance coverage of abortion, and efforts that undermine the ACA contraceptive coverage mandate.
- **Develop a plan of action on expanding access to abortion** and other reproductive health care services in partnership with relevant agencies, administration officials, and key stakeholders.
- **Restore funding to vital women's health providers**, such as Planned Parenthood, and undo the harmful domestic gag rule.

Working with Congress, the next administration should support policies to:

- **Expand access to public insurance** through a new, universally accessible public option that ensures people living in Medicaid non-expansion states have a no-cost option and that low- and middle-income families can access deeply discounted coverage (including for deductibles and other cost-sharing).
- **Eliminate restrictions on access to and coverage of abortion**, such as through the Equal Access to Abortion Coverage in Health Insurance (EACH) Woman Act and the Women's Health Protection Act.
- **Confront the public health impacts of structural racism**, including the disproportionate impact of police violence on Black Americans, inequities in health insurance coverage and health care access, and vast racial/ethnic disparities in chronic health conditions, and support passage of the Anti-Racism in Public Health Act.

The president should:

- **Eliminate the Hyde Amendment** (and other related abortion restrictions) from the annual budget request and support funding for ongoing coverage outreach and enrollment efforts.

2. Eliminate Disparities in Maternal Health

While the overall rate of 17.2 maternal deaths per 100,000 live births among all American women is cause for alarm, Black women are dying more often than any other racial or ethnic group. The widest disparity is seen when compared with white women, where Black women are three times more likely to die of pregnancy-related causes. What lies at the heart of America's maternal health crisis is a woefully unequal health care system that perpetuates vast racial disparities in maternal mortality and morbidity. The next administration should make it a national priority to improve maternal health and eliminate disparities in health outcomes by race and ethnicity. In doing so, it should take more immediate action on a number of maternal health priorities through executive action, its first budget, and broader legislative efforts.

On day one, the next administration should launch an inter-agency task force to coordinate work to address maternal health outcomes. And within its first year, the task force should:

- **Develop quality standards for maternal and infant health** and require states to report on those standards under Medicaid and CHIP.
- **Issue guidance on how Medicaid dollars can address social determinants of health** and provide respectful maternal health care through diverse care provider models.
- **Create a special enrollment period in the Affordable Care Act exchanges** for pregnant individuals.
- **Launch Center for Medicare and Medicaid Innovation (CMMI) payment** model tests to improve maternity and postpartum care.

- **Use administrative channels to expand coverage** of doula and midwifery services.

Working with Congress, the next administration should:

- **Support passage of the Black Maternal Health Momnibus legislative package**, which includes many of the proposals described earlier, as well as specific provisions that require authorizing legislation and could also be pursued separately as a part of a health care legislative agenda, such as the extension of postpartum coverage to at least one year under Medicaid and CHIP.

To further support maternal health, the president's FY 2022 budget should include funding to:

- **Support research.** Fund the National Academies to study how to reduce and prevent bias, discrimination, and racism, and provide culturally congruent maternity care; fund Medicaid and CHIP Payment and Access Commission (MACPAC) for a report on how federal policy can affect maternal health outcomes.
- **Ensure all agency budgets reflect specific needs for pregnant individuals under their purview.** For example, ensure funding is available for the Department of Veteran Affairs to improve care coordination for veterans through pregnancy and postpartum and for the Bureau of Prisons to improve maternal health.
- **Establish maternal health outcomes as a core Department of Health and Human Services (HHS) focus.** Identify best practices in maternal health and assist states in implementing those practices; establish regional centers of excellence to address implicit bias and cultural competency; include maternal health as a part of a provider and consumer survey administered by the agency.
- **Issue new grants.** Support state, local, and Tribal agencies to develop programs and collaboratives that include Congressional Budget Office estimates

to address maternal health outcomes and racial and ethnic disparities, including a focus on the social determinants of health; support providers launching model interventions, such as respectful maternity care compliance offices, pregnancy medical home programs, and culturally congruent group prenatal care models; provide practitioner trainings, including training to address implicit bias; and support schools to grow and diversify the perinatal health workforce, including nurses, doulas, and midwives.

3. Ensure Universal Access to Free Testing, Treatment, and Vaccination for COVID-19

Addressing the health and economic costs of COVID-19 requires major reform to ensure that no one has to pay for testing or treatment. At the same time, even as the nation takes ongoing, critical steps to develop a safe and effective vaccine to combat COVID-19, doing so will not on its own guarantee that all of those who are vulnerable will have access to it.

As the next administration and Congress build a comprehensive plan of action to combat the spread of COVID-19 in the United States, ensuring universal access to free testing and treatment, as well as equitable and universal distribution of a vaccine, are critical.

In addition to implementing a broader national testing, contact tracing, PPE distribution, supply chain, safety guidance, and research response plan to address the pandemic, the next administration should, as a part of its work around vaccines and treatment:

- **Require that clinical trials include populations who are vulnerable** or disproportionately impacted, including pregnant women and people of color, while taking care to enforce clinical guidelines around informed consent, given the historical mistreatment of many communities of color in such research.
- **Ensure oversight of the funds already provided to hospitals** conditioned on providing free testing

and treatment to ensure uninsured people are able to access the benefit and to close significant loopholes that have left people with unaffordable medical bills.

- **Implement targeted interventions for addressing high rates of COVID-19** within nursing homes and long-term care facilities, among Black and Hispanic communities, and other high-risk populations; starting with more data collection and data transparency.
- **Assess the true impact of COVID-19 on pregnancy and childbirth**, and issue national guidelines for mitigating the harm of the virus among pregnant women.

Working with Congress, the next administration should champion legislative priorities that:

- **Expand coverage so that all forms of insurance cover testing, treatment, and vaccination** with no cost-sharing, while providing free treatment and vaccines for uninsured people through either emergency Medicaid or the National Disaster Medical System.

- **Ensure that vaccine distribution plans** prioritize those most impacted by the virus.
- **Reduce disparities in COVID-19**, and pass the COVID-19 Bias and Anti-Racism Training Act.

In addition to dedicating robust funding for the National Institutes of Health, the Centers for Disease Control and Prevention, and other relevant entities to support ongoing research and oversight efforts to better understand COVID-19 and the impact on the American people, the next administration and Congress should:

- **Invest in vaccine distribution strategies** that will reach underserved communities, including community vaccine hubs and existing community clinics and other vaccine distribution locations likely to reach people where they are.
- **Support a vaccine distribution workforce** that reflects the communities it serves.
- **Implement a major public health communications plan** relying on evidence-based public health messages (and messengers) designed to reach low-income communities and communities of color.



Jobs and the Economy

ANDREW STETTNER AND AMANDA NOVELLO

Policymakers face a dual and urgent set of challenges when it comes to building an economy that works for everyone. First, they must repair the immediate economic damage from the pandemic. And second, they must address systemic inequality to build a foundation for long-term equitable growth. The COVID-19 pandemic unleashed an unprecedented wave of unemployment and exacerbated long-standing, deep, and racialized economic inequality and has resulted in a short-term recovery in which the fortunes of the most advantaged have soared while the fates of average Americans—especially frontline workers, who are disproportionately women and people of color—grow more dire. The policy priorities below complement a detailed set of recommendations for gender and racial equity found in the Women's Economic Justice section.



THE BIG IDEA: The economy reflects the well-being of the American people, not the latest stock market trend, and as such it must be managed to promote the well-being of ordinary Americans, not just the wealthiest among us. Policymakers must make choices now to repair the damage wrought by the pandemic-induced recession and invest in workers for long-term and equitable economic growth.

TCF's 2021 Jobs and the Economy Policy Priorities

1. **Bolster and Modernize the Safety Net for Jobless Workers**
2. **Provide Universal and Effective Economic Adjustment and Retraining Assistance**
3. **Strengthen and Expand Access to Well-Paid Manufacturing Jobs**
4. **Cut Child Poverty by Half**
5. **Begin Addressing Reparations for Black Americans**
6. **Strengthen the Power of America's Workers**
7. **Invest in Infrastructure for New Jobs and a Green Recovery**

1. Bolster and Modernize the Safety Net for Jobless Workers

An unprecedented 45 million Americans have applied for unemployment insurance (UI) benefits since March 2020, as the pandemic forced record numbers of layoffs, furloughs, and a crisis in caregiving. The crush of claims has exposed major flaws in the administration of state unemployment insurance programs and the need for both immediate changes and long-term reforms. In light of this, the next administration and Congress should:

- **Extend the CARES Act.** The CARES Act contains the key components needed to support unemployed workers through a long recovery. Congress should restart the additional \$600 per week in federal Pandemic Unemployment Compensation (PUC) and phase it

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down on a quarterly basis to \$450, \$300, or \$150 per week, depending on the state unemployment rate. In addition, the Pandemic Unemployment Assistance (PUA) program should be retooled to cover those who cannot work for pandemic-related reasons not covered by regular UI, including new entrants into the workforce.

- **Extend unemployment benefits.** The current Pandemic Emergency Unemployment Compensation (PEUC) program should be expanded from its original thirteen weeks to twenty-six weeks for all workers, and thirty-nine weeks for those living in high unemployment states. Moreover, full federal funding of the federal extended benefits program should be provided for high unemployment states beyond PEUC.
- **Protect workers from COVID-19 exposure.** The Employment and Training Administration (ETA) should issue new guidance to states on the right of unemployed workers to refuse employment that exposes unreasonable risk of COVID19 infection.
- **Modernize the UI system.** The secretary of labor should appoint a senior official in charge of the repair of the UI system. The official should launch a new initiative focused on timely payment of benefits, including a review of challenges facing the states, the positioning of accessibility enforcement staff through the regional offices, stronger regulations, and new performance standards on the performance of online systems. The president's budget should direct at least \$2 billion to UI technology repairs.
- **Make UI a federal program.** Develop and implement a proposal to switch the financing (and administration) of all unemployment benefits to an increased federal unemployment tax, with a base equal to one-third of the Social Security wage base, but replacing a state tax. States would administer a program with a minimum federal standard floor (with an option to go further), including twenty-six weeks of benefits, a maximum weekly benefit equal to two-thirds of the wages, an

alternative base period, eligibility for compelling personal circumstances and expansive work-sharing.

- **Help job seekers.** Enact a permanent job-seeker allowance (based on PUA) that provides basic benefits and employment services to those out of work, looking but not eligible for UI that transforms PUA into a permanent program (funded through appropriations) to provide a basic benefit (tied to reemployment services) equal to one-half of regular unemployment benefits, for gig workers and new entrants not covered by regular UI.

2. Provide Universal and Effective Economic Adjustment and Retraining Assistance

By the start of 2021, an estimated 4.5 million Americans will be out of work for more than six months, and many of them will need additional support to find a new job. The United States spends much less (0.1 percent of GDP) than other industrial nations (0.6 percent of GDP, on average) on active programs to help the long-term unemployed cope with disruptions such as the pandemic and long-term economic changes wrought by automation, climate change, and international trade. The next administration and Congress should take the following steps to address weaknesses in the current program that lead many displaced low-wage workers, such as those in service sector jobs who are more likely to be people of color, to be unable to access economic adjustment assistance:

- **Enact a twenty-first-century reemployment accord.** Establish a new program to provide up to \$15,000 per dislocated worker for training and include a federal reemployment distribution fund, initially capitalized with \$20 billion to allow states to provide income support and support services.
- **Improve TAA benefits and training.** Reauthorize Trade Adjustment Assistance (TAA) before its June 30, 2021 expiration and include improved notification provisions; support for apprenticeship and work-based learning by allowing such trainees to have access to

Trade Readjustment Allowance benefits; automatic eligibility based on WARN notices, industry patterns, or trade enforcement; and by reestablishing the 2009 TAA Community College and Career Training program. The reauthorization should include a pilot program that expands TAA benefits to those who lose jobs due to automation.

- **Establish a right to training on new technology.** Pass the Worker's Right to Training Act, which would require companies adopting automation to provide training to workers for new roles in their company, or a severance package.
- **Save more jobs.** Strengthen the Workforce Innovation and Opportunity Act's layoff aversion provisions by requiring states to use a portion of funds to provide professional turnaround assistance to small companies.

3. Strengthen and Expand Access to Well-Paid Manufacturing Jobs

The pandemic exposed weaknesses in our manufacturing sector—already struggling to create good jobs—that was unable to produce sufficient medical equipment during a crisis. A robust manufacturing sector is a win-win, allowing for the production of goods critical to national needs, such as converting to a green economy and building infrastructure and providing well-paying careers in which workers without college degrees can excel. The next administration and Congress should take the following steps to adopt a high-road national manufacturing strategy that is racially and socially inclusive:

- **Rebuild manufacturing.** The next administration should immediately restart the Investing in Manufacturing Communities Partnership program (IMCP), provide technical assistance, and request grant funding for partner communities, while quadrupling funding for the manufacturing extension program and directing it to develop a set of diversity, equity, and inclusion metrics.

- **Make manufacturing racially inclusive.** Establish a new national program on racial inclusion in manufacturing, with funding for workforce pipeline programs and local industry and inclusion councils.
- **Finance reshoring and green jobs.** Capitalize an industrial bank to finance reshoring of manufacturing jobs and the development of green manufacturing. Similar to the U.S. Export-Import Bank, the industrial bank would provide low-cost loans, loan guarantees, and equity investments and would be structured with guardrails to limit federal support to companies that supply well-paid jobs for diverse communities.

4. Cut Child Poverty by Half

Before the pandemic, one in eight American children lived in poverty, according to the Supplemental Poverty Measurement. Research shows that the impact of childhood poverty follows children throughout life, resulting in lower long-term educational, health, and economic outcomes. The child poverty rate is also much higher for Black and Latinx children than for white children, and the official measurement is an undercount. The next administration and Congress should make it a priority to reduce child poverty by taking the following steps:

- **Enact a true child allowance program.** Reform the Child Tax Credit by adopting the American Family Act (AFA). Distribute the benefit amount monthly rather than in a lump sum, raise the payment to \$3,000 per year for all children and to \$3,600 for children under age 6, and make the credit fully refundable, with no earnings threshold.
- **Reform measurements of poverty.** Issue an Executive Order with the intention of retiring the Official Poverty Measure as a government statistic and develop a new measure of poverty. Convene a new National Academy of Sciences working group to propose a revised supplemental poverty measure that reflects the level of income needed to “live in a manner acceptable to society,”¹ and, adopt a relative measure of poverty

tied to the measure of percentages of median income, as done in other wealthy nations and by the OECD.

5. Begin Addressing Reparations for Black Americans

Black Americans have never received specific economic compensation, let alone an official apology, for the impact of slavery, (steps that were afforded to Japanese-American victims of internment camps, for example). The damage done to Black Americans (and their descendants) through the institution of slavery casts a long shadow, including a persistent racial wealth gap (the average black family only has \$17,600 in wealth, compared to white median wealth of \$171,000) that constrains the ability of Black Americans to advance economically across generations, even as educational attainment has increased. The next administration and Congress should:

- **Establish a reparations commission.** Enact H.R. 40 to establish a Commission to Study and Develop Reparation Proposal for African Americans to study slavery and discrimination from 1619 to the present and recommend appropriate remedies that would provide acknowledgment, redress, and closure.
- **Develop local reparations examples.** The departments of Housing and Urban Development, Education, and others should provide technical assistance and pilot funding to local communities, such as Asheville, North Carolina, and higher education institutions, such as Georgetown University, that use their own resources to provide reparations.
- **Support Historically Black Colleges and Universities (HCBUs).** Triple and make permanent the funding for HCBUs in Title III and IV of the Higher Education Act, and include a special one-time federal capital investment (for example, a grant that does not have to be spent but rather can be invested) in the endowments of HCBUs, which due to the racial wealth gap are typically a quarter of the size of those of similar institutions.

6. Strengthen the Power of America's Workers

When workers are able to organize and act collectively, such as through a union or other professional organization, they strengthen their voice and their power, and gain important economic and legal protections. It is indisputable that America needs a better balance among those who benefit from our economy—since the 1970s, wages for the average worker have risen by only 12 percent while CEO compensation has grown 940 percent. The next administration and Congress should:

- **Pass the Pro Act** to give workers more power during disputes at work, add penalties for companies that retaliate against workers who organize and grant collective-bargaining rights to workers who do not currently have them.
- **Ensure that union membership and the ability to act collectively** is available to every worker, though frameworks such as SEIU's Unions for All, and ensure workers have the ability to form and join unions online.
- **Create a system of sectoral bargaining**, in which agreements are binding on all entities in the sector.
- **Revitalize the Occupational Safety and Health Administration (OSHA)** and enhance its ability to protect workers who raise concerns about workplace safety, particularly as they relate to the ongoing pandemic.
- **Authorize a \$50 million discretionary grant program through the Department of Labor to strengthen worker voices**, including enhancing the internet connectivity and digital literacy of worker organizations, and advancing their efforts to recruit, connect, empower, and provide services to workers.
- **Raise the federal minimum wage** to \$15 per hour for all workers.

7. Invest in Infrastructure for New Jobs and a Green Recovery

The climb out of the COVID-19 economic recession should focus on creating and supporting jobs that address the intersecting crises of climate change, mass unemployment, racial inequality, and our deteriorating national infrastructure. Big, immediate, and smart investments in the nation's infrastructure—from school construction, to transportation, to clean energy generation—would employ millions of workers in good-paying jobs, advance racial equity, and make our country greener. Working with Congress, the next administration should:

- **Invest in jobs that create a greener economy.** Investing in clean energy, transportation, housing, education, child care, and water infrastructure would create good jobs and begin to redress long-inflicted environmental and economic harms on communities of color and working class communities, grow a climate-

resilient green workforce, and ensure these jobs pay well through Project Labor Agreements, Buy America provisions, and Davis Bacon prevailing wage law.

- **Fund transit infrastructure improvements**, including upgrades, shovel-ready projects, high-speed rail, a “Fix It First” approach to federal highway programs and incentives for transit-oriented development to reduce sprawl.
- **Create a pathway to high-quality jobs for unemployed workers** through robust incentives for, and direct investments in, registered apprenticeships and targeted training, and establish a Climate Corps to reduce historic levels of youth unemployment.

Note

1. O'Hare, Mann, Porter, Greenstein, “Real Life Poverty in America: Where the American Public Would Set the Poverty Line,” CBPP and Families USA Foundation, July 1990.



Women's Economic Justice

JULIE KASHEN AND AMANDA NOVELLO

Centering the needs of women in policy decisions, especially women who face intersecting oppressions, will not only help achieve greater gender and racial equity but also a stronger economy for everyone. The COVID-19 crisis and ensuing recession and the renewed attention to entrenched racism have underscored what women—particularly women of color and low-paid women—face every day: the burden of generations of sexist and racist institutions, norms, and policy choices that systematically limit women's power and devalue their work. Responding to the challenges brought on by the pandemic presents a critical opportunity to overturn generations of oppression by building a more equitable economic framework.



THE BIG IDEA: A historic investment in America's care infrastructure combined with new workplace policies will not only help overturn generations of systemic sexism and racism but will accrue benefits to our entire society and economy.

TCF's 2021 Women's Economic Justice Policy Priorities

1. Establish Universal Child Care
2. Secure Paid Leave for All
3. Provide Universal Long-Term Services and Supports
4. Value the People Who Provide Care

5. Support Essential Workers and Their Families

6. Promote Workplace Conditions for Gender Justice and Building Power

1. Establish Universal Child Care

Care is at the center of our nation's economy, democracy, and society. The failure to provide the significant resources necessary for a care infrastructure before the pandemic has exacerbated care challenges across the country and deepened the pandemic's racial- and gender-specific impacts. Millions of women are struggling to both provide care and engage in paid work. Women of color in particular are disproportionately providing care to children, family members with disabilities, or aging family members, and comprise the majority of the care workforce, while also either serving as essential workers or losing their jobs and being forced to look for new ones. Building a robust care infrastructure—a publicly funded system that recognizes care as both an individual and social responsibility, values care workers, and supports family members to both care and provide financially for each other—will support economic recovery, growth, and prosperity, and support racial and gender equity and family well-being. The next administration and Congress should take a multi-step approach to building a universal care infrastructure, starting with child care and early education:

- **Stabilize the child care sector** by enacting legislation that has already won bi-partisan support in the House of Representatives this year, including at least \$50 billion in emergency funding to stabilize the child care

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sector and provide safe child care options, including covering the additional costs connected to providing care during a pandemic.

- **Build a sustainable and equitable child care system.** Declare child care a public good and pass legislation to ensure all families have safe, affordable, high-quality, convenient child care options in their own homes, family care homes, or child care centers that meet diverse needs and values and provide resources to the child care workers who do this essential work, building on smart legislative solutions like the Child Care for Working Families Act and the Universal Child Care and Early Learning Act.
- **Establish universal pre-K for three- and four-year-olds.**
- **Provide child care assistance for college students** and ensure military family child care is fully funded as part of any child care package.

2. Secure Paid Leave For All

Another critical piece of care infrastructure that needs attention is paid leave. The next administration and Congress should advance paid sick and safe days and paid family and medical leave policies for all, including survivors of sexual assault, domestic violence, and stalking—regardless of the size of the employer—to ensure everyone can meet their care obligations without risking financial insecurity.

In the short-term, Congress should:

- **Close loopholes in the emergency paid leave policies** that were included in the Families First Coronavirus Response Act (FFCRA), as was done in the HEROES Act. This effort should include increasing wage replacement levels for caregiving; covering all workers, regardless of the type or size of their employer; providing funding for education and outreach so people know they are eligible; and extending protections the emergency provisions through at least 2021. Families also need the guarantee of permanent paid sick

leave and comprehensive paid family and medical leave moving forward. Congress should:

- **Pass the Healthy Families Act**, which guarantees at least seven paid sick days for one's own health needs, and to care for loved ones health-related needs.
- **Ensure paid leave for all, by passing the FAMILY ACT** and incorporate lessons learned from state paid leave laws, including expanded job protection, progressive wage replacement, and longer leave durations.

3. Provide Universal Long-Term Services and Support

The ability of most aging people and people with disabilities to access affordable long-term care at home or in a safe community simply does not exist. Many Americans cannot afford the costs of care in this essential component of the care infrastructure, and there is not enough money in the public system to adequately compensate caregivers. To support the dignity and independence for people of all ages and abilities, the next administration and Congress should create a new, holistic system of long-term care that builds and expands on Medicaid and Medicare to provide sustainable long-term services and supports for the target population, and:

- **Support high-quality care** by covering the costs of making home care jobs good jobs.
- **Expand public support** for in-home and community-based services (HCBS).

4. Value the People Who Provide Care

Most caregivers, the people who take care of our aging parents and our young children, are unpaid or underpaid. The work in this often overlooked part of the care infrastructure is primarily done by women—disproportionately women of color—making it harder for them to care for themselves and

their own families, and putting them at risk to be exploited by employers. The next administration and Congress should:

- **Pass the Domestic Workers Bill of Rights** to raise wages and standards and ensure dignity for domestic workers and other care workers.
- **Support family caregivers** and the sandwich generation through the above initiatives and by providing training, financial compensation, and health assistance to family members who care for children, people with disabilities, and aging relatives.
- **Pass the Social Security Caregiver Credit Act**, which would allow family caregivers to receive Social Security credit for serving as caregivers of dependent relatives for up to five years of care provision.

5. Support Essential Workers and Their Families

Women, and women of color in particular, are being hit hardest by the COVID-19 health and economic crises, as they are more likely to be put at risk because they work in jobs that are deemed essential. Policy is needed to ensure that these workers and families are safe, healthy, and can achieve long-term financial security. The next administration and Congress should:

- **Support the Essential Workers Bill of Rights** to protect frontline workers through health and safety measures, higher compensation, collective bargaining, paid leave, and other crucial provisions.
- **Support the essential worker provisions** in the HEROES Act, including the Heroes' Fund to provide premium pay to those on the frontlines family care resources to cross generational support.
- **Support the COVID-19 Worker Protection Act**, which would require the Occupational Safety and Health Administration (OSHA) to issue a strong, enforceable standard to help protect workers from the spread of COVID-19.

6. Promote Workplace Conditions for Gender Justice and Building Power

All working women—but especially mothers and women of color—experience significantly lower wages compared to men. The reasons behind this are varied and overlapping, including but not limited to occupational segregation, the devaluing of jobs that are considered “women’s work,” the impacts of sexual harassment, and outright discrimination. The next administration and Congress should take these steps to address this gross financial disparity:

- **Promote pay transparency** and employer accountability by passing bills such as the Paycheck Fairness Act, which would increase the availability of pay data, close loopholes in the Equal Pay Act, and make it harder to discriminate in pay on the basis of sex.
- **Pass the Raise the Wage Act** to gradually raise the federal minimum wage for all workers—including tipped workers and workers with disabilities—to \$15 per hour, which would reduce the pay gap for the disproportionate number of women of color occupying low-wage jobs.

From the mismatch between school and work schedules to the lack of both predictability and flexibility to care for newborns and other loved ones, current workplace rules were not created with caregivers in mind. To help put an end to unfair work schedules, the next administration and Congress should:

- **Pass the Schedules That Work Act**, which grants certain employees the right to request flexibility in scheduling and provides workers in specific industries greater predictability in their scheduling and hours.
- **Pass the Part-Time Worker Bill of Rights**, which would ensure greater parity in pay, benefits and promotions for part-time workers.

The Century Foundation's Top Policy Priorities for 2021

The pandemic has exacerbated the gender imbalance in power and resources in the workplace, disproportionately hurting women of color. The way forward requires policies that protect against workplace harassment and pregnancy discrimination and that build collective power. The next administration and Congress should:

- **Pass the Be Heard in the Workplace Act and the EMPOWER Act** to comprehensively address workplace discrimination, including sexual harassment.
- **Pass the Pregnant Worker Fairness Act**, which the House approved in September 2020.
- **Strengthen the right to organize** and to form a professional organization such as a union, because when people join together to act collectively, they gain important economic boosts and legal protections for workers regardless of gender.



Pre-K–12 Education

RICHARD KAHLENBERG, HALLEY POTTER, STEFAN LALLINGER, CONOR WILLIAMS, AND MICHELLE BURRIS

In this critical moment, when the nation reckons with enduring racial and economic inequalities, it is essential to adopt bold changes in the nation's pre-K–12 education system that ensure all children have access to high-quality public schools. We know what is needed to improve opportunities for all children, and particularly for those students who are low-income, of color, and English learners. What has been lacking is a commitment from policymakers to tackle segregation and ensure that education reforms are fully funded and firmly targeted on the populations that continue to be left behind



THE BIG IDEA: America will not achieve racial and economic equality of opportunity without first establishing a solid and level educational learning field for all children by ensuring their schools are diverse, properly funded, and built for the future.

TCF's 2021 Pre-K–12 Policy Priorities

1. Increase the Number of Children Who Attend Integrated Schools
2. Fully and Equitably Fund Public Education
3. Support English Learners
4. Modernize America's Schools
5. Expand Access to and Promote Integration in Early Education

1. Increase the Number of Children Who Attend Integrated Schools

One of the starkest examples of racial and economic inequality in America, as well as a leading cause of it, is the nation's highly unequal and highly segregated education system. This segregation begins in early childhood and continues throughout higher education. At the K–12 level, two in five Black and Latinx students attend school with almost no white students, and one in five white students attend school with almost no students of color. The nation needs a P–16 agenda for racially and socioeconomically integrated education, which is why this theme features prominently in The Century Foundation's higher education 2021 priorities as well. Ordinary Americans can confront and change segregation in their schools, by demanding diversity, confronting the discrimination that led to most of the school and residential boundaries that determine where their children go to school today, and seeking creative solutions to the problem of segregation. But policymakers have a key role to play. The next administration and Congress should:

- **Create a new \$2 billion fund for school integration.**

School integration efforts can be a highly effective way of producing educational gains for students—sometimes even more cost-effective than compensatory spending. We recommend quadrupling Title I funding (discussed below), with \$2 billion of the increase allocated by formula to districts and charter schools to employ Title I funds for school integration. As part of this effort, federal leaders should also remove the Title I funding penalty for school integration; the federal government should create a safe harbor for

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schools where integration efforts could risk the loss of Title I funds.

- **Institute federal pre-clearance of efforts of school districts to secede.** Adopt a requirement for federal preclearance of major district boundary changes or secessions in order to better protect low-income children and children of color from further disinvestment due to discriminatory intent or effect.
- **Pass the Strength in Diversity Act.** Passed by the House of Representatives on September 15, 2020 on a bipartisan basis, the bill would authorize a new grant program to districts for “voluntary community-driven strategies” to reduce school segregation; it would also strike Section 426 of General Education Provision Act (GEPA), which prohibits federal funding for transportation to promote integration.
- **Increase federal magnet school funding tenfold.** Funding for magnet schools should be significantly increased, from today’s \$105 million per year to \$1 billion. The funding increase should be coupled with strengthened accountability to ensure that magnet schools reduce racial and economic isolation.
- **Require annual reporting on all districts under federal desegregation orders.** By TCF’s count, there are over 700 hundred school districts nationwide that are under active court desegregation orders or voluntary agreements, but data on these schools and their progress is not systematically compiled and reported to the public. The U.S. Department of Education’s Office of Civil Rights should be required to publish each year key statistics about the standards and progress of these school districts.
- **Reinstate guidance on the voluntary desegregation of schools.** The next administration should reinstate guidance, rescinded by the Trump Administration in 2018, on voluntary racial desegregation in K–12 schools that had been jointly issued by the U.S. Department of Justice and the U.S. Department of Education during

the Obama administration, thus discouraging school districts and charter schools from undertaking such efforts.

- **Pass the Advanced Coursework Equity Act.** Introduced in August 2020, the bill would fund programs to increase enrollment of Black, Latinx, and Native American students, students from low-income families, English learners, and students with disabilities in advanced courses, setting more students on a pathway to success and giving them the benefit of learning with and from more racially diverse classmates.
- **Leverage the Charter Schools Program (CSP) to open or expand “diverse-by-design” schools.** There are stellar examples of racially and socioeconomically diverse charter schools across the country, yet school integration is not part of the defined purpose of the CSP, and several aspects of the program actively work against integration. Policymakers should expand priorities for diversity in each of the three CSP competitive grant programs and revise guidance on weighted lotteries to allow for a broader range of diversity-conscious admissions preferences.
- **Provide incentives within school infrastructure legislation for school integration.** A priority in federal funding should be provided not only to the school districts with the greatest infrastructure needs and the least ability to pay for improvements themselves, but also to those districts that are taking proactive steps to implement school integration plans. State-level initiatives, such as those in Connecticut, can provide a model for federal efforts.
- **Reform housing policy.** In a nation where three-quarters of students attend neighborhood public schools, efforts to reduce school segregation must address housing policy. Although the 1968 Fair Housing Act has helped modestly reduce racial segregation, four steps could help combat local policies that have socially engineered segregation.

Congress should pass an Economic Fair Housing Act to combat discriminatory zoning policies that exclude low-income families and exacerbate economic and racial segregation through exclusionary zoning policies, following the lead of Minneapolis and Oregon. Congress should pass the Housing, Opportunity, Mobility and Equity (HOME) Act, which would require states, cities, and counties receiving funding under the Community Development Block Grant program to develop strategies to reduce barriers to housing development and increase the supply of housing. The next administration should reinstate the Affirmatively Furthering Fair Housing Rule implemented in 2015 by the Obama administration and make a rule that would end “source of income” discrimination against Section 8 Housing Choice Voucher holders, following the lead of states and localities that have enacted legislation.

2. Fully and Equitably Fund Education

The United States is underfunding K–12 schools by nearly \$150 billion annually, based on a recent TCF analysis of what it would cost to bring every student in America up to national average outcomes, robbing some 30 million schoolchildren of the opportunity to succeed. Black and Latinx students and students from low-income backgrounds attend schools with the largest funding gaps. Greater investment in schools translates to improved student outcomes, and these outcomes are more pronounced and significant for low-income and minority students. While increases by state and local agencies are needed to close these funding gaps, as a downpayment, the federal government should:

- **Quadruple annual Title I funding to help close education funding gaps.** The federal government should quadruple Title I funding, from \$15.9 billion to \$63.6 billion. Funding formulas should include stronger maintenance of effort and maintenance of equity provisions to incentivize states and ensure that they are distributing their own state funds in a manner that ensures the districts with the greatest needs get adequate funding.

3. Support English Learners

For decades, English learners (ELs) have been one of the fastest-growing student populations. As of 2018, nearly one-quarter of all U.S. children spoke a non-English language at home; however, federal EL funding has been largely flat since 2002, and policy innovations have lagged as well. The next administration and Congress should:

- **Triple Title III funding for English learners.** To catch up with the growth of the EL learner population and increase the per-pupil funding for ELs needed to provide high-quality supports, Title III spending must be tripled, from roughly \$740 million to \$2.2 billion. Title III funding should also be expanded in scope to allow schools and school districts to use these dollars to support former ELs’ progress, even after they officially test as proficient in English, to provide a gradually decreasing continuum of language learning supports.
- **Track and publish data on teacher diversity.** Policymakers should include a new Title I requirement that states track and annually publish statistics on the racial, ethnic, gender, and linguistic diversity of their public school teachers. ELs do particularly well in bilingual education; tracking this data is the first step toward increasing access to a diverse teacher workforce.
- **Support new bilingual teacher training programs.** Congress should expand funding for the Office of English Language Acquisition to launch a \$200 million competitive grants program supporting the development of new bilingual teacher training programs.

4. Modernize America’s Schools

Over half of public school districts must urgently update their facilities to provide students with a safe and healthy learning environment, according to a recent study by the U.S. Government Accountability Office. Some 36,000 schools lack proper heating, ventilation, and air conditioning

systems, a major roadblock to ensuring a healthy learning environment but also a threat to protecting students, teachers, and staff in the middle of a pandemic. The GAO report also documents multiple facility challenges, including inadequate roofing and electrical systems, and environmental and accessibility issues. Furthermore, millions of students waiting for schools to reopen still lack resources to fully participate in remote learning. As part of a major national infrastructure package to rebuild our roads, bridges, and airports, the next administration and Congress should:

- **Fund school infrastructure repair and renovation.**

The Reopen and Rebuild America's Schools Act would authorize \$100 billion in grants and also authorize a tax-credit bond program to benefit needy schools for repairing, renovating, and modernizing school facilities that pose health and safety risks to students and staff. It would also provide funding to address the student digital divide.

5. Expand Access to and Promote Integration in Early Education

High-quality early learning programs can have a huge impact on the future success of low-income children—improving learning and development, boosting health, and increasing future employment and earnings. When middle-class and low-income children have the chance to attend preschool together, both groups benefit from the increased diversity

in the classroom, yet few states have high capacity universal pre-K programs open to and able to serve children of all backgrounds. The next administration and Congress should:

- **Fund universal pre-K for all 3- and 4-year-olds.**

As part of a broader federal effort to make child care affordable for all families who need it and provide high-quality early education to all children, matching funds should be established to encourage states to institute or expand pre-K programs, with added incentives for programs that provide universal access, with no income cap and the capacity to serve all eligible children.

- **Enable and incentivize blended funding in early education programs.**

Across most of the early education landscape, where universal public access does not yet exist, the main opportunities for socioeconomic integration lie in blending the different public funding streams and private pay tuition revenues to serve a range of children in the same classrooms—but program requirements often make this challenging or impossible. Federal investments in early childhood education—including Head Start and Early Head Start, grants to state pre-K programs, and the Child Care Development Block Grant—should include provisions that enable, support, and incentivize providers to blend and braid different public funding streams as well as private tuition.



Higher Education

ROBERT SHIREMAN, JEN MISHORY, YAN CAO, STEPHANIE HALL, TELA DUDLEY, ANTHONY WALSH, AND PETER GRANVILLE

College education has long been viewed as a path to financial security and to promoting a broadly engaged citizenry. But the increasing cost of higher education and concentration of wealth in the population—as well as the historical and ongoing deficiencies that result in a system that inadequately serves students from all backgrounds—have undermined higher education's role in providing opportunity for all who want it.



THE BIG IDEA: All Americans, regardless of background, should be able to attend a high-quality college or job training program without incurring crushing student debt.

TCF's 2021 Higher Education Policy Priorities

1. Promote Racial and Economic Equity
2. Expand High-Quality Free and Debt-Free College Options
3. Achieve Fair Tuition Pricing
4. Establish a Job Training Guarantee
5. Provide Student Loan Relief during the Economic 6. Recovery
7. Redesign Teacher Education to Diversify the P-12 Teaching Force

1. Promote Racial and Economic Equity

As with our K-12 system, our nation's unequal and segregated higher education system stands as one of the starkest symbols of racial and economic inequality in America. Colleges and universities are economically and racially stratified, too frequently contributing to growing inequality rather than promoting upward mobility. The next administration and Congress should adopt two policies to remedy this, applied to colleges based on whether they meet certain equity benchmarks:²

- **Establish bonus aid for enrollment equity.**

Federal policy should incentivize colleges to serve all Americans, not primarily wealthy and white students. To achieve this goal, public and nonprofit colleges that meet minimum equity benchmarks should earn a bonus amount of federal support equal to 15 percent of their Pell Grant funds.³ In addition, if new funds become available through free college or federal-state partnership models, receiving those dollars should be conditioned on meeting these metrics. The minimum equity levels should consider race and income of domestic undergraduates, ensuring that the proportion of students from below the sixtieth percentile of the national family income distribution is no less than the proportion from above the sixtieth percentile, and that states close enrollment gaps over time so that the proportion of enrollment of Black, Latinx and Native American students meet state or local improvement benchmarks designed to move toward truly equal opportunities for all students, to be determined

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through a consultative process involving the secretary of education, states, and institutions.

- **Reform legacy and donor admissions.** Legacy admissions and admissions to donor families undermine access to higher education for low-income students and students of color. Any college that fails to meet equity benchmarks should be required to stop providing admissions preferences to donor families or to children of alumni in order to continue receiving federal aid.

While the Supreme Court has put limitations on the use of race in admissions by institutions, there is ample room within federal law to serve students of color better using federal funds in ways that go beyond current Title III and Title V support. To facilitate colleges working together to advance equity and to promote affordability, lawmakers should consider establishing a safe harbor under antitrust laws.

2. Expand High-Quality Free and Debt-Free College Options

States spend far less per student financing higher education than they did before the Great Recession, contributing to increasing costs for students. At the same time, enrolled students are increasingly likely to come from lower-income families, and a significant number face food or housing insecurity. Existing financial aid helps, but applying for it is complicated to navigate and it doesn't cover all of the unmet need facing students. As a result, some people never enroll in college at all, and many students leave with unmanageable debt. All of these challenges will be exacerbated by the COVID-19-fueled recession. To expand college access and affordability, the next administration should:

- **Create a pathway to debt-free college.** A free or debt-free college proposal financed by the federal government, with participation by states, would both limit costs for students and incent additional state spending in higher education. TCF proposes a plan that allows states to participate at increasingly generous different levels, starting with free community

college tuition, and providing buy-in options covering unmet financial need for Pell recipients, providing free tuition at public four-year institutions, and covering unmet financial need for all students. The plan ensures a federal investment sufficient to encourage widespread participation by all states and to respond to economic recessions, such as the current one, by increasing federal support when unemployment rises. The plan also provides bonus matching payments for states that meet benchmarks on the way to closing funding disparities between community colleges and four-year institutions.

3. Achieve Fair Tuition Pricing

For too many students, tuition prices are much higher than the cost of actually providing the education. Determining the value of a program is extremely difficult, making traditional restraints on prices less effective and creating incentives for higher tuition especially when uncapped graduate level and parental loans are involved. An education sold at an inflated price wastes taxpayer and consumer dollars. To prevent this, Congress and the next administration should:

- **Establish tuition caps.** Prohibit colleges from charging federally aided students more than 50 percent above the cost of providing the instruction and student support. The cap on tuition (and required fees) would apply to each *division* of the college: any unit with distinct admissions or different tuition policies. Low tuition levels (those fully covered by a Pell Grant) would be exempt from the requirement.⁴
- **Prioritize outcomes for students.** Tuition caps should be combined with a holistic accountability system that ensures that the federal government prioritizes outcomes for students, not for investors or contractors. The Department of Education should monitor the market and penalize colleges for predatory marketing, holding them accountable for high standards of integrity. Colleges claiming nonprofit status must be monitored to ensure that they are operated and governed with education as the priority, without financial conflicts

and without contractual arrangements that hand too much control over to for-profit entities. The secretary of education should restore the gainful employment rule, and Congress should close the 90–10 loopholes so that for-profit schools have at least a minimum level of market accountability.

4. Establish a Job Training Guarantee

Job training should lead to a good job. Today, however, adults who enroll in training programs with the hope of securing a job too often are disappointed. Demand for shorter pathways to credentials varies significantly by industry and geography, and while data is limited, existing evidence is mixed as to the return on training programs: some produce significant value, such as many registered apprenticeship programs, while some for-profit training programs may even result in a negative return on investment. At the same time, community colleges—the most common and most trustworthy supplier of these credentials—are often under-resourced. Congress and the next administration can improve America's job training by following these steps:

- **Establish a job training guarantee.** TCF proposes a job training guarantee that ensures that every low-paid or out-of-work individual who needs support for job training can receive it, fully funded, including tuition and non-tuition support—but only for programs that are actually connected to employers and jobs. This would mean funding for WIOA should be significantly increased to meet demand for workforce training and support at no cost to trainees, and investing in community college capacity, given that they are best-situated to provide in-demand programs at low-cost. It would also mean limiting program eligibility for new WIOA dollars to community colleges or job training programs where employers are willing to co-invest. If a training provider wants to charge more than a benchmarked price above community college tuition (for example, 110 percent or 125 percent of tuition) for a similar program and also receive federal dollars, they should only be able to do so if an employer pays for a significant portion of the cost.

- **Clarify and enforce workplace disparate impact policy** to prevent employers from using degree attainment to screen out applicants for jobs that do not actually require higher education credentials.

5. Provide Student Loan Relief during the Economic Recovery

There is an ongoing debate about whether to provide immediate, one-time universal loan cancellation or take a more targeted approach in the midst of the national pandemic and recession. However, even if some form of one-time forgiveness is adopted, there has been less discussion on how to build in ongoing loan relief beyond the immediate response, even though people impacted by the pandemic and recession—particularly those who enter the labor market now and in the next few years—will see years of lower incomes and employment rates. A long-term recovery plan should, at the very least, include student loan cancellation for people least likely to rebuild in the decade following the recession, concentrating the most benefits on those who won't see a wage return on their degree, and designing relief in a way that takes into account the disproportionate burden Black borrowers carry compared to the rest of the population. The next administration should:

- **Create a family budget recovery program.** The student loan relief program that would be focused on the economic recovery of families' balance sheets, providing annual, automatic (through matching to federal data sources on income) loan principal relief for people who have seen a below-average return on their higher education investment—those who are out of school and in households that earn less than 125 percent of the median high school graduate's household income, phasing out forgiveness amounts above that threshold. Starting the annual forgiveness at \$5,000 would mean that, even without accounting for borrowers' monthly payments, about half of borrowers in low- and moderate-income households would see their loans wiped clean in the first four years; starting it at \$10,000 would mean that even those earning

income too low to make monthly payments would have their debt paid down in half that time.⁵ Those amounts would be in addition to any one-time cancellation that may be adopted separately. For people with higher incomes or higher balances, the program could move forgiveness under the income-driven repayment plan earlier to ensure that someone doesn't sit on debt for decades that they will never repay.⁶

6. Redesign the Teacher Education Pipeline to Diversify the P-12 Teaching Force

Too often, America's BIPOC students do not see themselves in the faculty who teach at the P-12 schools they attend, and white students do not have teachers from other backgrounds. This has negative ramifications for all students. America needs to redesign its teacher education pipeline—including fully funding education programs and eliminating barriers to the teaching field—to ensure greater diversity of who is in the classroom. A diverse P-12 teaching force leads to better student outcomes, including higher graduation rates and college attainment for Black students. These outcomes would soon be felt throughout higher ed and the workforce. As part of this redesign plan, the next administration should:

- **Bring teacher pay to parity with professions** requiring the same level of education and training by transforming the Teacher and School Leader Incentive Program into a federal-state matched funds program. Black and Latinx teachers hold more federal student loan debt than their white peers, meaning the teacher pay gap can serve as a disincentive to pursue a career in teaching.
- **Expand federal programs under the Elementary and Secondary Education Act** Titles I and II and the Higher Education Act Title II to fully fund undergraduate education students and career-changers enrolled in graduate teacher training programs, and provide federal funding to expand the number of school districts that subsidize the undergraduate education of currently employed paraprofessionals and other staff.

- **Convene a national workgroup to study access to the credentials** required for career advancement and make recommendations to states on limiting the demand for education degrees from predatory for-profit colleges. Black pre-service teachers are more likely to have earned their credential at a for-profit college than their white peers, and attendance at a for-profit college is associated with higher, unmanageable student debt loads.
- **Expand federally supported residency programs**, based on the medical residency model, where teacher candidates undergo a full year of supervised clinical work in a school. This model has been linked to greater gender and racial diversity and higher retention in the profession.
- **Improve teacher licensure and career mobility** by implementing a nationwide professional development-centric certification process. Most states rely on standardized exams that have the documented effect of barring BIPOC teacher candidates from entering the teaching profession.

Notes

1. One possible approach to equity benchmarks would be to set the expectation that colleges enroll at least as many students from the bottom three quintiles as from the top two quintiles, a measure that is still unequal but recognizes the challenge of completely overcoming economic barriers. Using data from Opportunity Insights, we estimate that about half of colleges (49 percent) would currently meet that bar. At a more lenient level, with colleges enrolling up to twice as many students from the top two quintiles as the bottom three, the pass rate would be 80 percent. Lawmakers could establish more complex and nuanced measures, including combining race and wealth considerations, and could choose levels that become more stringent over time.

2. Some institutions have low FAFSA rates but great financial need. The proposal could be designed to take into account Pell grant equivalent population, or to provide schools with additional resources to help students complete a FAFSA.

3. The policy could include a safe harbor exempting any institution where per student instructional spending (only) was at least half of per-student tuition and fees, effectively accounting for the way existing data is reported: (1) colleges currently report spending and tuition revenue at the level of the whole institution, and (2) while instructional spending (and related overhead) is accounted for separately, student support is currently combined with recruiting and advertising.

4. Author's analysis of Survey of Household Economics and Decisionmaking, 2018.

5. The program could address other challenges in existing loan cancellation benefits by, for example, including providing automatic loan relief for students whose schools are fraudulent or suddenly closed, and fixing the tax treatment of loan forgiveness within the income-driven repayment program.