

COALITION ON HUMAN NEEDS

/ 2021

2022 /



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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

The Human Needs Agenda

Overview

These Public Policy Priorities form a human needs agenda that must be understood as instrumental both to respond to the pandemic emergency and to achieve sustainable long-term economic recovery and growth. Investing in our people is the promise of our democracy. But political leaders have in the past betrayed that promise through decisions that added to the wealth and income flowing to the top 1 percent while everyone else tread water or sank. We had decades of [shared prosperity](#) through the mid-1970s, with strong productivity growth accompanied by growth in most Americans' incomes. But in more recent decades, productivity gains have not been shared with most Americans, setting up the fault lines that the pandemic fractured. To rebuild, we must counter widening inequality through the inter-related priorities described in these pages.

The inequality we see today did not just happen. Concentration of wealth in few hands and the weakened position of organized labor, together with the long history of racial discrimination in housing, borrowing, education, criminal justice, and employment have been allowed, encouraged, or required by government. Big corporations and billionaires repeatedly secure advantages in law that erode worker and consumer rights and encourage the accumulation of great wealth.

Our nation is being tested in fundamental ways. Fault lines ignored by too many for decades are fracturing and must urgently be repaired. The Trump Administration refused to prepare for a possible pandemic and lied about its harsh impact when it came. The long-term economic insecurity of people below median income meant that millions who lost earnings due to the pandemic lockdowns were in no position to withstand the impact. At first, Congress responded with cash aid, expanded unemployment benefits, eviction moratoria, paid leave, and much more, but much of the aid was allowed to lapse for months or altogether despite soaring coronavirus cases and a struggling economy.

The results have forced us to confront hard truths. Before the pandemic, households at more than double the poverty line were stretched thin. Just under four in ten households with income up to \$50,000 a year were paying [half or more of their income on rent](#) in 2019. That was when times were good. In the [pandemic-induced hard times](#) of December 2020, close to one-quarter of renters in households with incomes up to \$50,000 reported they were behind in their rent, and well over half (57 percent) said they had found it somewhat or very difficult to pay for their usual household expenses in the previous week.

These hardships were not evenly distributed. In December 2020, about one in four Black and Latino adults living with children said they sometimes or often did not have enough to eat in the previous seven days, about twice the number of White households with children experiencing this level of deprivation. Across all income levels, households with children suffered more. While 37.5 percent of adults reported difficulty paying household bills, that was true for 45 percent of adults living with children.

Black, brown and Indigenous people, disproportionately in low wage jobs that could not be done safely from home, suffered more loss of income, were sickened more by COVID-19, and were more likely to die from it. Children in families with low incomes, disproportionately Black and brown, faced threats to their health and development from lack of food and inadequate access to education. Older people and people with disabilities were threatened by disease and isolation. Child care and home care for seniors and people with disabilities was disrupted, hurting families and care workers.

Nearly [27 million people](#) lost jobs, saw earnings decline, or dropped out of the labor force in December 2020. The percentage of long-term unemployed grew from 20 percent in December 2019 to 37 percent in December 2020. From February 2020 to February 2021, [2.4 million women left the labor force](#), far more than the 1.8 million men who left. The pandemic's toll on service and retail jobs hit women hardest, and school and child care closures forced them home to care for their children. [Unemployment rates](#) in February 2021 remained higher for Black (9.9 percent) and Latino (8.5 percent) workers than for Whites (5.6 percent).

The pandemic caused a state of emergency that required urgent action to prevent sickness and death and economic disaster. But it also exposed the need to reduce the long-term economic insecurity of close to four in ten of Americans. It showed that people paying more than half their income on rent have little left over to protect them in emergencies, much less save for their children's education or their own retirement. It showed that low pay for essential workers – from food services to care work to delivery workers – can threaten our whole economy as well as the services we need.

The pandemic brought home gross disparities. [Billionaires' incomes](#) rose by \$1.3 trillion while the coronavirus was raging. The stock market soared. But early in the pandemic, 8 million more people plunged into [poverty](#). Attendance at community colleges dropped and alarming numbers of children fell behind in school or stopped attending because their internet access was too limited.

In 2021, the new Biden Administration proposed and Congress enacted the sweeping American Rescue Plan, with short term aid targeted to people with low to moderate incomes. Its provisions are projected to [reduce child poverty by about half](#) in the year it will be in effect, and overall poverty by more than 30 percent. Cash assistance, including one-time payments, expansions of the Child Tax Credit and Earned Income Tax Credit, and higher unemployment benefits, combined with increased SNAP (food assistance) and child care help, are effective in substantially reducing poverty. Other provisions expanded access to health care, including the COVID-19 vaccines, and helped states and localities. President Biden has now proposed to build on this short-term “rescue” to create a lasting and shared recovery, through his American Jobs Plan and American Families Plan. These include many needed investments to create jobs, and build our human and physical infrastructure so that people can work and thrive.

All this tells us that an economic recovery agenda must be a human needs agenda. We cannot sustain recovery and growth without ensuring that people's health is protected. Businesses cannot grow without an educated workforce, or if people cannot afford their products or fear going out to buy them. Families cannot provide for their children's development and education without the stability of an affordable home, enough to eat, and child care. Workers cannot sustain themselves and their families if they are saddled with debt from student loans or uncovered medical care, or if they have no paid leave.

The Building Blocks of a Human Needs Agenda

1) Jobs, Higher Pay and Income, and Secure Housing and Nutrition: Workers' pay – and household income – must rise. That will require raising the minimum wage and strengthening labor rights and unionization. We need a federal commitment to increase pay and career ladders for care workers and to create more good jobs through investments in human and physical infrastructure, broadband, and renewable energy. We need a strengthened federal commitment to affordable job training and postsecondary education. Seeing how entrenched employment, income, and wealth disparities are by race, combating discrimination and targeting economic development strategies to low-income communities where people of color disproportionately live must be high priorities. When workers lose traditional jobs or self-employment/gig work, unemployment benefits must be adequate to cover basic expenses. We must also protect against the discrimination that women continue to face, and improve upon Social Security and Social Security Disability for retirees and people with disabilities, preserving their freedom to live in their communities. And because housing and food security are essential for every human being, there must be a greatly expanded federal commitment to ensure that no one goes without these necessities.

2) Health Care for All: The pandemic makes the cost of failing to make health protections available to everyone brutally clear, but the protections we need must extend far beyond relief from the current emergency. We must fund and build on programs such as Medicaid, CHIP, and Medicare to expand coverage and eligibility regardless of citizenship or involvement in the criminal justice system, or whether they live in a state or territory. Such coverage is especially urgent now that fewer people have jobs that provide health insurance. We must improve upon the Affordable Care Act and greatly expand outreach to help people find affordable, quality care. Substance use disorders and mental health services remain critically important, with drug [overdose deaths](#) climbing to record-breaking levels in the first year of the pandemic. We must protect the public health, through effective development and distribution of vaccines, and robust enforcement of health protections in the workplace and against toxic substances like lead in our water, air, or housing. We must require paid family and medical leave and paid sick leave.

3) Including All: A human needs agenda must prevent people from being left behind. That means reversing the xenophobic anti-immigrant policies of the Trump Administration. The immigration priorities in this document call for a pathway to citizenship and access to services for millions of immigrants who are part of our communities, many of them frontline, essential workers we depend upon. We must also reverse the policies of mass incarceration and open doors for those who have been incarcerated. Our communities and our economy benefit when we can tap the talents and spirits of so many who have been excluded: LGBTQ people, people with disabilities, and people who have experienced homelessness, as well as communities of color, women, and immigrants.

4) Investing in Children and Families: The policy priorities that follow address the multiple ways children and youth (again, disproportionately of color) are being shortchanged. Increased cash income for families with children is essential for those with low incomes, through the tax code or other means. Pandemic closures have threatened our already underfinanced child care system with collapse; we must dramatically increase our investment in child care and early childhood education. Substantial investments are needed in all levels of education. Children in families with low incomes are falling behind because of the pandemic, and the extra resources to help them catch up educationally must be a national priority. Increased SNAP/food stamp benefits help people of all ages, but are critically important to ensure healthy development in young children. Child nutrition programs need to be expanded, in part to get food to children not attending in-person school, but also for the long term, and especially to bridge gaps when schools are not in session. Families must be able to secure affordable, safe and healthy housing in neighborhoods that provide opportunity.

5) Investing in Public Services: From education to transportation to public health and much more, government workers provide services we all need. The federal government needs to help states, territories, and localities to hire enough workers with adequate pay and benefits to ensure that services are performed reliably, and should require fair pay, benefits and worker protections in any contracted services.

6) Justice: The deck is stacked against Americans with low incomes, people of color, immigrants, and other marginalized people. They are forced to pay exorbitant interest to borrow money and are likely to fall into debt traps. Fees and fines cause loss of property and jail time. Without access to legal counsel, they may be evicted, furthering a downward spiral from which it is hard to recover. Disproportionate arrests, incarceration are well-documented injustices affecting people of color, the poor, and homeless. In states and communities across America, multiple barriers are erected to keep people of color and other citizens without power and money from voting. A human needs agenda repairs these injustices. We cannot fulfill the promise of our nation if millions of people without power or adequate income are kept down by unfair and unlawful means.

7) Making the Federal Budget an Engine of Progress: Funding decisions can right wrongs, secure justice, protect people's health and safety, ensure that people are protected from hardship, and spur economic development for the benefit of all. Tax decisions can provide funding to carry out these Public Policy Priorities, or they can exacerbate inequality by squandering revenues in costly tax breaks for corporations and the rich. **The Coalition on Human Needs commits to take a leadership role in bringing advocates together to use federal budget and tax policy to effect the changes sought in this document.**



COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

CHN Leadership Issues

Issues in this category are cross cutting and affect the entire human needs community. The Coalition will play a leadership role on these issues. Issues in this category will get the highest possible attention from CHN staff where appropriate and feasible. CHN will:

- Advocate for these priorities before Congress and the Administration;
- Organize and actively participate in lobbying visits;
- Hold strategy sessions;
- Initiate sign-on letters and circulate sign-on letters initiated by others;
- Host seminars, briefings and webinars;
- Educate the human needs community and its network on the issues;
- Highlight and provide information on the status of these issues in our emails, web site, and in The Human Needs Report;
- Update CHN members on their status at bi-weekly Advocates' meetings.

CHN recognizes that in a time of unprecedented threats and unpredictable opportunities affecting vulnerable people and the services they need, it may be necessary to shift staff resources and coalition focus to issues not now addressed within the Leadership Issues below. Decisions to shift resources will be made based on the significance of the impact on low-income and vulnerable populations, including immigrants, communities of color, and people with disabilities, children and seniors.

The following public policy initiatives are identified as **Leadership Issues**:

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Budget and Appropriations

The federal budget is an expression of our nation's priorities, and an engine for realizing them.

Federal investments should spur economic growth that benefits all, reducing inequality and ensuring that our society provides all people with the building blocks of a decent life: food, housing, health care, education, and training; opportunities to work and care for family members; and income supplements when work pays too little or is not possible, including for seniors in retirement and people with disabilities.

Even in 2019, when unemployment was low, close to four in ten households with annual incomes up to \$50,000 were paying more than half their income on rent. More than half of American households had incomes of less than \$50,000. Already tight family budgets were ill-equipped to weather the pandemic recession, in which millions lost income. As a consequence, nearly one in five renters reported being behind in rent in early December 2020, with one in four Latino and Black renters behind. The federal budget must respond to Americans' long-term and more urgent economic insecurity, felt disproportionately by communities of color.

Protecting and improving federal programs that ensure economic security and individual and family well-being are the central goals of the Coalition on Human Needs. Decisions about federal investments should begin with an assessment of unmet needs. The President's budget, Congressional Budget Resolutions, and subsequent appropriations bills should all provide for real growth in meeting the needs of the most vulnerable and realize the goal of reducing poverty and increasing economic security for all Americans. Meeting these goals requires budget decision-making informed by a commitment to address racial and ethnic disparities and injustices. Shared economic progress and the challenges of providing health care for all and ensuring retirement security for an aging population can be met by federally-funded investments that spur broadly shared economic growth, paid for by a responsible combination of revenues, savings, and sustainable levels of borrowing.

The COVID-19 pandemic has left millions suffering very real hardships and our economy in a recession. Leading economists have said that the federal government must provide trillions of dollars in additional stimulus to address these hardships and get the economy moving again, and warn that providing too little aid will prolong the economic downturn. While several relief packages were passed in 2020, much more needs to be done. Even before the pandemic, funding for many human needs programs was still well below their FY2010 levels, adjusted for inflation. Now, the need for increased spending on these critical programs is even more imperative.

Failure to control wasteful spending makes it harder to meet our country's needs. The Pentagon and Homeland Security budgets should be subject to the same oversight and discipline as other spending. **The Pentagon's budget is at an all-time high**, and it exceeds the combined defense budgets of the next ten countries with highest defense spending: China, India, Russia, Saudi Arabia, France, Germany, the UK, Japan, South Korea, and Brazil. **Yet the Pentagon is the only federal agency that has never passed**

a basic financial audit. Powerful special interests -- and the members they influence in Congress -- must not be allowed to continue to fund programs and weapon systems that even the Pentagon has not requested and does not need. Similarly, funds for border walls, harsh anti-immigrant enforcement, and inappropriately long sentencing for drug-related offenses do not enhance our security. Reducing wasteful and ineffective spending will free up much needed revenue for Human Needs priorities and lead to improved national and economic security for our nation.

Caps on appropriations imposed by the Budget Control Act of 2011 will expire at the end of FY 2021, although caps on certain mandatory programs such as Medicare will continue. These caps and other statutory constraints have led to domestic and international appropriations falling to 3.1 percent of GDP, an all-time low since 1962, the start of such record-keeping.

The Coalition on Human Needs supports a federal budget that gives priority to human needs, recognizing that investments are needed in our human and physical infrastructure such as education and job training, health care and nutrition, child care, housing, digital communications, clean air and water, and transportation, in order to increase opportunity and security for all people, with special attention to the needs of those with low- and moderate income. To help the nation recover from the ravages of the pandemic, it is necessary to rebuild and expand many services to meet growing needs. Investments in services should both meet needs and increase employment in good-paying jobs. The nation needs more care workers serving children, people with disabilities and seniors; more workers upgrading physical and digital infrastructure; more educators; more health professionals; and more workers in renewable energy and environmental cleanup. The federal budget should accommodate new and expanded federal programs as a strategy for economic growth and job creation to alleviate poverty and improve public health, ease the climb to the middle class, and reduce racial and ethnic disparities. Investments to achieve these ends should be exempt from spending limits intended to reduce the deficit.

CHN supports a long-range balanced approach of investments to spur equitable economic growth and use of increased revenues from those most able to pay to prevent unsustainable deficits. Extremely low interest rates make strategic investments to rebuild or expand services timely. The nation needs more investment in essential services and infrastructure in order to increase the number of good-paying jobs; without that, wages and economic growth will continue to stagnate, and prosperity will not be shared with millions of Americans, including families with children. Budgets should incorporate the goal of stabilizing the debt to GDP ratio over time, taking into account the impact of deficit reduction measures on disparate income groups and protecting low-income people from harmful cuts in services.

CHN supports allowing discretionary spending caps to expire in FY 2022, as provided under the Budget Control Act, and to increase domestic discretionary spending to a larger proportion of GDP in order to meet needs and increase investments as described above. **CHN opposes** further extensions of budget caps on non-exempt mandatory programs such as Medicare.

CHN supports improvements and expansions in mandatory programs such as Social Security, Medicaid, the Children's Health Insurance Program (CHIP), the Affordable Care Act, the Supplemental Nutrition Assistance Program (SNAP) and child nutrition services, unemployment insurance, Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI) and child welfare and family support programs. These programs provide essential services, with special attention to the needs of people with low incomes, including children, seniors, and people with disabilities.

CHN opposes efforts to sabotage, dismantle, or undermine the Affordable Care Act (ACA), which has provided health insurance to 20 million Americans and improved coverage for millions more, while making savings in overall health care costs that have already contributed to a reduction in long-range deficit trends. A good faith effort should seek improvements in the ACA as well as adopting other measures to expand access to health care and reduce costs.

CHN supports an even-handed and open assessment of expenditures and revenues through the budget process based on program effectiveness at meeting important goals. Tax expenditures, which totaled about \$1.5 trillion in FY 2020, must be subject to this assessment, along with Pentagon and domestic expenditures. Spending through the tax code is not only costly but also skewed to deliver its benefits disproportionately to people with the highest incomes. Support for military spending reductions has spread across the political spectrum. Other expenditures such as border wall construction and immigration enforcement measures, agricultural subsidies or private contractor payments should be assessed for their usefulness in promoting national goals and for their impact on racial, ethnic, and other equity concerns. Similarly, tax expenditures intended to encourage economic growth should be evaluated for their cost-effectiveness and role in lessening or exacerbating inequality. *(See next section for a fuller discussion of CHN positions on revenues.)*

CHN supports the continued incorporation of inflation adjustments in projecting baseline costs of programs. The Congressional Budget Office includes the effects of inflation in order to show the cost of maintaining current service levels. Failure to do so would create the false impression that flat funding would cover the same amount of services as in the previous year and would worsen current trends of disinvestment in domestic needs.

CHN supports limiting increases in the deficit due to tax cuts by restoring the Conrad rule, which subjected tax cuts as well as proposals to increase mandatory program spending to a 60-vote Senate point of order if they would increase the deficit. In recent years, the Senate ended such limits on tax cuts, only maintaining the point of order against mandatory program spending increases. **CHN opposes** applying pay-go rules to emergency spending for disaster or pandemic relief or in response to economic downturns; nor should pay-go be applied to discretionary spending.

CHN supports either elimination of the debt limit or approval by Congress of an increase in the level of debt held by the U.S. government tied to the revenues and expenditures approved by Congress in its budget resolutions. Once Congress has approved levels of spending and revenues that result in a deficit, there should be no separate periodic votes required to increase the debt limit.

The Coalition on Human Needs opposes restrictive structural changes such as block grants, per capita caps or vouchers, as well as dollar cuts in critical human needs programs that would hamper their effectiveness or their ability to serve eligible families and individuals in essential entitlement programs including Social Security, Medicare, Medicaid, the State Children's Health Insurance Program (CHIP), SNAP, unemployment insurance, TANF, and SSI. **CHN opposes** waivers that would undermine the individual entitlement to benefits. **CHN supports** a thorough reversal of existing waiver policies that encourage states to impose work requirements, cost sharing and other measures intended to deny benefits, in contradiction of the basic purpose of programs, and **supports** ensuring that waiver requests from states are only approved if they are consistent with underlying law and accompanied by effective evaluation. **CHN opposes** offsetting cuts in one priority program to pay for another.

CHN opposes funding government operations such as the criminal justice or immigration systems by fees and fines that disproportionately affect people with low incomes.

CHN opposes the use of automatic measures resulting in funding cuts triggered by eventualities such as failure of Congress to enact appropriations bills or deficits higher than initial projections. Examples of such trigger proposals include the automatic imposition of a Continuing Resolution to flat-fund appropriated programs when Congress fails to agree on annual spending bills, or requiring expedited reconciliation procedures in the Senate intended to force cuts or restrictions in basic safety net programs if deficits exceed estimates in the budget resolution. These or other automatic actions would have very negative effects if they were imposed during an economic downturn, when higher deficits are appropriate economic policy. Similarly, **CHN opposes** fast-track procedures for terminating programs or converting safety net entitlement programs to discretionary appropriations. The outcome of automatic or fast-tracking proposals is almost always the reduction of needed services. Congress should not substitute government by automatic pilot for the judgment members should exercise in weighing needs, sound economic policy, and revenue resources.

CHN opposes budget enforcement procedures that are limited to across-the-board spending cuts without requiring revenue increases and/or reductions in tax expenditures, as well as budget rules changes that make it easier to cut taxes while making it procedurally difficult to consider revenue or expenditure increases. **CHN opposes** the use of “dynamic scoring” to justify costly tax cuts. Economists across the ideological spectrum agree that its use is more a political tool than a reasoned assessment of policy.

CHN opposes constitutional amendments to require a balanced federal budget.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Tax Policy & The Economy

Justice Oliver Wendell Holmes famously defined taxes as “what we pay for civilized society.” Over the past several decades, our tax system has become rigged in favor of the wealthy and corporations, while leaving average Americans and our children picking up the tab. The major tax bill passed in December 2017 exacerbates the problem. Tax breaks and loopholes, and offshoring of profits all serve to benefit the super-rich, Wall Street, and major corporations while starving our country of the revenue needed to make critical public investments to protect the most vulnerable in our society and ensure opportunity for everyone.

Millionaires and billionaires saw their wealth balloon during the COVID-19 pandemic, while the 2017 tax bill and the March 2020 CARES Act gave even more tax breaks to these wealthiest Americans. At the same time, revenues for state and local governments - and the vital services they provide - plummeted.

A tax system is needed that is built on the principles of fairness and adequacy. This means a system that is more progressive and raises a substantial amount of additional revenue from our country's wealthiest individuals and corporations. It also means providing assistance to those who need it and Congress may implement such assistance through the tax code. For example, Democrats and Republicans alike have supported proposals to increase the Earned Income Tax Credit for low-income workers without dependent children and provide more help to low-income families through the Child Tax Credit, proposals that if passed could expand opportunity to those in need and help more low-income individuals and families out of poverty. Similarly, the tax code should be utilized to reduce enormous racial and gender wealth gaps.

Enacting spending cuts rather than raising revenues would be devastating to vital domestic priorities including human needs programs. A tax system is needed that raises adequate revenues in a progressive manner and includes tax benefits that help struggling families.

The Coalition on Human Needs supports a tax system that raises adequate revenues in a progressive manner and includes tax benefits that help struggling families.

CHN supports broadly reversing those provisions of the so-called Tax Cuts and Jobs Act (TCJA) that favor the wealthy and corporations. Whether it's the cut in the top marginal tax rate for corporations or individuals, the doubling of the exemption for the estate tax or the tax break for pass-through corporations, the TCJA further rigged our tax code in favor of the powerful at the expense of everyone else. While many of these provisions should be more broadly reformed, others should simply be repealed outright.

CHN supports substantially increasing the scale and scope of tax credits for low- and middle-income families. The success of programs like the EITC and CTC show that these programs are well worth building up and replicating to address additional needs in the future.

CHN supports closing the gap in the Earned Income Tax Credit (EITC) so that no low-wage worker is taxed into poverty. Congress should expand the EITC for low-wage workers not raising children in their home, including extending the credit to young workers starting at age 19, to young adults who age out of foster care at 18, and to workers above the age of 64. **CHN supports** extending permanent, equal access to the federal EITC to residents of Puerto Rico and the other U.S. territories, replacing Puerto Rico's more limited local EITC.

CHN supports strengthening the Child Tax Credit (CTC) for children living in poverty by making the credit fully refundable with no earnings requirement, and with a higher amount provided for children under age six. **CHN supports** extending permanent, equal access to the federal CTC to residents of Puerto Rico and the other U.S. territories, including to families in Puerto Rico with fewer than three children. The CTC is aimed at helping parents do the best for their children by creating a child allowance; under the current structure very poor families who most need it get only a partial credit or none at all. (*See section on Cash Allowance and Temporary Assistance for Needy Families.*)

CHN supports ending the offset of refunds from the EITC, CTC and other tax assistance intended to alleviate poverty for repayment of federal debts.

CHN supports tax reform proposals that target corporate tax avoidance, reduce incentives for corporations to shift jobs and profits offshore, and crack down on tax havens. Multinational corporations should not be allowed to avoid paying their fair share in taxes by continuing to shift hundreds of billions in profits into tax havens each year.

CHN supports reducing tax breaks for the wealthiest Americans, who receive billions in tax benefits each year that do not serve the national interest, increase inequality, and starve the government of revenues needed for important services. As written, many of the largest tax breaks in our code are upside-down, meaning they provide greater benefits to the wealthy over low- and middle-income families. Those tax breaks targeting real needs should be reformed and turned right-side up so that they are better targeted to those facing hardship. Well targeted refundable credits for low- and moderate-income people are strongly preferable to deductions, which always benefit those in higher tax brackets more.

CHN supports taxing income from investments (such as capital gains and dividend income) at the same rate as income from work (ordinary income). There is no reason why wealthy investors like Warren Buffet should be paying a lower tax rate than many middle-income Americans.

CHN supports progressive new sources of revenue, such as financial transaction taxes on Wall Street trading and a Financial Crisis Responsibility Fee, which would reduce the risk of and offset the costs related to firms that might be considered "too big to fail."

CHN supports a significantly more progressive estate tax at a rate at least as high as the rate in effect in 2009 (45 percent) and an exemption no higher than that applicable in 2009 (\$3.5 million). The estate tax should be restored to its role as a critical bulwark against the increasing consolidation of wealth in the United States.

CHN supports repealing the loophole that allows a substantial portion of capital gains income to never be taxed if it is passed on as part of an estate. This is yet another way wealthy investors are able to escape taxation.

CHN supports enacting a carbon tax to combat the existential threat of climate change. The carbon tax should be carefully designed so that some of the revenue generated is returned to low- and middle-income families to offset increased costs for the tax.

CHN supports legislative actions that prevent corporations from pretending to be foreign companies for tax purposes (a practice known as “corporate inversions”). If Congress refuses to act, the Treasury Department should use every administrative tool lawfully available to raise revenue and make our tax system fairer.

CHN supports the establishment of a tax credit to help make housing affordable for renters with the lowest incomes. Our nation has long provided tax relief for higher income homeowners, most of whom would be stably housed without assistance. A renters’ tax credit that could help ensure that the lowest income households are able to afford a safe, decent home is long overdue.

CHN supports an expansion of the Low-Income Housing Tax Credit tied to reforms that make it more effective and more able to serve more low-income and extremely low-income, homeless, rural, and Native American populations.

CHN supports making the Child and Dependent Care Tax Credit (CDCTC) refundable. This crucial reform would allow many low-income families to claim the credit for the first time, though it must be paired with robust direct investments in the child care system. Child care is a major expense for families and consumes a larger share of the budgets of families with lower incomes. The current CDCTC provides limited benefits to low-income families because it is not refundable.

CHN supports restoring IRS funding so that the agency has adequate federal appropriations to strengthen and increase enforcement activities, especially focusing on taxpayers or corporations avoiding or evading large dollar amounts. After years of budget cuts, the IRS has been unable to ensure that the wealthy and corporations are paying what they legally owe.

CHN supports repealing the requirement for the IRS to use private debt collectors and ending the disproportionate targeting of low-income taxpayers for collection activities.

CHN supports requiring regulation of commercial tax preparers including minimum competency standards. Financial products (refund anticipation loans and checks) offered by commercial preparers should be strictly regulated, including capping fees to 36%.

CHN supports increased funding for the IRS Volunteer Income Tax Assistance Program (VITA) to help low-income taxpayers get every tax credit to which they are entitled.

CHN supports Individual Taxpayer Identification Number (ITIN) eligibility for tax credits designed to help families work, support their children and pay for college. The Congress and IRS must eliminate administrative barriers to applying for and receiving an ITIN in order to ensure that all taxpayers – regardless of their immigration status – are able to comply with their federal tax obligations.

CHN supports improving and retargeting tax incentives to promote asset building for low-income families with children, for retirement security and to reduce the racial wealth gap.

CHN supports review of regulations issued by the Trump Treasury Department that expanded the 2017 tax cuts for the wealthy and corporations beyond what the law allows. The incoming administration should consider revising these regulations to more closely follow the law and stop providing additional breaks that were not authorized by Congress.

CHN supports executive action to clarify that certain tax avoidance schemes run afoul of the law. Wealthy individuals and large corporations have creative attorneys and accountants who will continually push new tax dodging techniques to determine just how far they can go before the IRS reins them in the way the Obama administration reined in corporate inversions with new regulations.

The Coalition on Human Needs opposes cutting funding for human needs programs to pay for any tax expenditures, including refundable tax credits such as EITC and CTC. Given the challenges many face in America, there is no reason additional help for some individuals should have to come at the cost of cuts for others in need.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

CHN Supportive Issues

Issues in this category are those in which CHN will serve to “bridge” the gap between the human needs community and any other coalitions working on the identified issues. The Coalition will not take the lead on these issues but will support other leaders and expand their advocacy capacity. As resources permit, CHN will:

- Advocate on behalf of these issues before Congress and the Administration;
- Disseminate sign-on letters generated by other organizations to CHN member groups;
- Co-host briefings and forums on supportive issues;
- Identify member organizations to participate in advocacy efforts, but will not take primary responsibility for arranging meetings or actions on the issue;
- Track the legislation in *The Human Needs Report*;
- Provide updates during the bi-weekly Advocates’ meetings.

The following public policy initiatives are identified as **Supportive Issues**:

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Public Policy Priorities for 2021 and 2022

Education and Labor

Education: The COVID-19 pandemic has necessitated remote learning for many, from pre-K through post-secondary schooling, exposing and exacerbating the dire inadequacies and inequalities in access to education. Now, rebuilding our economy and improving our future will require strengthened capacity in our education system to prepare all our children as well as adults seeking to advance or change occupations.

The COVID-19 pandemic particularly has hurt many low-income children and children of color, who must learn virtually, but often do not have access to computers or reliable broadband internet at home. It has left many child care providers without the tools they need to safely care for the children of frontline workers and caused widespread closures and layoffs of the child care sector that leave children and families without the care they need. In fact, experts estimate that it would take at least [\\$9.6 billion per month](#) in dedicated funding just to stabilize the child care sector. A million educators have lost their jobs in public K-12 and higher education during the pandemic at a time when students will need more support, not less. And the pandemic has raised fears about the future success of many college students, particularly students of color or with low incomes who planned to attend college, but had to drop out or never enrolled in the first place.

Even before the pandemic, there were serious inadequacies at all levels of education. People with low incomes, disproportionately people of color, have less access to quality early childhood education, are more likely to go to under-resourced schools, and are less likely to attend college. The high cost of postsecondary education has caused students to pile up debt. Even in good times, that debt has reduced the standard of living for millions of young families. In the pandemic recession, student debt has become unsustainable for people with low incomes or newly unemployed.

COVID-19 also has demonstrated the essential link between child care and the ability of parents to work. An effective education system must include high-quality early childhood programs, including quality child care, Head Start, and Early Head Start, which help children develop the skills they need to succeed in school and help parents get and keep jobs. It includes access to affordable higher education, including college or university or technical school. It includes effective and well-funded job training for adults and youth.

Labor: COVID-19 has caused millions of Americans to lose their jobs; some of those jobs have come back, but many never will without federal support. Essential workers in this time of pandemic need protections on the job, including personal protective equipment and safe workplaces. Workers also must have access to paid sick days and paid family and medical leave.

Historically, union membership has led to better wages and benefits and greater job security. But the percentage of workers who belong to unions has almost been cut in half since the 1980s. Even before COVID-19, workers faced many threats. Most workers are employed “at will” and can lose their jobs at any

time. They may be given unpredictable schedules and less than full-time hours. Large numbers, especially in low-wage jobs, lack paid leave (including sick leave and paid family and medical leave). Many workers face discrimination: by race or gender, pregnant workers, immigrants, LGBTQ workers, workers wrongly classified as independent contractors and thus denied benefits – even unemployed workers face discrimination based solely on their employment status. And with decreased bargaining power, wages are stagnant.

Too often, work – even full-time work – does not provide sufficient compensation to raise families out of poverty. Moreover, for millions of workers, particularly those with caregiving responsibilities or those laboring in agricultural work, today's jobs leave them struggling to meet their responsibilities at work and at home. The federal minimum wage has not been raised since 2009; since that time, inflation has eroded its value by close to 10 percent. Workers need improvements in wages, access to paid leave, a guarantee of sufficient hours, and parity for part-time workers. Finally, with two in three workers experiencing at least a year of joblessness for themselves or their household head during their working years, workers need the backup of a strong unemployment insurance system.

Fairness in the Workplace

The Coalition on Human Needs supports all workers' freedom to form unions and to bargain collectively, including legislation to provide all public employees with the right to organize; to collectively bargain over wages, benefits, and other terms and conditions of employment; and to access dispute resolution mechanisms such as mediation and arbitration.

CHN supports legislation to provide workers with the right to utilize a majority sign-up process (card-check) to form a union, which will help protect workers seeking to form a union from intimidation and coercion by anti-union employers.

CHN supports unions' rights to receive non-member fees, in addition to member dues, so that all employees who benefit from union representation are contributing to the cost of that representation.

CHN supports legislation to protect employees exercising their labor rights, including increased protections for workers engaging in strikes or peaceful protest actions, increased access to the court system for workers seeking justice for violations of their rights, increased penalties for employers that violate workers' rights.

CHN supports legislation to prohibit employers from forcing employees seeking to organize from attending anti-union meetings, where employees are often intimidated by union-busting "persuaders."

CHN supports legislation to facilitate first contracts for newly formed unions—nearly half of which never reach a first contract—by requiring mediation and arbitration to settle disputes.

CHN supports legislation that would allow pregnant women to continue to do their jobs and support their families by requiring employers to make the same kinds of accommodations for pregnancy, childbirth, and related medical conditions as they are currently required to do for employees with disabilities.

CHN supports legislation that ensures workplace equality by protecting LGBTQ workers from employment discrimination, including discriminatory hiring, firing, promotion, wages and benefits, and protection from retaliation for reporting these practices.

CHN supports the continuation of the executive order issued under the Obama Administration which prohibits the federal government and its contractors from discriminating based on sexual orientation or gender identity.

CHN supports robust policies and adequate funding to enforce workplace protections such as the right to minimum wage and overtime pay, child labor laws, healthy and safe workplaces, and equal opportunity and equal treatment.

CHN supports legislative actions that will curb misclassification of employees as independent contractors.

CHN supports legislative actions to secure full employee rights for workers currently excluded from federal labor law protections, including domestic workers, farmworkers, day laborers, in-home child care providers and others.

CHN supports legislative actions that will curb employers' abuse of immigrant workers.

CHN supports legislation that would make the practice of hiring discrimination against the long-term unemployed illegal.

CHN supports legislation that would limit employers' use of credit checks to screen potential employees, thus leveling the playing field for those workers who have suffered through economic hard times.

CHN supports legislation that would limit employers' use of criminal background checks to screen potential employees until they have received a conditional offer of employment. Thereafter, such background checks should only be considered in a manner that is consistent with the EEOC's Enforcement Guidance on Arrest and Conviction Records in Employment Decisions.

The Coalition on Human Needs opposes any federal action that would erode worker protections, including the right to organize, to receive fair wages, to work in healthy and safe workplaces, to be whistleblowers, and to be free from discrimination. **CHN opposes** any federal action, including in the courts that would weaken public sector unions by prohibiting them from collecting fees from nonmembers to cover the basic costs that the union incurs representing them. **CHN opposes** any efforts to roll back legal protections and agency enforcement efforts addressing pregnancy discrimination. **CHN opposes** politicizing the federal government workforce by elimination of civil service protections for large numbers of career employees. **CHN opposes** turning back the clock on federal minimum wage and overtime protections, including for home care workers. **CHN opposes** immigration enforcement actions that undermine the enforcement of labor, health and safety, anti-retaliation and other employment laws.

Adult Education and Workforce

The Coalition on Human Needs supports a revitalized workforce system that will contribute to economic and job growth and enable workers to secure living wage jobs with decent benefits. This includes increased federal support for all workforce programs, including Workforce Innovation and Opportunity Act (WIOA) programs for adults, dislocated workers, and youth, national programs training hard-to-reach and hard-to-serve populations, the Employment Service, and unemployment insurance operations, as well as additional investments in literacy, adult basic education and career and technical education programs, rehabilitation services, and providing training for nontraditional occupations or those in which one gender is less than 25 percent of the workforce.

CHN supports the reauthorization of the National Apprenticeship Act (NAA) to prioritize reinvestment in proven workforce training that meets high job quality standards. **CHN supports** WIOA reauthorization that prioritizes and strengthens initiatives to support Black, Latinx, and Indigenous people, people of color, immigrants, youth and young adults, women, youth and adults impacted by the criminal justice system, and jobseekers with low incomes who have been disproportionately impacted by the pandemic recession.

CHN supports expanding full access to all workforce development programs and services authorized under the Workforce Innovation and Opportunity Act and the National Apprenticeship Act to undocumented immigrant workers and reaffirming access for DACA recipients, TPS recipients, and all other new Americans.

CHN supports significantly increasing the size of and access to Pell Grants and other forms of scholarship aid so people with low incomes pursuing a postsecondary education are not burdened with debt as they attempt to gain a foothold in the labor force. **CHN supports** repealing the Federal Pell Grant eligibility ban for youth and adults impacted by the criminal justice system to reinstate equitable access to quality and affordable postsecondary education to this population.

CHN supports greater alignment of workforce development, postsecondary, and human services programs, including child care assistance, to create pathways to marketable postsecondary credentials and economic security for adults with low incomes and opportunity youth.

CHN supports increasing the focus on serving the most vulnerable workers – adults with low incomes and youth who have limited skills, lack work experience, and face other barriers to economic success; expanding education and training options to help participants access good jobs and advance in their careers; building robust career pathway programs that include integrated education and training strategies along with comprehensive support services; helping disadvantaged and unemployed adults and youth earn while they learn through support services and effective employment-based activities; preserving the national job-training program for migrant and seasonal farmworkers; and aligning planning and accountability policies across core programs to support more unified approaches to serving lower-skilled individuals with low incomes.

The Coalition on Human Needs opposes policies that promote rapid reemployment or “work first” policies rather than needed wage replacement for jobless workers or education, training and placement help for good jobs.

Job Quality and Caregiving Responsibilities

The Coalition on Human Needs supports emergency protections for all working people and family caregivers until the end of the COVID-19 pandemic and its economic repercussions. These include:

- Extension and expansion of the Families First Coronavirus Response Act (FFCRA) emergency paid sick leave and emergency family leave provisions, which expired on December 31, 2020, so that emergency paid leave is available until at least the end of 2021. Paid leave should be expanded to include all working people rather than just those in businesses with fewer than 500 workers; so that exemptions for emergency responders and health workers, as well as parents in small businesses, are removed; so that all workers receive 100% of their wages to quarantine, receive or provide care; and so that 12 weeks of paid leave is available for serious personal and family health issues and to care for older or disabled adults whose place of care is closed as well as for children who are out of school or care.

- Extension of Pandemic Unemployment Compensation (PUC) and Pandemic Unemployment Assistance (PUA) while high unemployment continues. PUC is now providing \$300 per week in additional unemployment benefits through March 14, 2021 and should be increased and extended. PUA covers gig and self-employed workers ineligible for regular unemployment insurance, including people who cannot work during the pandemic due to personal or family health issues or caregiving responsibilities.
- Funds that will help working parents and caregivers return to regular employment, including robust funding for child care and PPE for child care workers so that parents have safe care options for their children during the pandemic and so that child care centers are able to remain open during the pandemic and beyond. **CHN supports** funding for state and local governments earmarked to help schools to re-open safely. **CHN also supports** funds for long-term care, in-home care, and nursing home safety during the pandemic so that older adults and people with disabilities can receive safe care and family caregivers can return to work.

CHN supports an increase in the federal minimum wage to \$15 for all workers indexed to average wage growth so that it cannot erode due to Congressional neglect. All sub-minimum wages should be gradually eliminated – those for workers with disabilities, youth and student workers. Furthermore, the tipped minimum wage should be eliminated, establishing one minimum wage for all workers.

CHN supports policies and adequate funding to enforce workplace protections such as the right to no less than the minimum wage, healthy and safe workplaces, equal opportunity and equal treatment.

CHN supports restoring vitality to the federal overtime law by upholding, through legislative or judicial action, the final December 1, 2016 overtime regulations. **CHN supports** requiring the payment of prevailing wages in federal contracting. **CHN supports** federal legislation to improve gender pay equity and enforcement of equal pay laws.

CHN supports legislation that would establish a national minimum paid sick days standard for employers, expand FMLA coverage, and create a national paid family and medical leave insurance program. Further, the federal government should be a model employer, providing its employees with comprehensive paid family and medical leave -- expanding on the new paid parental leave rights federal workers gained in 2020.

CHN supports a national paid family and medical leave insurance program that is universal, available to all workers regardless of where they work, the size of employer and whether they work full or part-time or are self-employed; is comprehensive, covering all needed serious family and medical leaves; is inclusive to cover diverse families including family members in need of care who are related by “blood or affinity” to the worker; is affordable and accessible to all workers, including replacing a significant portion of low-wage workers’ usual wages; and provides job protection and prohibits discrimination and retaliation for taking the benefit.

CHN supports legislation to create fair job schedules, including proposed laws that would give workers the right to ask for a change in their schedule without fear of retaliation; to receive sufficient advance notice of their job schedules; to receive a minimum number of hours of work per week; to receive reporting pay if sent home from work early; to receive compensation if required to be on-call or scheduled for a “call-in shift;” and (for part-time workers) to receive access to available hours prior to the hiring of additional part-time workers. CHN supports legislation to create equitable access to benefits and pay for part-time workers.

CHN supports executive actions that advance the paid leave, equal pay and non-discrimination policies set out above and apply high-road requirements to the federal contracting workforce. **CHN supports** vigorous and robust strategic enforcement of wage and hour laws and federal contracting requirements related to paid sick leave, equal pay and fair wages.

The Coalition on Human Needs opposes any legislation that would undermine or erode existing state and local labor standards, such as laws that fully preempt paid sick days, paid family and medical leave, or fair scheduling policies.

Unemployment Insurance

The Coalition on Human Needs supports strong state UI programs that reflect the needs of today's working families. Congress must require states to provide up to 26 weeks of regular UI benefits, which, in an economy of rising unemployment durations, would provide jobseekers, especially lower-wage jobseekers, with a more realistic window of time to find suitable new employment. Further, in recognition of the prominent role of part-time work in the U.S. economy, especially in large service-providing industries, Congress must ensure that part-time workers are eligible in all states. **CHN supports** continued eligibility of gig and self-employed workers for unemployment benefits, as provided through Pandemic Unemployment Assistance. **CHN supports** federal "non-reduction" provisions prohibiting states from enacting offsetting reductions to regular state benefits during periods in which federal benefits for long-term claimants are activated—including reductions to benefit amounts and maximum potential durations.

CHN supports an adequately funded UI system, to ensure it can continue meeting its goals of stabilizing the economy and households during difficult times without harsh benefits cuts that harm working families. As a first step, Congress must raise the portion of annual earnings subject to federal UI taxation, known as the taxable wage base, which at \$7,000, is highly regressive. Recent policy reform proposals have put forward levels ranging from one-third to one-half of the Social Security taxable wage base. Notably, this would cause state wage bases to rise automatically and dramatically increase the health of state trust funds, meaning that they would be less likely to need massive federal loans during high-use periods such as recessions.

CHN supports fair access to state UI programs, supported by full federal funding of program administration, and strong enforcement of applicable federal standards, to ensure state claims-filing processes can be easily understood and accomplished by most workers, including workers with literacy challenges, workers with limited English proficiency, older workers, and disabled workers.

CHN supports federal investments in layoff aversion strategies like short-time compensation, also known as work sharing, which lets firms reduce work hours as an alternative to layoffs during temporary downturns. UI benefits supplement worker earnings until conditions recover.

CHN supports a revitalized Employment Service, which provides cost-effective job-search assistance to jobseekers, including UI claimants, and greater investment in Reemployment Services and Eligibility Assessments, or RESEA, for UI claimants, especially those identified as the most likely to become long-term unemployed.

CHN supports Congressional authorization of a Job Seekers Allowance, which would be a modest, means-tested benefit to workers who are ineligible for UI, but who are attached to the labor-force, looking for work, and need financial assistance in order to be able to meaningfully search for work and support themselves and their families while doing so.

CHN supports reforms to the Extended Benefits (EB) program, the permanent federal-state program that extends the benefit duration of claimants who exhaust their regular state benefits during recessions. To ensure EB ramps up swiftly during difficult times, state activation criteria, also known as “triggers,” should be based on state unemployment rates, rather than insured unemployment rates, which are stricter; and payments should be fully federally funded, as state trust fund reserves usually are low or depleted during recessions.

The Coalition on Human Needs opposes proposals that would grant states waivers of important federal UI requirements, for such purposes as diverting scarce UI trust fund dollars to conduct demonstration projects that allege to facilitate the reemployment of a state’s UI recipients but that condition UI receipt on factors unrelated to substantive eligibility; or to defy federal UI administrative standards, first established to ensure the prompt payment of benefits to eligible jobless workers. Current federal UI law grants states broad authority to define UI eligibility rules and disqualification penalties. In addition, many states demonstrated during the Great Recession that they have the capability and resources under existing federal UI law to employ strategies that help facilitate reemployment.

CHN opposes any attempts to allow states to require mandatory drug testing of UI applicants other than in the narrow circumstances spelled out in the Middle Class Tax Relief Act of 2012. Federal law currently permits states to conduct drug testing as a condition of initial UI eligibility if an individual was discharged for unlawful drug use, or if the only suitable work available to an individual is in an occupation that regularly conducts drug testing, and the duty to define such occupations cannot be delegated to the states.

CHN opposes any proposals that draw UI eligibility distinctions based on individual earnings. Involuntary job loss and long-term unemployment impose a wide range of material and personal hardships, and it would be incorrect to presume that even the highest-wage earners are immune to these outcomes.

Early Child Care and Education

The Coalition on Human Needs supports substantial dedicated relief to stabilize the child care sector, which should be sufficient to ensure providers who remain open can safely serve frontline workers and to sustain providers who are closed so that there is a child care system to return to.

CHN supports maintaining and substantially increasing funding for the Child Care and Development Block Grant and increased funding for early childhood programs including Early Head Start, Head Start, the Maternal, Infant, and Early Childhood Home Visiting program, the Individuals with Disabilities Education Act Infants and Toddlers and Preschool Programs, and other programs that give young children what they need to thrive as a downpayment on the transformative vision to build a comprehensive child care and early learning system for all.

CHN supports investments in afterschool and summer programs to help prevent children from losing important educational gains while away from school and to enable parents to work.

CHN supports passage of legislation that provides funding and policy mechanisms to achieve an ambitious, transformative overhaul of existing systems to achieve child care and early learning for all. Such legislation would value the educators doing this essential work, provide high-quality care for all children, and make early education and care affordable and accessible for all families.

K-12 Education

Combating the impact of the COVID-19 pandemic on K-12 is of the utmost importance. CHN knows that remote instruction is no substitute for in-person learning: many students are more easily able to overcome obstacles to learning in person, schools are places to build relationships and have positive social interactions, the digital divide increases inequities among children, and 30 million children rely on schools for food each day. Still, we recognize that many children in low-income communities and children of color have been shortchanged in their education long before the pandemic. These children and children with disabilities need greater federal investments in their education for the long-term, in addition to urgently needed resources to help schools cope with the pandemic now.

The Coalition on Human Needs supports a serious, coordinated national response to COVID-19, complete with a commitment to provide ample aid for relief and recovery, and for the essential resources and safety safeguards our schools, students, and educational communities require. The focus should be on providing safe and healthy environments for students and educators. We need a COVID relief package that includes funding to pay for the safeguards needed to reopen school buildings safely (including improvements to school facilities), as well as the resources needed to address students' instructional and psychosocial needs. Teachers, principals, and school staff are working hard to make the current learning settings work for all students and they deserve support as the environment and methods for learning evolve.

CHN supports making every public school a safe and welcoming environment for all, with high academic standards that prepare students for work, civic participation, and higher learning. This will require support for improved learning environments for students, such as dedicating funding for community schools, which can help children recover from the devastating academic, social, health, nutrition, and safety effects of the pandemic. We need to invest in extra support for public school districts and individual public schools to provide students with quality summer learning for the summers of 2021 and 2022. Research on summer school shows its benefits—particularly for students from low-income backgrounds who experience the greatest effects of the “summer slide,” which is the learning loss that happens in the months when children have a long break from school and lack high-quality enrichment experiences.

CHN supports sustained investments in public K-12 education beyond COVID relief that can support our students into the future and make schools more equitable, supportive places to learn. This means fully funding the Individuals with Disabilities Education Act as well as fully funding ESEA's Title I program to support low-income students.

Higher Education

The impact of COVID-19 on America's college students – both traditional and non-traditional –cannot be overstated. The sudden disruption to learning and displacement from campuses have diverted many low-income students from their one clear path to a greater economic future for themselves and their families – higher education. Without deliberate intervention, these losses may become permanent. Therefore, specific steps must be taken to reintroduce these students to the classroom and provide the necessary support to ensure they emerge with the needed credentials to fully participate in our economy.

The Coalition on Human Needs supports substantially increased investment in federal financial aid programs, particularly the Pell Grant, to ensure that students from low-income households have access to postsecondary education. It is well understood that the cost of college has skyrocketed in recent decades, outpacing the purchasing power of the Pell Grant. (Today, the Pell Grant covers just 29% of the average cost of tuition, fees, room, and board at public four-year colleges in comparison with 1975 when it covered

79% of such costs.) Yet, it is well-documented that the earnings of a college graduate far exceeds that of a non-college graduate. In fact, a bachelor's degree recipient will earn \$1 million over the course of a lifetime, ultimately contributing more back into the economy through taxes.

CHN supports significant increases to the Federal TRIO Programs (TRIO), which provide tutoring, personal advising, peer mentoring, and other college access and support services that promote postsecondary enrollment, persistence, and completion for low-income students who would become the first members of their families to earn college degrees. While financial aid is critically important, it is not and cannot be the only form of support provided to students to ensure their success. For example, without the supports provided by TRIO, low-income students are unable to fully avail themselves of the opportunity created by federal financial aid. TRIO programs – which serve students from middle-school through adult education and include specialized programs for students with disabilities and veterans – have a strong track record of success, having produced over 5 million college graduates since the programs' inception in 1965. However, TRIO is only able to serve a fraction of eligible students. Therefore, robust increases are needed to ensure that even more low-income students have access to the services that have a dramatic impact on students' chances for postsecondary success.

CHN supports generous, streamlined loan cancellation forgiveness programs that incorporate the concerns of low-wage earners, non-completers and other student loan borrowers/debtors that the system has forgotten. It is no secret that student debt has overtaken credit cards as the most persistent challenge facing American borrowers. Headline after headline recounts how debt burdens, coupled with grim employment prospects and low-wages, have caused citizens to relinquish the chance to purchase homes, start families, and otherwise achieve what is considered the “American Dream”—the pursuit of which led many such individuals to attend college in the first place. Over the last few years, many individuals attempted – unsuccessfully – to avail themselves of poorly administered loan forgiveness programs. In refashioning student loan cancellation forgiveness, we must be sure to craft policies that incorporate the concerns of those individuals who do not make headlines – those who may have lower debt burdens, but for whom such debt is all-consuming due to their economic circumstances. This is particularly true for non-completers who emerged from colleges with a debt burden, but no degree.

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Public Policy Priorities for 2021 and 2022

Poverty and Economic Security

Americans have a right to expect that their federal government will ensure opportunity and security for all. But the 50 percent reduction in poverty we've seen since the 1960s has been stopped in its tracks and is reversing, while racial and economic disparities also are growing. Not only has COVID-19 disproportionately impacted the health of people of color, the pandemic recession has also disproportionately harmed Latinx, Black and Indigenous people. Millions have been pushed into poverty due to the pandemic and recession.

During the Great Recession and its long aftermath, high unemployment caused millions to need unemployment insurance (UI) benefits, an infusion of cash that reduced family hardship and helped the economy to rebuild. But even in the years job growth was sparse, states and the federal government cut back on the months of unemployment insurance and allowed states' UI funds to decline. We need robust unemployment benefits that last the duration of the pandemic and recession and cover all workers, including those in the gig economy. And we need federal assistance to ensure state unemployment systems are modernized and up to the task of helping jobless Americans.

Deeply rooted discrimination across systems and structures means that certain groups are disproportionately likely to experience poverty, and there should be a national commitment to overcome these disparities. Communities of color are poor at about three times the rate of non-Hispanic whites, requiring an intentional approach to developing policy solutions needed by people of color. People with disabilities are poor at about twice the rate of people without disabilities, and integrating income, health, transportation and other supports will be critical to addressing these disparities. LGBTQ people collectively have a much higher poverty rate than the rate for cisgender straight people, with transgender people and bisexual cisgender women experiencing especially high rates of poverty. People living at the intersection of racial, disability, and sexual orientation/gender identity minority statuses have statistically significant higher poverty rates.

Concentrated poverty exists in certain urban and rural areas, requiring a comprehensive approach to job creation and community development through rebuilding infrastructure, transportation, and affordable housing, combined with improved and stabilized education, access to broadband, job training, child care, and health care. Youth and young adults must be provided opportunities to attain postsecondary education, including through apprenticeships and other forms of on-the-job training, as well as access to social services, health care, and affordable housing.

Families living in poverty, especially single-parent families, need cash assistance and comprehensive supports to prevent privation and to allow parents to raise their children with the resources they need to thrive and succeed. Temporary Assistance for Needy Families (TANF) should be a more effective part of that package, providing income assistance while connecting families to job training and/or education, child care, and other needed services.

Social Security insures nearly all American workers and their families in the event of a worker's retirement, death, or qualifying disability. Supplemental Security Income (SSI) provides a basic standard of living for very low-income seniors and people with disabilities. Social Security and SSI together lift more people out of poverty than any other system but need to be strengthened. Even before the onset of the pandemic, overall retirement security was declining, as employer-sponsored defined benefit pensions continued to decline, and stagnant or lost wages, high levels of debt, and reduced home equity sapped Americans' ability to save for retirement through employer-sponsored defined contribution plans or Individual Retirement Accounts. And too many families live on a very thin financial margin, with little or no ability to get by if workers lose their jobs, die, or experience a life-changing disability. Strengthening Social Security and SSI will enhance the economic security of seniors, people with disabilities, and families.

To help fight poverty, we also need accurate, rigorous means of measuring economic security and hardship. This means providing adequate funding for the U.S. Census Bureau, enabling it to conduct accurate decennial censuses and to collect annual local and state data with improved accuracy in capturing race, ethnic and gender identification, through the American Community Survey, as well as other important research tools such as the Supplemental Poverty Measure, Survey of Income and Program Participation (SIPP), and Household Pulse surveys.

Youth Policies

The Coalition on Human Needs supports a robust job creation strategy to include a large-scale federal subsidized jobs program that responds to immediate and long-term youth employment crisis. We support investments that link youth and young adults to employment and education pathways within the green economy, infrastructure, energy, transportation sectors and other high demand industries, including subsidized summer and year-round employment, work-based learning opportunities that provide critical work experience, pre-apprenticeships and apprenticeships, and connections to public and private sector internships targeted to young people of color and high poverty communities with high levels of youth unemployment and disconnection rates.

CHN supports using the implementation of Carl D. Perkins Act and the Every Student Succeeds Act as key opportunities to advance equity for students of color, and support investments in multiple education options and pathways, including dropout recovery and reengagement strategies, that lead to the attainment of secondary, postsecondary and industry credentials for young people. It is essential that the nation's public education system play a key role in the recovery of young people who do not have a secondary credential, including Opportunity Youth, and support those who are at imminent risk of not completing and/or being pushed out of school, including over-age and under-credited students.

CHN supports efforts to improve school climate and reduce suspensions, expulsions and school-based arrests through implementation of the Every Student Succeeds Act, redirection of funding, and passage of school climate policies that divest from School Resource officers and law enforcement in schools at the federal level. Congress should assess the impact of school-based policing and any disparate impact on specialized populations, particularly students of color, those with disabilities and LGBTQ students. Congress should also invest in federal funding streams and culturally responsive and healing centered resources that help build positive school climates and mitigate disproportionate school discipline policies, including but not limited to peer support specialists, mental health professionals, school counselors, school psychologists, school social workers, and other school personnel trained in positive youth development.

CHN supports full and robust implementation of the recently-reauthorized Juvenile Justice & Delinquency Prevention Act, which is the primary federal law on youth justice in our country; Reducing youth incarceration by investing \$100 million to close youth prisons; and Reinstating and updating key guidance that protects youth by eliminating fines and fees on youth and their families and caregivers, that guides states on ways to reduce racial and ethnic disparities and that protects LGBTQ/GNC youth and other vulnerable youth populations. In addition, **CHN supports** coordinating OJJDP guidance with the President-elect's task force on COVID-19 and rescinding OJJDP current guidance on COVID-19 that does not follow CDC recommendations.

CHN supports a comprehensive response to youth experiencing homelessness and unaccompanied youth, including a federal commitment to provide all youth in need with access to safe shelter and appropriate supportive services.

CHN supports the expansion of national service and increasing the inclusion of youth and young adults with low incomes in giving service to their communities and gaining valuable skills through national service programs such as AmeriCorps, the National Civilian Community Corps, Service Learning, Volunteer Generation, the Leland Emerson Fellowships and VISTA.

CHN supports cancelling student debt through approaches that would target aid to people with low incomes; protecting and expanding pathways to higher education and reauthorizing the Higher Education Act (HEA), with an emphasis on revamping financial aid for students with low incomes, including debt-free college policies prioritizing students with low incomes, particularly students of color, first-generation college students and student parents; and policy provisions that advance access to high quality postsecondary education such as part-time and year-round Pell Grants; restoring access to Pell Grants for incarcerated students, work-study reform, transition and wrap-around supports; and providing access to federal student aid for undocumented and DACAmented students. **CHN supports** enhancing protections to prevent students from taking on unaffordable debt to attend low-value programs that leave students worse off financially and to hold accountable for-profit schools with predatory practices that target and harm students with low incomes, people of color, and military-connected students, and to provide relief to harmed students.

CHN supports the reauthorization of the Workforce Innovation and Opportunity Act and National Apprenticeship Act, including robust funding commensurate to the scale of the youth income and employment challenge. These reauthorizations should include a range of workforce, skills building, and career pathways strategies; institute a permanent federal summer youth employment program; and strengthen provisions for education and employment pathways to better serve Opportunity youth, and young adults impacted by the criminal justice system to mitigate employment consequences of incarceration; and eliminate barriers for undocumented immigrant youth participation.

CHN supports investments in mental health partnerships and robust federal investment in state and local cross-sector collaborative partnerships to improve systems and policies that address youth and young adult mental health needs and prioritize policies to improve adult-child system collaboration, cross-system collaboration, authentic youth engagement, and a racial equity and culturally responsive lens to identify policy changes that improve access to care by addressing social determinants of health, prevention, wellness, and physical-behavioral health care integration.

CHN supports reforms to the juvenile and criminal justice systems that seek to eliminate racial disparities in sentencing, enforcement, and policing, assist states in removing youth from the adult criminal justice system, close youth prisons and invest in community-based alternatives, trauma-informed approaches, and

employment and postsecondary pathways, including expanding comprehensive programs to formerly incarcerated individuals through funding and legislation, such as the Second Chance Act. These investments can mitigate the consequences of over policing and criminalization of youth of color. They can also help youth lead productive lives and prevent their involvement with the juvenile justice or adult criminal justice systems, where youth, particularly youth of color, often are subjected to unjust treatment. To help youth move forward in life, support is needed for reforms that promote investments in prevention, early intervention and re-entry supports rather than costly incarceration or use of fines and fees, which impoverish rather than support struggling youth and families. (*See Reforming the Justice System recommendations.*)

Financial Security for Older Adults and People with Disabilities

The Coalition on Human Needs supports proposals that protect and expand Social Security benefits while ensuring the program's long-term solvency. This could include both across-the-board benefit increases and increases targeted to disadvantaged populations. Funding for the Social Security Trust Fund could be increased by raising or eliminating the cap on taxable income.

CHN supports opportunities for beneficiaries to work up to their capacities while receiving Social Security Disability (SSDI) payments, and the reinstatement of the student Social Security survivor benefit to assist young people who continue their education at college, university, or vocational school after high school.

CHN supports strengthening the basic standard of living provided by Supplemental Security Income (SSI) by increasing its sub-poverty level benefit. **CHN supports** increasing SSI's inadequate asset limits, updating the program's earned and unearned income exclusions (which have been frozen since SSI's enactment), ending eligibility time limits for refugees and other humanitarian immigrants, and bringing eligibility rules for other lawfully-residing immigrants into parity with those that apply to citizens. **CHN supports** extending eligibility for SSI benefits to all residents of the U.S. territories of Puerto Rico, Guam, the U.S. Virgin Islands, and American Samoa.

CHN supports proposals to ensure that Social Security's COLA is improved to more accurately take into account health care and other costs of seniors and people with disabilities, so that their modest benefits do not continue to erode, as they do under the current formula.

CHN supports Congress and the Administration working together to provide adequate administrative funding to the Social Security Administration (SSA) so it can provide high-quality and timely service to the American people, which over the years has been the hallmark of the agency's stewardship. **CHN supports** adequate administrative budgets for SSA to meet the growing administrative burdens and to eliminate the backlogs facing SSA and state agencies responsible for disability determinations, allowing SSA to fulfill its responsibilities to the American people, including providing annual statements of contributions to the Social Security program, as required by law.

CHN supports policies that would strengthen defined benefit pensions for public and private employees, expand coverage for low-wage workers in other employer-based retirement plans, and provide effective incentives for personal savings and asset building by people with low incomes.

The Coalition on Human Needs opposes cutting already-modest Social Security benefits. CHN opposes all cuts, including raising the retirement age, means-testing the benefit or adopting a "chained" consumer price index that would over time result in massive reductions in benefits received by the elderly, veterans, and persons with disabilities.

CHN opposes proposals to establish a commission to make recommendations for achieving solvency of the Social Security trust funds for 75 years which would circumvent a deliberative public process. Instead, the committees of jurisdiction should hold hearings, develop legislation, and vote on the consensus package that they develop under the regular rules of order of the House and Senate.

CHN supports enacting paid family leave **but opposes** proposals that purport to provide paid leave through delaying or reducing future Social Security benefits.

CHN opposes cutting or privatizing Social Security or otherwise replacing some or all of Social Security benefits with private accounts, and opposes proposals that would cut or lessen the progressivity of the financial security provided by Social Security, including SSDI.

CHN opposes policies that force elderly and disabled refugees to lose their SSI or that confiscate the Social Security contributions of some workers, such as undocumented immigrants.

CHN supports ending the offset of Social Security payments and other income intended to alleviate poverty for repayment of federal debts.

CHN supports efforts to remove barriers and automate the total and permanent disability (TPD) discharge program intended to cancel the federal student loans of borrowers whose disability prevents them from earning a meaningful income.

CHN opposes policies that undermine defined benefit pensions.

Job Creation and Employment

The Coalition on Human Needs supports robust investment in sustainable infrastructure that helps to address the growing challenges of inadequate infrastructure and climate change and that will create good quality jobs, particularly for people who are struggling to find quality, stable employment.

CHN supports federal aid to encourage states and localities to create jobs targeted to providing employment experience and opportunities for low-income workers and those who have exhausted unemployment benefits. Jobs in the public and private sectors can be created through initiatives similar to the successful but expired Temporary Assistance for Needy Families Emergency Fund, summer and year-round job placements for youth, and transitional jobs to help people with limited job experience and/or severe barriers to employment, such as people with criminal records, including those who have been formerly incarcerated.

CHN supports job creation strategies targeted to specific sectors in order to address unmet needs while providing employment opportunities for millions of workers. Care work is an important example. By investing in expanded capacity to provide quality child care and early childhood education, home and community based care for seniors and people with disabilities, nursing care, and public health workers who can provide services to increase vaccinations, substance use disorder treatment, preventive care, and assistance with access to health care in underserved communities, our nation can create jobs with good pay and benefits while providing services vitally needed in our communities. **CHN supports** a multi-year commitment to increase employment in all these areas, providing services in underserved rural and urban communities, and to territories and tribes. Such services should support home and community-based care for seniors and people with disabilities by investing in home safety and accessibility modifications.

CHN supports a federal commitment to ensure that care services are affordable, through approaches such as subsidies, sliding scale cost-sharing, refundable tax credits, social insurance models, Medicaid and Medicare funding, or other models to assist families and individuals with low to moderate incomes. **CHN supports** affordable training opportunities to allow for career ladders within care work fields, with special focus on providing access to the full range of care work employment for people in low income communities and communities of color. Other sectors in addition to care work can provide job opportunities for workers, including jobs in renewable energy and/or environmental clean-up. (See Preventing Environmental Threats to People with Low Incomes section.)

CHN supports expansion of AmeriCorps, summer, and year round employment programs and paid work experiences to create jobs and service opportunities for jobless young Americans. Temporary jobs programs should include strong anti-displacement protections to ensure that current workers do not lose their jobs or work hours due to these programs, and that no permanent positions are lost. Those placed in temporary subsidized positions should be paid the prevailing wage.

CHN supports enhanced funding for intensive and personalized reemployment services to link workers with education and training opportunities, to assist them in their job search, and to help employers find workers to fill job vacancies.

CHN supports robust work and training opportunities, as well as robust labor exchange programs that connect unemployed and underemployed workers to high quality jobs.

CHN supports full implementation of the Section 3 Economic Opportunities for Low and Very Low Income Persons' obligation to provide job training, employment, and contracting opportunities for low and very low-income residents.

CHN supports the expanded use of local hire provisions to ensure local workers and jobseekers--especially those individuals with barriers to employment, such as people with low incomes, people of color, women, people impacted by the justice system, and others--get opportunities for quality employment opportunities in their communities.

CHN supports a strong safety net for those who are unable to find work, or who are poor even though they are working.

The Coalition on Human Needs opposes any attempts to weaken safety net programs through block granting or otherwise restricting federal investments for such programs, mandatory work requirements or arbitrary time limits on benefit receipt.

Cash Assistance and Temporary Assistance for Needy Families

The Coalition on Human Needs supports providing people with low incomes with cash assistance to use as they see fit to meet their basic needs and live with dignity.

CHN supports improvements to the Temporary Assistance for Needy Families (TANF) program to offer greater income supports to more low-income families and to avoid supplantation of other state spending or diversion of funding to services for people whose incomes are not low.

CHN supports measuring TANF's success by poverty reduction rather than caseload reduction.

CHN supports increasing TANF recipients' access to high quality education and training without arbitrary time limits.

CHN supports changes to the Temporary Assistance for Needy Families work participation rate (WPR) that give states credit for engaging clients in education and training and barrier removal activities, and that allow states to align TANF with workforce programs.

CHN supports suspending work reporting requirements and time limits and/or waiving penalties for states during times of economic crisis, natural disaster, or other crises, such as the COVID-19 pandemic.

CHN supports additional funding for TANF cash assistance, emergency benefits, and subsidized jobs programs during times of economic distress.

The Coalition on Human Needs opposes cuts to the TANF block grant or block granting of other key programs.

Community Services Block Grant

The Coalition on Human Needs supports increased funding for the Community Services Block Grant (CSBG), which funds Community Action Agencies with flexible funds to support their locally-driven, comprehensive approach to fighting poverty. CSBG supports gap-filling activities that address unmet local needs, innovative initiatives to combat poverty and promote self-sufficiency, and rapid responses to urgent community needs.

Measuring Economic Security & Hardship

The Coalition on Human Needs supports giving the Census Bureau the 120-day extensions it has requested to accurately process and check the results of the 2020 Census before reporting apportionment and redistricting data (from December 31 to April 31, 2021 and from April 1 to July 31, 2021, respectively).

CHN supports rescinding two census-related executive actions: the July 11, 2019 Executive Order on Collecting Information about Citizenship Status and the July 21, 2020 Presidential Memorandum on Excluding Illegal Aliens From the Apportionment Base Following the 2020 Census.

CHN supports adequate funding for the Census Bureau (including for important surveys on economic security and hardship such as the Household Pulse Survey and Survey of Income and Program Participation) and for the presently underfunded Bureau of Labor Statistics.

CHN supports including questions on sexual orientation and gender identity in surveys and record systems in consultation with federal statistical experts and external stakeholders working to address the needs of overlooked communities.

CHN supports adopting revised federal standards for reporting race in combination with Hispanic origin, including a category for people with origins in the Middle East or North Africa, for the next decennial census and other data products.

CHN supports careful analysis of the accuracy of the 2020 Census count, with special attention to anticipated undercounts of children, communities of color, immigrants, and low-income communities. Efforts should be made to improve the accuracy of the count, and to ensure that funding distributions intended to serve low-income communities are not jeopardized by inaccurate census data.

CHN supports the development of one or more official measures of the income needed to reach a decent living standard that provides for the maintenance of health and social well-being, children's care and development, and social participation, and that is substantially above both the supplemental poverty line and the outmoded official poverty line. These measures should be designed with input from Congress and the public, including those with lived experiences of financial hardship, and guidance from the National Academy of Sciences Committee on National Statistics. Any new measure should be tied to 21st-century living standards in line with measures used in other wealthy countries. Moreover, any effort to account for geographic variations in the cost of living should account for child care, housing, and transportation costs, and ensure that poverty thresholds are not allowed to fall below their current levels in low-cost, low-opportunity areas.

CHN supports monthly or quarterly updating of poverty statistics in order to better track the changing needs of families and individuals.

CHN supports gradually updating the HHS poverty guidelines, in a way that increases eligibility for Medicaid, SNAP, and other benefit programs that currently use them to better align them with need, through a process that ensures that nobody is made worse off.

CHN supports encouraging the Census Bureau to add questions on unemployment insurance income and participation in rental assistance programs to the American Community Survey.

Regulations, Waivers & Enforcement

The Coalition on Human Needs supports effective enforcement of laws that protect workers, consumers, and the environment, including adequate funding for enforcement agencies. **CHN supports** opportunities for wide public comment before regulatory changes, and meaningful agency engagement with the comments received.

CHN supports cross-agency federal efforts to integrate systems and share data in order to develop client-centric systems that are coordinated and responsive to client needs regardless of funding source. CHN supports the use of program options to improve service delivery and program effectiveness.

CHN supports the collection and reporting of both financial and outcome data as part of the waiver process in order to improve our understanding of effective programs and the resources they deliver. CHN supports the use of disaggregated data by race, ethnicity, and age to understand the impact of policy or implementation on different groups.

The Coalition on Human Needs opposes efforts to overturn or sunset regulations as a block or automatically after they have been in effect for a certain period of time, or to put a moratorium on regulations regardless of their impact.

CHN opposes the use of waivers to bypass essential protections, including public administration necessary to protect the integrity of core functions, create new conditions of eligibility, or reduce benefits or services for low-income populations.

CHN opposes methods of assessing costs and benefits of regulations that overemphasize the costs of regulations that protect the public and minimize the benefits of such protections, including where the benefits are not quantitative or are difficult to measure.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Food and Nutrition

Hunger in America is recognized as the recurrent and involuntary lack of access to sufficient food due to poverty or constrained resources, which can lead to malnutrition over time. Families who experience hunger frequently skip meals or eat too little, sometimes going without food. Those who have access to some food often have lower quality diets or must resort to seeking emergency food because they cannot always afford the food they need. Research shows that young children in such food insecure households are more likely to suffer from ill health and developmental problems and are more likely to be hospitalized, while those who benefited from nutrition assistance during childhood experience better education outcomes and earnings as adults, as compared with similarly low-income children who did not receive nutrition assistance.

In December 2020, 27.4 million people reported that their households sometimes or often did not have enough to eat in the previous 7 days. As with other forms of hardship during the pandemic, lack of food was more prevalent among people of color. Among Latino adults, 21 percent said their households didn't always have enough to eat in the past week; if they lived with children, it was 25 percent. For Black adults, the comparable numbers were 22 percent and 27 percent, while for Whites, it was 9 and 12 percent.

The Supplemental Nutrition Assistance Program (SNAP) reaches key vulnerable populations — 81 percent of SNAP households include a child, an elderly person, or a person with disabilities; 86 percent of all SNAP benefits go to such households. Most working-age SNAP recipients work, but simply earn too little to afford the food they need. Existing SNAP rules set harsh limits on assistance for adults without dependent children; they can only receive three months of benefits over three years unless they are working at least 20 hours per week. Most of these extremely poor individuals are unable to secure enough work hours and do lose assistance unless the state seeks a waiver of the three-month limit because of high local unemployment. Some proposals would make it more difficult for states to seek such waivers and would also impose similar time limits on more adults receiving SNAP, although there is no evidence that setting such limits results in more work.

SNAP is one of the nation's most effective anti-poverty programs. Even though it only provides about \$1.40 per meal per person, **SNAP lifted almost 2.5 million people out of poverty in 2019, according to the Census Bureau's Supplemental Poverty Measure.** That is a conservative estimate; past analyses that corrected for underreporting of benefits found that millions more were lifted out of poverty. And yet: in 2019, one in seven adult Americans reported not having enough to eat in the previous seven days. And that was before the COVID-19 pandemic, which has greatly increased food insecurity and created Depression-era lines at food banks. Food and nutrition programs are now more important than ever for limiting the depth and duration of food hardship and economic dislocation caused by COVID-19.

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides targeted nutrition support for expectant and new parents, infants, and young children. Healthy foods provided by WIC are associated with positive birth outcomes and address specific nutrition risks at key developmental stages, assuring a healthier next generation while also addressing long-term healthcare costs.

Every day one in five Americans receives nutrition assistance through one or more of the 15 federal nutrition assistance programs, such as SNAP, school lunch, school breakfast, the Child and Adult Care Food Program (CACFP), WIC, Nutrition Assistance for Puerto Rico (NAP), The Emergency Food Assistance Program (TEFAP), the Commodity Supplemental Food Program (CSFP), older adult nutrition programs, the Food Distribution on Indian Reservation Programs (FDPIR), and the emergency food and shelter programs.

The Coalition on Human Needs supports efforts to strengthen and protect SNAP access and benefits to individuals and families with low incomes. Congress must invest resources to make benefit allotments more adequate, ensure eligibility to more vulnerable people such as jobless adults, ex-offenders and immigrants, and connect more eligible people with program benefits. CHN supports ensuring that program funding is adjusted to address unmet needs and to keep pace with inflation. CHN supports extending eligibility for SNAP to Puerto Rico and other territories, replacing Puerto Rico's Nutrition Assistance Program's (NAP) limited block grant funding. CHN supports additional funding to states to cover the costs of administering SNAP.

CHN supports Biden Administration actions to rescind or withdraw final or proposed rules that would undermine states' flexibility to provide assistance to working families with low incomes and high expenses, including proposed rules to undermine Broad-Based Categorical Eligibility and use of the Standard Utility Allowance. CHN supports rescinding the Public Charge rule, which discourages eligible households with immigrants from utilizing SNAP for fear of being ruled ineligible for green card status, and chills participation in programs that aren't even listed in the rule, such as WIC. *(For more information about Public Charge, see the Immigration section.)*

CHN supports efforts to strengthen and expand access to WIC, investing in the program's unique position at the intersection of food security and public health to address inequities in maternal health and child nutrition, while also ensuring adequate funding to serve all eligible individuals.

CHN supports efforts to strengthen and expand school meals, CACFP, and out-of-school-time nutrition programs. **CHN supports** efforts to protect the integrity of the nutrition standards of the child nutrition and school meal programs and WIC by relying on the scientific recommendations of the National Academies of Sciences, Engineering, and Medicine (NASEM).

CHN supports adequate and anticipated-need funding for all food and nutrition programs during the annual appropriations process— including WIC, NAP, TEFAP, CSFP, FDPIR, Older Adult Nutrition Programs, and the emergency food and shelter programs.

The Coalition on Human Needs opposes restrictive structural changes to SNAP such as block grants or waivers that would undermine the individual entitlement to SNAP. CHN opposes any policy change that would incentivize states to place barriers to SNAP receipt.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Health

Every person in the U.S. should have access to quality, comprehensive, and affordable health care.

The Affordable Care Act (ACA) has expanded coverage for millions of Americans, providing subsidies for people with moderate incomes and important protections for health care consumers, including a ban on lifetime benefit caps and a prohibition on denying coverage based on pre-existing conditions. There is more to be done. States that have opted not to expand Medicaid have uninsured rates that are almost twice as high as states that have accepted Medicaid expansion. Medicaid programs in U.S. territories are inequitable compared with those in the states, and are dramatically underfunded. Prescription drugs are still too expensive. Too many people remain uninsured, and even for those who do have coverage, it may not provide comprehensive, quality care. Public health programs, prevention, and community health centers play a critical role in the health care system.

2020 brought us a global health crisis, with hundreds of thousands of Americans losing their lives, health care systems overrun, and millions of Americans losing their health insurance because of job loss. Even before the pandemic hit, the number of people without access to health care had begun to tick upward, due to the Trump Administration's relentless attacks on the ACA. And after years of progress, the number of children without health insurance rose by 726,000 from 2016 to 2019 -- the numbers are undoubtedly worse now, due to the pandemic. The federal government has a role to play in guaranteeing that Americans from all walks of life have access to affordable health care -- that includes all age groups and people with disabilities, including a strengthened ACA, the Children's Health Insurance Program, Medicaid and Medicare. Health care must be adequately funded without shifting costs to those who can least afford them. In this time of COVID-19, treatment and testing for the virus should be made available to every American free of charge, as well as a vaccine when vaccines are available. Finally, health care should be broadly available for immigrants; this means no unnecessary documentation requirements, or any other barriers to health care for citizens and immigrants.

The epidemic of substance use disorders has taken more American lives annually than the Vietnam War and urgently requires a multi-pronged federal response emphasizing access to treatment. Such a response should also include ensuring a stable and professional behavioral healthcare workforce, research into non-addictive pain medication, effective approaches to treatment, and controls over abusive practices by the pharmaceutical industry that have led to massive over-prescribing of addictive drugs. Financial penalties on abusive companies should be vigorously sought and channeled to effective addiction services.

The federal government must play a more aggressive role in protecting people from life-threatening public health hazards. Lead poisoning remains a serious threat to children's health. Lead contamination of Flint, Michigan's water supply was a preventable tragedy whose harm to children and the whole community will require continued services for years to come. We know that many other communities' water supplies have high levels of lead contamination that must be addressed. Further, the biggest threat of lead poisoning to children is from lead paint and dust in public buildings and residences. The scientific consensus is that there is no safe blood lead level in young children. Nevertheless, children continue to be poisoned by lead in publicly supported housing and other units available to low-income families.

Lead poisoning is just one of many public health dangers that require federal leadership and investment. Pollution in our air and water and improper protections against toxic substances disproportionately endanger low-income communities and agricultural and other workers. In addition, it is an urgent priority to protect as many people as possible from the devastation of hurricanes, floods, wildfires, and other natural disasters, and to provide extra help for the poorest people and communities, not only in immediate rescue efforts, but also in the rebuilding that must follow.

Affordable Health Care

The Coalition on Human Needs supports guaranteed affordable and high-quality health care for every person. CHN supports maintaining the reforms in the Affordable Care Act that protect consumers, expand coverage and improve the quality of health care, especially consumer protections that shield from discrimination against people with preexisting conditions.

CHN supports expanding health care access to the remaining uninsured, including undocumented immigrants and others left out of the Affordable Care Act.

CHN supports policies that address racial and ethnic health disparities, promote racial equity, and ensure that communities of color can live free and healthy lives, without fear of racism or discrimination.

CHN supports adequate funding for a comprehensive and well-coordinated COVID-19 medical response, including medical coverage for testing and treatment, development and distribution of vaccines, and an adequate supply of personal protective equipment. **CHN supports** maintaining a robust public health capacity to respond to future disease threats that may emerge.

CHN supports funding for discretionary programs in the Affordable Care Act, including for public health and prevention, and for community health centers serving the remaining uninsured.

CHN supports policies that improve affordability and lower out-of-pocket health care and drug costs for consumers, including an end to surprise medical bills.

CHN supports the expansion of Medicaid in every state so that consumers may qualify for coverage based on their income, rather than family status or disability.

CHN supports policies that hold states accountable for using every tool available to conduct outreach and enroll all eligible people in the programs and benefits available under health reform.

CHN supports providing full, permanent Medicaid funding to enable the Medicaid programs in the U.S. territories (Puerto Rico, American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands) to provide the same coverage that state Medicaid programs provide.

CHN supports increased funding for integrating financial capability services into community health centers and certified community behavioral health care clinics to improve the financial well-being of vulnerable populations.

CHN supports efforts to strengthen coverage for children under the Children's Health Insurance Program (CHIP), Medicaid, and the marketplaces, including making CHIP permanent to protect the health coverage of 10 million children.

CHN supports legislation that confronts the significant systemic barriers that continue to impede communities of color and others from obtaining affordable, quality health and mental health care. **CHN supports** improving data collection and reporting to identify and measure disparities and hold our healthcare system accountable.

CHN supports policies that address the maternal health crisis, including lowering barriers to coverage for maternal health care, including ensuring Medicaid coverage 12 months post-partum.

CHN supports policies to ensure immigrants are fully accepted and welcome in our health care system, including increasing eligibility for Medicaid, CHIP, premium tax credits, and other pieces of the safety net.

CHN supports policies to confront health and social needs of the justice involved population and those leaving incarceration, including ending Medicaid service exclusion for inmates and mandating suspension rather than termination of Medicaid eligibility upon incarceration.

CHN supports funding and growing the community-based health workforce, including community health workers (CHWs) and doulas by identifying and implementing ways, in collaboration with the community-based health workforce, to sustainably finance their services.

CHN supports efforts to improve health insurance coverage to ensure that it covers all components of health, including but not limited to oral health, behavioral health, vision, hearing, and long term care.

CHN supports increased funding for Title X, the nation's only dedicated federal family planning program. CHN further supports access to essential safety-net resources that increase the capacity of providers to deliver high-quality family planning and sexual health services and the implementation of the CDC-supported standards set out in Providing Quality Family Planning (2014).

CHN supports allowing Medicare to negotiate prescription drug prices.

CHN supports rescinding the Public Charge rule, which would deny green card status to immigrants whose families make use of Medicaid benefits. (For more on Public Charge, see the Immigrants section.)

The Coalition on Human Needs opposes restricting the availability of coverage and care across the board, including coverage for moderate- and low-income people, seniors, children, women, people involved with the criminal justice system, and immigrants.

CHN opposes any and all efforts to repeal the Affordable Care Act or measures to weaken the law's goal of expanding affordable and comprehensive coverage, and particularly any attempt to repeal the ACA without simultaneously enacting new legislation to provide affordable and comprehensive coverage. **CHN opposes** policies that weaken the consumer protections in the ACA, including efforts that expand the sale of 'junk insurance' that does not guarantee coverage for those with preexisting conditions.

CHN opposes restrictions on funding for the Affordable Care Act, including limits or delays in the availability of tax credit subsidies for moderate-income people to purchase insurance.

CHN opposes policies that erect barriers to coverage and care, such as efforts to add work requirements, drug testing, or lockouts to Medicaid programs.

CHN opposes cuts to or caps on federal Medicaid funding or changes to the structure of Medicaid that would result in shifting costs to states and to the low-income children, families, seniors, and people with disabilities who rely on it.

CHN opposes changes to Medicare that shift more health care costs onto low-income beneficiaries.

CHN opposes restricting the availability of coverage and care for immigrants, unnecessary documentation requirements, and any other barriers to health care for citizens and eligible immigrants.

CHN opposes changes to Title X that undermine the patient-provider relationship, bar qualified providers, or limit the availability of clinical family planning and sexual health services.

CHN opposes efforts to undermine individuals' choice of providers in Medicaid. **CHN further opposes** any efforts to apply cost-sharing to family planning services within the program.

Substance Use Disorder and Addiction

The Coalition on Human Needs supports full funding and implementation of all programs that expand prevention, treatment, and recovery services for individuals and families with substance use disorder, including trauma-informed care and harm reduction.

CHN supports evidence-based addiction prevention, treatment, and recovery programs and services that focus on vulnerable and at-risk populations including those in underserved rural areas, incarcerated and formerly-incarcerated, low-income people and families, pregnant mothers and those with substance-exposed newborns, military veterans, older adults susceptible to non-medical use of prescription drugs, children and youth, and other highly affected communities.

CHN supports enforcement of federal laws that require insurance companies to provide equal coverage (parity) for addiction and mental health services.

CHN supports programs, data analysis, and research that show the impact and long-term effects of the COVID-19 pandemic on people with substance use disorder and the programs that help them. Such research should focus on dual-diagnosis of mental health conditions, the effect of social determinants of health, and expand the eligibility for federal funding beyond opioids to include methamphetamines, cocaine, synthetic cannabinoids (fentanyl), benzodiazepines, tobacco, alcohol, and other dangerous drugs/substances.

CHN supports programs and policies to address the recruitment and retention of behavioral and other health care professionals as well as peer and community support service providers who are vital to our nation's ability to help individuals recover and sustain recovery.

The Coalition on Human Needs opposes any regulatory changes or eligibility restrictions in federal health programs, including mandatory work requirements, that reduce services for people with substance use disorder, substance abuse, or mental health needs.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Rental Housing and Homelessness

Even before COVID-19, the lack of affordable housing for people with the lowest incomes was a problem that had become overwhelming. Rents are rising, wages at the bottom of the labor market are flat, and more people are renting their homes than ever before. Yet, the supply of affordable housing has not kept pace.

Nationwide, the shortage of affordable and available rental homes for extremely low-income households runs in the millions -- and it is getting more acute. As a result, millions of the lowest-income and most marginalized people cannot afford a decent place to call home. Every state and every congressional district is impacted.

The response by the federal government remains woefully inadequate. Federal programs exist to provide affordable housing to Americans with the lowest incomes, but Congress has never agreed to spend anywhere near the amount necessary to address the problem comprehensively. As a result, three-fourths of people with incomes low enough to be eligible for rental assistance receive no help from the government. Families are often forced to make difficult choices between paying rent, utility bills, and buying groceries or visiting their doctor. In worst cases, they become homeless.

As a result of COVID-19, millions of people have lost hours on the job or lost their jobs altogether. This has led them to fall behind when it comes to paying for rent, utilities, and mortgages. As of November 2020, up to 30 million to 40 million people are at risk of losing their homes when the federal eviction moratorium ends, unless Congress takes significant action to provide emergency rental assistance.

In addition to the humanitarian crisis this presents, it is a public health crisis, as people who lose their homes would be forced to move in with friends or relatives, or even homeless shelters -- making social distancing more difficult. Homeless children can't easily participate in virtual learning. Homeless adults may find it difficult to find work.

Research demonstrates that when people have a safe and affordable place to live, they experience better outcomes related to health, access to nutritious food, and employment. Further, long-term studies show that when rent subsidies allow low-income families to move to neighborhoods with better schools and other advantages, children are more likely to progress further in education and earn more as adults, and less likely to get in trouble with the law. Helping people pay rent is particularly effective at improving the economy and creating jobs.

The Coalition on Human Needs supports the extension and improvement of the moratorium on evictions and foreclosures during the pandemic health emergency combined with robust funding for emergency rental assistance to enable households to pay their rent and utilities once the moratorium is lifted. Mortgage assistance is needed for low-income homeowners.

CHN supports providing safe, decent, affordable rental housing to low-income households, including households who are experiencing homelessness, through a full range of programs at the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture and elsewhere, to fund public housing, Housing Choice Vouchers, and homelessness assistance services. **CHN supports** robust funding for all of these through annual appropriations and dedicated funding.

CHN supports expanding housing vouchers to all eligible households.

CHN supports significantly increasing funding for programs such as public housing, Housing Choice Vouchers, in the form of both tenant based and project-based rental assistance, and homeless assistance grants, both to preserve existing assistance and to expand assistance to eligible families who cannot access these limited programs.

CHN supports including affordable housing investments in any infrastructure package, since housing is part of the built environment that is necessary for businesses and local economies to thrive, and its development employs people in a range of jobs.

CHN supports providing increased funding to the National Housing Trust Fund to increase the supply of affordable housing units, so that more extremely low-income households can access safe, decent, and affordable housing.

CHN supports funding of special population vouchers, such as for the Family Unification Program (FUP) and the Foster Youth to Independence (FYI) Program which strengthens families by preventing or shortening foster care placements and eases the transition to adulthood for youth leaving care who are at risk of homelessness, and the Veterans Affairs Supportive Housing (VASH) vouchers, which provide housing and supportive services to the most vulnerable veterans.

CHN supports supportive services and other interventions that, in addition to housing, are needed to address family homelessness, including early care and learning, adult education, employment assistance and mental health services.

CHN supports federal Housing First policies that prioritize access to affordable homes with services as needed to bring an end to homelessness.

CHN supports the Low Income Housing Tax Credit and improvements to better serve households and communities with the greatest needs.

CHN supports the HOME, Section 811 Housing for Persons with Disabilities Program, and Section 202 Supportive Housing for the Elderly, which bring communities needed resources to meet their range of housing needs.

CHN supports Rural Housing Service programs that help meet the needs of rural renters, such as the Section 515 and Section 521 programs.

CHN supports efforts to affirmatively further fair housing and expand fair housing protections on the basis of sexual orientation, gender identity, marital status, presence of children, and source of income. Regulations proposed by the Trump administration to weaken policies to affirmatively further fair housing must be reversed.

CHN supports full implementation of the Section 3 Economic Opportunities for Low- and Very Low-Income Persons' obligation to provide job training, employment, and contracting opportunities for low and very low-income residents.

CHN supports increased funding for the Low Income Home Energy Assistance Program (LIHEAP) and the use of the Weatherization Assistance Program (WAP) and other efforts to bring greater energy efficiency and climate resilience to federally-assisted housing properties. Households will not be able to pay back utility bills accumulating during the pandemic crisis without assistance that forgives much of this debt; repayment plans will not be adequate to help families recover from the current crisis. **CHN supports** assistance to enable households with low incomes to pay their water bills and to prevent water shutoffs.

CHN supports a more systematic and comprehensive approach to ending housing instability for extremely low-income Americans, through enactment of a housing policy that provides resources so that no one is homeless or lacks decent housing they can afford.

CHN supports expanding access to affordable broadband to connect households to benefits, jobs, education, healthcare, justice and civic engagement.

The Coalition on Human Needs opposes any proposals or activities that would reduce the number of federally-assisted housing units available to people with the lowest incomes.

CHN opposes any proposals that would weaken income targeting, increase residents' rents, negatively impact housing stability, restrict immigrant families' access to federal housing programs, or impose work requirements on residents or time limits on assistance.

CHN supports additional measures to ensure access to sustainable homeownership, as described in the Consumer Protection and Homeownership section below.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Social Services

The nation's social services are designed to strengthen families, help children thrive, and to enable seniors and people with disabilities to live in their communities and prevent the need for institutional care. For many families with low incomes, people with disabilities and seniors, access to such critically needed services is impossible without government help.

Families with low incomes need help in a wide array of areas. For the vast majority of families where at least one parent works, child care is essential but extremely costly. When parents do not live together, children continue to need the financial support of both their parents to avoid poverty. Federal child support assistance workers help custodial parents collect support from the absent parent on behalf of their child. Nationally, child support provides 41 percent of family income to poor families, and lifts one million people out of poverty each year. However, for the one in four non-custodial parents who have limited ability to pay child support, it is important to seek amounts that can actually be paid rather than driving parents underground or incarcerating them.

Other services can help parents trying to raise their children successfully to cope with a wide range of challenges affecting the parent and/or child. With help, families can stay safely together, avoiding the harm that can come when children are placed in foster care – foster family homes or group care settings. Until early 2018, most federal child welfare funding paid for care for children removed from their families – foster family care, relative care, group care, or guardianship or adoption assistance; now a change in federal law allows more federal funds to be used for services and treatment to keep children safely with their families and out of foster care. In 2018, 49 percent of children in foster care were returned to their parents or other relatives; 36 percent were adopted or discharged to guardianship. The growing epidemic of substance use disorders has resulted in a large increase in the number of children and parents needing care, with gross shortfalls in needed substance abuse prevention and treatment, and mental health and social services to address related trauma and other needs.

Youth aging out of foster care or young people who leave home because of conflicts need a range of services to ensure that they can continue their education, find employment, and afford housing. Many are subject to homelessness, sex trafficking, and trouble with the law. LGBTQ youth are disproportionately likely to experience these crises. There are far too few community-based support services to help youth make a successful transition to adulthood.

Finally, in this time of COVID-19, Congress must appropriate substantially more funds for the Social Services Block Grant program. SSBG is an important tool that Congress must use in this pandemic. Such funding can be targeted to state and local “hot spots” threatened by COVID-19.

Child Protections, Foster Care, Kinship Care and Adoption

The Coalition on Human Needs supports reforms to current savings and ownership limits in programs such as TANF, SNAP, and the Low Income Home Energy Assistance Program (LIHEAP) to encourage savings and financial planning for the future.

CHN supports investing in children and youth and strengthening families as key poverty reduction strategies. These investments can help prevent intergenerational cycles of poverty by maximizing opportunities for success. This includes provision of critical mental health and substance use disorder services to both adults and youth.

CHN supports legislation that helps prevent child abuse and neglect and other family crises, strengthens supports for vulnerable children, youth and families at risk of entering the child welfare system, increases access to substance use disorder and mental health services and treatment for children and parents, promotes care in the most family-like settings, strengthens the capacity of the child welfare workforce to respond to the special needs of children and families, promotes permanency and post-permanency services and assists women experiencing domestic violence and their children who witness it.

CHN supports the reauthorization of and full funding for the Child Abuse Prevention and Treatment Act (CAPTA), Title IV-B Subpart 1 Stephanie Tubbs Jones Child Welfare Services (CWS) and the Title IV-B Subpart 2 MaryLee Allen Promoting Safe and Stable Families (PSSF) programs.

CHN supports robust implementation of the Family First Prevention Services Act of 2018, to expand access to prevention services and ensure children are placed in family-based settings whenever possible.

CHN supports engaging people with lived experience in the child welfare system in the policymaking process.

CHN supports policies that expand the availability of high-quality trauma-informed services for children who have experienced abuse or neglect.

CHN supports the protections for children in the Indian Child Welfare Act and policies that promote race equity in the child welfare system.

CHN supports policies that promote placing children with kin when possible and that provide the same level of support for kin caregivers as for non-kin foster families. **CHN supports** efforts to expand the Guardianship Assistance Program in all states.

CHN supports increased funding for recruitment, training, and retention of a diverse pool of foster parents, particularly those for special populations such as sibling groups, children and youth with special behavioral health needs, and adolescent and teen populations, and of foster parents or other specialized placements for victims of sex trafficking.

CHN supports policies that improve access to high-quality legal representation for children and families involved with the child welfare system. **CHN supports** reauthorization and increased funding for the Court Improvement Program.

CHN supports efforts to extend foster care to age 21 in all states and to increase funding for the John H. Chafee Foster Care Program for successful Transition to Adulthood, including increased funding for Education and Training Vouchers.

CHN supports full funding for the Violence Against Women Act, the Runaway and Homeless Youth Act, the Family Violence Prevention and Services formula grants, and the National Domestic Violence Hotline.

The Coalition on Human Needs opposes conversion of child welfare services and foster care entitlement funding into a state block grant.

CHN opposes discrimination in the recruitment and placement of adoptive and foster parents and any practices that would harm youth who identify as LGBTQ and urges the Administration to repeal regulations and guidance that allowed such discrimination.

Social Services Block Grant

CHN supports adequate funding for the Social Services Block Grant, which provides supportive services in communities where low-income children and families live and activities that serve vulnerable populations, including adults, seniors, and children at risk of abuse and neglect.

Child Support Enforcement

CHN supports modernizing the child support system to better serve the income needs of children, parents, and non-custodial parents (NCPs).

CHN supports 100 percent pass-through of child support contributions to be paid directly to families and disregarded when determining TANF eligibility and benefit amounts, as opposed to the government keeping those contributions to repay itself. Child support debt already owed to governments should be directed to the children to whom it is due.

CHN supports eliminating cost recovery in TANF for state welfare programs and providing an avenue for states to help enact changes.

CHN supports ending the requirements that parents who are seeking TANF, Medicaid, SNAP or child care assistance cooperate with the state's establishment of child support enforcement.

CHN supports setting child support orders at levels realistic for NCPs to pay, and adjustable when circumstances change. **CHN supports** policies to forgive arrears that will never be paid and act as barriers to employment. **CHN supports** voluntary employment services for NCPs to enhance their ability to support their children.

CHN supports establishing a child support assurance program that provides a federally-funded minimum amount per month for children in households with child support orders.

CHN supports providing program flexibility during the COVID-19 pandemic, including suspending penalties for NCPs, and waiving current federal regulations regarding financial penalties.

CHN supports reform of federal policies for offsetting Social Security, Veterans' benefits, and other payments to NCPs in order to collect past-due support that is not paid to the custodial parent and that may deprive the NCP of funds needed for necessities.

CHN opposes child support policies that are set without regard to ability to pay and that put NCPs at risk of ever-increasing arrears and incarceration, including states that use criminal or civil punishment enforcement measures. CHN opposes proposed rules or regulations to limit the right to adjust child support orders during periods of incarceration, which should be withdrawn or rescinded. CHN opposes requiring NCPs to pay support to the government when their children are placed in foster care, although support owed could be placed in trust for children in foster care.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Immigration

We are a nation of immigrants, and our prosperity is inextricably tied to their contributions to our economy and culture. Protecting the rights of immigrants and refugees living in or seeking entrance into the United States and reforming our failed immigration system are moral and economic imperatives. Aggressive efforts to deport millions of immigrants have torn apart families and wounded our communities. Taking children from their families or detaining parents with children are inhumane policies that must be immediately remedied, including urgent federal action to reunite families and address their needs. Similarly, it is contrary to American values to deny a path to citizenship to Dreamers who were brought to the U.S. as children, or to those who fled emergency conditions in their native countries and have lived and worked here for decades. The pandemic has been used as an excuse to slash the number of immigrants allowed to come in to the U.S. Massive immigrant enforcement initiatives cost billions of dollars, funds which should instead have been directed to investments in our shared future and promoting economic security for all Americans, including children.

Millions of the undocumented immigrants in the U.S. are doing jobs deemed essential to the nation's critical infrastructure. These immigrants work in the toughest, hardest-to-fill jobs for the least amount of pay and the fewest workplace protections. They are more likely to contract COVID-19 because they cannot work from home, yet the fear of deportation keeps many from using public health services such as COVID testing, and their access to treatment is limited. Our broken immigration system leaves millions of immigrant workers without any way to become citizens, regardless of the taxes they pay and the contributions they make to the places where they work and the communities in which they live.

Non-citizen immigrant and mixed status families experience a wide range of unnecessary hardships. Immigrants—including those lawfully present in the U.S.—are often shut out of basic economic support programs available to other taxpayers due to arbitrary eligibility restrictions that bear no relation to need. Regulations to deny legal status to immigrants because they have made legal use of public benefits or might in the future have caused millions of immigrants and their families to avoid benefits for which they are eligible. Such regulations must be speedily overturned and replaced with outreach and a clear message of welcome.

Looking forward, an effective and meaningful immigration system will advance our nation's economic growth and productivity. We will become a stronger nation when our immigrant population can assume the rights and responsibilities of full citizenship. A path to citizenship is one of the most important steps to addressing poverty in the United States, as non-citizens have nearly twice the poverty rate of naturalized citizens.

Congress must give priority to creating an immigration system that preserves family unity, provides meaningful opportunity, protects the rights of immigrants – whether at home, in the workplace, in the courtroom or beyond -- and strengthens communities and the U.S. economy.

The Coalition on Human Needs supports a comprehensive fix to our nation's immigration laws that includes access to a clear and affordable path to citizenship for undocumented immigrants living and working in the U.S. **CHN supports** permanent protections for undocumented youth and those with Temporary Protected Status (TPS), many of whom have lived in the U.S. for decades and sometimes in the same households.

CHN supports the U.S. commitment to welcoming refugees who are fleeing persecution and imminent danger as a reflection of our moral and national values.

CHN supports cuts to funding for the Department of Homeland Security to mitigate the harmful and abusive enforcement practices, massive detention expansion and militarization of the southern border.

CHN supports Congress providing access to supports that will help immigrants integrate into the fabric of our communities. This should include policies that harness the skills of immigrant workers and allow them to develop their full potential, including expanding immigrants' access to adult education and workforce development programs, English language acquisition programs, and dual generation programs, as well as access to essential documents such as drivers' licenses.

CHN supports policies that lift immigrant families out of poverty and promote economic security.

CHN supports equal access, regardless of immigration status, to safety net programs, refundable tax credits, public services and economic supports that meet basic human needs, including health services and insurance, education, employment benefits, nutrition assistance, and income supplements.

CHN supports efforts to ensure that immigrants have full access to COVID testing, treatment and vaccines.

CHN supports full labor and civil rights protections for immigrant workers, regardless of immigration status.

CHN supports the continuation of federal policies by both immigration and labor law enforcement agencies that prevent unscrupulous employers from exploiting immigration status to deter employees from asserting their rights on the job.

CHN supports policies that build trust between local law enforcement and all community members to ensure public safety. Separating local policing from federal immigration enforcement promotes the safety of the whole community. Forcing local law enforcement to enforce federal immigration law does not make communities any safer and inhibits victims and witnesses of crimes from coming forward as they fear retribution or separation from their families.

The Coalition on Human Needs opposes massive enforcement and deportation initiatives that will tear apart immigrant families and communities.

CHN opposes any increases to funding for a border wall, detention or other enforcement resources for the Department of Homeland Security.

CHN opposes threats to the Deferred Action for Childhood Arrivals (DACA) program and to Temporary Protected Status (TPS). DACA is protecting over 740,000 young immigrants from deportation who have made important contributions to their communities and the economy. TPS has provided humanitarian protection to approximately 300,000 individuals – many of whom have lived in the U.S. for decades and sometimes in the same households as DACA recipients.

CHN opposes the Muslim Ban, which has permanently banned the entry of most nationals from several Muslim-majority countries and has been used as the basis for banning nationals from these countries at the southern border.

CHN opposes threats to our family-based immigration system. CHN supports rapid action to reject the 2019 changes to the public charge rule that impose a wealth test on immigrant families and discourage use of public benefits.

CHN opposes policies that divide families, including separating children from parents and other actions that have a divisive or harmful effect on immigrant communities and that foster restricted access to services for eligible beneficiaries or indirect intimidation where people are forced to forego basic needs.

CHN opposes the detention of immigrants awaiting their opportunity to see a judge and urges instead the use of community-based alternatives to detention.

CHN opposes restricting the availability of coverage and care for immigrants, unnecessary documentation requirements, and any other barriers to health care for immigrants and their families.

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COALITION ON HUMAN NEEDS

Public Policy Priorities for 2021 and 2022

Social, Economic and Racial Justice

Systemic barriers and discrimination based on race, ethnicity, immigration status, disability, gender, gender identity, sexual orientation, or poverty subject many in our nation to far-reaching inequalities. Many are hit harder by environmental hazards, get evicted or go to prison because they cannot afford a lawyer, are more likely to pay exorbitant interest to borrow money, experience disproportionate levels of poverty, hunger, and economic insecurity, suffer greater levels of ill health, and are more likely to be excluded from the voting booth.

Far too many people of color and people with low incomes in this country are shut out of mainstream financial services and find themselves trapped in a cycle of debt when they seek a mortgage, buy a car, or borrow for other expenses from unscrupulous lenders.

From tainted water supplies to lead-based paint to poor air quality, environmental hazards disproportionately affect low-income communities, communities of color and people with pre-existing health conditions. Low-wage workers of color are for the most part unable to work from home and are dying from COVID-19 at much higher rates than whites and wealthier communities.

People with disabilities are roughly twice as likely as people without disabilities to live below the poverty line, and people of color are disproportionately likely to experience disability or illness. People with disabilities, regardless of age, ethnicity, gender, or other demographic grouping, continue to face barriers to employment, education, housing, transportation, and health care because of inaccessible and inadequately-funded state and federal programs, outdated public policies and discrimination despite the legal protections of the Americans with Disabilities Act.

Far too many people lack access to justice. They are unable to seek legal redress because they cannot afford to hire an attorney. They are subject to patterns of mass incarceration, racial profiling, police misconduct, sentencing inequity, barriers to employment and civic participation once a sentence has been served. While incarcerated, they again face increased risk of contracting the Coronavirus.

Far too many people face discrimination at the ballot box. Onerous photo I.D. laws discourage voting, as do cutbacks in early voting and elimination of precincts in predominantly Black, Latinx, and other minority neighborhoods. Some states discriminatorily limit access to mailed ballots and voter dropboxes, especially needed during a pandemic. Harmful court decisions have weakened voting rights, which disproportionately hurt communities of color and low-income communities. And the wealthiest donors have disproportionately more influence in the political process than average voters, skewing legislative action towards more tax cuts for the well-connected and fewer investments to build shared prosperity.

The Black Lives Matter movement furthered the cause of racial justice, equity, and police reform in 2020. Congress and the Administration need to enact policies that align with these goals.

The administration of the 2020 Census was hampered in many ways, from attempts at unlawful political interference by the Trump Administration to the constraints caused by the pandemic. Failure to correct inadequacies in the count will lead to more inequalities in representation and federal funding decisions. Our democracy requires counting every person residing in the United States.

Many reforms are needed to remedy these injustices. We cannot meet human needs without protections against all these discriminatory practices. Congress must pass a new Voting Rights Act. We also need to support judicial and Executive Branch nominees with a demonstrated record of combating unequal treatment and to oppose those whose views and record favor wealthy and powerful interests.

The president's nominees to key cabinet, agency and advisory positions have an enormous impact on all of human needs policies, programs and services. Similarly, nominations to the federal courts, including the U.S. Supreme Court, are of concern to the needs of low-income communities. The people who occupy these positions have the ability to establish and implement good policies or bad policies that affect every aspect of low-income and other vulnerable people's lives.

Combating Systemic Racism in our Society

The Coalition on Human Needs supports examining the funding, structure, and outcomes of both current federal policies and programs and proposed legislation to ensure that the inherent bias of racism in our society is addressed. More comprehensive data collection to accurately sample racial and ethnic groups should be available to assist in assessing the impact and effectiveness of policies and programs.

CHN supports the creation of a National Advisor to the President on Racial Justice, Equity, and Advancement.

CHN supports establishing one or more commissions to study the enduring legacy of U.S. slavery and systemic racism and to develop proposals for redress and repair.

CHN supports the reinstatement, expansion, and prioritization of racial equity / Diversity, Equity and Inclusion (DEI) training within the government, as well as within all government contracts.

CHN supports requiring the participation of people of color and other marginalized community members affected by policy proposals in government decision-making, as these communities are often further marginalized when policy choices do not directly address circumstances that disproportionately affect them.

CHN supports anti-racial profiling laws to prohibit profiling based on race or ethnicity, religion, gender, gender identity and expression, and sexual orientation.

CHN supports policies that make it easier for marginalized communities to have fair and equitable access to full participation in our democracy, such as the John R. Lewis Voting Rights Act and the For the People Act. CHN also supports protecting and enhancing existing voting laws, including but not limited to the right to vote by mail.

Policies for People with Disabilities

The Coalition on Human Needs supports policies that promote the empowerment, inclusion, independence, integration, and self-determination of people with disabilities in all aspects of society.

CHN supports policies that increase the availability of affordable, accessible, and inclusive housing and transportation.

CHN supports policies that enhance educational opportunities for children with disabilities, including under the Individuals with Disabilities Education Act (IDEA) and other relevant laws, and through positive school climate policies, with special attention to meeting the needs of children with disabilities during times of remote learning due to the pandemic or future similar emergency conditions.

CHN supports policies that seek to reduce the disproportionately high unemployment rate for people with disabilities and create the opportunity for competitive integrated employment by means of workplace supports, job training, rehabilitation services, education-to-workforce transition programs, work incentives programs, Medicaid buy-ins, and ending the use of subminimum wages, and rigorous enforcement of the Americans with Disabilities Act (ADA) and other civil rights laws.

CHN supports policies that allow people with disabilities to build assets.

CHN supports policies that provide opportunities for people with disabilities to have greater access to long-term supports and services in the home and community.

CHN supports policies that would improve the direct care workforce through training, adequate wages, access to paid leave and other supports, and that would support family caregivers of people with disabilities.

CHN supports the continued role of Social Security in providing a basic standard of living for people with disabilities and elders.

CHN supports ending the offset of Social Security payments and other income intended to alleviate poverty for repayment of federal debts.

CHN supports efforts to remove barriers and automate the total and permanent disability (TPD) discharge program intended to cancel the federal student loans of borrowers whose disability prevents them from earning a meaningful income.

CHN supports the full inclusion of people with disabilities in society by removing the institutional bias in the Medicaid program and making home and community based long term services and supports readily available.

Access to Justice

The Coalition on Human Needs supports a significant increase in federal funding for civil legal services to a level sufficient to address the current civil justice crisis, which is currently allowing 80 percent of low-income Americans' civil legal needs to go unmet -- and which sets up a two-tiered system of justice based on wealth.

CHN supports the re-establishment of the Office of Access to Justice within the Department of Justice, which during the Obama administration leveraged federal resources and served as a hub across federal agencies, dedicated to increasing access to justice.

CHN supports reform of harmful and overly broad Legal Services Corporation (LSC) restrictions on the legal assistance that may be provided with federal funds--many of which have tied legal aid programs' hands in critical ways and impeded their ability to enforce the rights of low-income communities. Examples of reforms to LSC restrictions that CHN supports include: eliminating the restrictions on class action litigation; lifting the "one drop" rule, which prevents LSC programs that accept even \$1 in federal LSC funds from using other funds for restricted purposes; and reforming LSC restrictions on representing immigrant clients, welfare advocacy, and women's health.

CHN supports access to justice and to the courts to enforce rights under the law and to receive appropriate relief from all responsible parties.

CHN opposes forced arbitration, class action bans, and other devices that make it more difficult for individuals to access the justice system.

Reforming the Justice System

CHN supports passage of a federal anti-racial profiling law that prohibits biased policing, like the End Racial Profiling Act, with prohibitions on profiling based on religion, gender, gender identity and expression, and sexual orientation as well as race or ethnicity.

CHN supports requiring law enforcement agencies that receive federal funding to collect data on police civilian encounters disaggregated by race/ethnicity, including encounters that involve the use of force, sexual assault, misconduct, and the deaths of individuals not technically in the custody of law enforcement.

CHN supports the implementation of the Death in Custody Reporting Act.

CHN supports building on the FBI's attempts to collect data on police-community encounters, including data on police encounters with people with disabilities--as well as disabilities acquired while in police custody, and requests as well as provision, denial, or removal of reasonable accommodations at any point while in police custody.

CHN supports mandatory training on implicit bias, de-escalation, crisis intervention, procedural justice, adolescent development, and proper interactions with persons with disabilities and mental illness.

CHN supports a necessary standard to lethal use of force interactions and supports a requirement that law enforcement use de-escalation techniques to defuse conflict. **CHN supports** a ban on no-knock warrants and use of chokeholds. **CHN supports** a national misconduct registry for law enforcement officers who have been dismissed for excessive use of force or other civil rights violation.

CHN supports diversion of people with disabilities and mental health conditions away from the criminal justice system and into appropriate treatment, housing, and community-based services as a more effective and cost-efficient alternative to arrest and detention. **CHN supports** adequate investment in community-based care for mental health and disability, to prevent people with disabilities from needless and unjust incarceration--and the reinvestment of funds saved by policies that reduce mass incarceration towards preventive policies and resources such as community-based care, housing, and mental health services. **CHN supports** leveraging federal funding to discourage state and local governments from policing and criminalizing activities such as begging, sitting, or lying on sidewalks, loitering, and so-called vagrancy laws.

CHN supports legislation that amends current law to provide a standard that ensures criminal liability for civil rights violations that are a result of police misconduct. To that end **CHN supports** reforms that abolish qualified immunity and modify 18 USC 242 mens rea standard to a “reckless” standard. **CHN supports** abolition of the 1033 program which has militarized police on our streets.

CHN supports building on the bipartisan momentum garnered in the 115th Congress and, moving forward, pushing for sentencing reform legislation that specifically addresses front-end drivers of mass incarceration that have led to overcrowding and overspending at the federal level on over-criminalization.

CHN supports the elimination of mandatory minimum sentencing laws for all drug-related crimes.

CHN supports the adoption of body-worn camera policies that adequately protect privacy rights, civil rights, and civil liberties. Law enforcement agencies should: (1) develop body-worn camera policies publicly, seeking community and stakeholder input; (2) commit to a set of narrow and well-defined purposes for which cameras and their footage may be used; (3) specify clear operational policies for recording, retention, and access of footage; (4) make footage available to promote accountability with appropriate privacy safeguards in place; and (5) preserve the independent evidentiary value of officer reports by prohibiting officers from viewing footage before filing their report.

CHN supports passage of bipartisan legislation that provides state and local governments and agencies with resources to support programs that assist formerly-incarcerated individuals with reentering the community.

CHN opposes any policy riders that prohibit people with criminal records from being eligible for federal housing assistance and other public benefits such as SNAP, TANF, and Pell Grants.

CHN supports the implementation of policies at the federal, state and local levels that support reentry--including policies to make reentry programs more accessible for people with disabilities-- and remove harmful barriers to basic necessities such as employment, housing, education and training, and income and nutrition assistance, including repeal of the lifetime bans in SNAP, TANF, and the American Opportunity Tax Credit for people with felony drug convictions, and eligibility barriers that prevent students behind bars from accessing Pell Grants. **CHN supports** increased funding for civil legal services programs (as described in Access to Justice) that play a critical role in helping people with records navigate barriers to employment and critical reentry supports

CHN supports legislation to expand access to expungement and sealing of criminal records, to enable the tens of millions of Americans currently facing barriers to employment, housing, and education due to the lifelong stigma of a criminal record, to move on with their lives and have a fair shot at economic opportunity.

CHN supports “Clean Slate” legislation in the states to make record-clearing automatic once individuals have completed their sentences and remained crime-free. (Under petition-based record-clearing systems, over 90% of eligible people never get their records cleared, due to costly filing fees and complex bureaucratic processes that can be impossible to navigate successfully without a lawyer.) **CHN supports** federal funding to help states facing budget gaps, including due to the COVID pandemic, offset the one-time upfront costs of implementing automated record-clearance to remove barriers to work for their states’ workers facing employment barriers due to old criminal records. **CHN supports** bipartisan legislation to create a federal record-clearing remedy and to make clearance of eligible federal records automatic upon completion of sentence and an appropriate period crime-free, such as the Clean Slate Act.

CHN supports legislation to adopt Fair Chance Hiring Practices (Ban the Box) and remove questions regarding conviction and arrest histories from job applications and delay inquiry into arrest and conviction history until after the initial offer. **CHN supports** federal, state, and local Fair Chance Licensing, which reforms overly broad occupational licensing restrictions, which have become another major barrier to employment for people with records.

CHN supports legislation to reauthorize and provide robust funding for the Second Chance Act. These important grants provide much needed reentry support for the formerly incarcerated and people with criminal convictions through grants to community based organizations. These funds produce a large rate of return on investments by helping people when they may be at their most vulnerable, the period after incarceration. Ultimately, this investment will result in lower recidivism and increase successful reentry for returning citizens.

CHN supports legislation that eliminates mandatory minimums, expands the federal safety valve, providing judicial second look, alternatives to incarceration, and ending drug conspiracy laws.

CHN supports the decriminalization of marijuana possession and the automatic clearance of federal marijuana records, such as the MORE Act.

CHN supports reform of cash bail, which sets up a two-tiered system of justice based on wealth.

CHN supports reform of harmful fines and elimination of fees at the federal, and especially the state and local levels--which have become a major driver of poverty and incarceration--as well as reinstatement of Obama-era guidance on fines and fees issued by the Department of Justice’s Office of Access to Justice. The federal government should prohibit unfair, deceptive, or abusive collection of fines and fees, and should end profiteering off the families of the incarcerated through predatory prison phone-calling rates.

CHN supports repeal of laws and other policies at the state and local level that criminalize homelessness and poverty--such as laws that prohibit loitering, nuisance, begging, sleeping on sidewalks, sleeping in vehicles, and other status offenses that disproportionately impact homeless individuals, many of whom live with mental health conditions or other disabilities.

CHN supports legislation that restores voting rights to currently and formerly incarcerated persons at the federal level, such as the Democracy Restoration Act.

CHN supports stronger gun violence prevention laws and programs to prevent the senseless violence that continues to threaten children's safety and the safety of our communities, with a focus on non-punitive community-based violence prevention and intervention models that treat violence like a public health issue.

CHN supports expanded use of home confinement and compassionate release as alternatives to incarceration for people behind bars who can safely be released. COVID-19 has run rampant in BOP facilities and we need relief for incarcerated people to be able to safely social distance and implement CDC guidelines for the virus. A prison sentence should not be a death sentence.

Executive & Judicial Branch Nominees

The Coalition on Human Needs supports nominees showing a dedicated commitment to faithfully implement laws that protect the civil and human rights of low-income and other vulnerable people, and exhibit strong personal integrity and ethical standards. Nominees and appointees must reflect the diverse identities and experiences of this country, including but not limited to race, ethnicity, national origin, sex, gender identity and expression, sexual orientation, disability status, class, and religion and belief system. Judicial nominations should also take into account the professional expertise of attorneys, and prioritize nominations for judgeships from among those who have represented workers, labor unions, consumers, immigrants, or civil rights plaintiffs CHN will, at its discretion, scrutinize nominees' qualifications and support or oppose individual nominations where warranted.

Reclaiming our Democracy

CHN supports requiring full transparency of money in politics, including disclosure of the sources of funds for political campaigns and lobbying expenditures and increasing accountability of corporate spending through shareholder oversight.

CHN supports ensuring that all eligible citizens can freely exercise their right to vote and have their vote counted; this includes efforts to strengthen enforcement and oversight components of the Voting Rights Act (VRA), including over jurisdictions not originally covered by the VRA that have enacted voter suppression laws, and to restore voting rights to formerly incarcerated citizens.

CHN supports creating small-donor matching programs and citizen-led campaign finance systems which elevate the voices of small donors. Such reforms enable candidates to run effective and competitive campaigns using only small donations combined with limited public matching funds and improves transparency around donors.

CHN supports requiring independent commissions to carry out the redistricting process so politicians cannot choose their constituents using big data.

CHN supports statehood for the people living in the District of Columbia.

CHN supports reforming the Senate filibuster in order to overcome the gridlock that is an obstacle to enacting the Coalition on Human Needs' Public Policy Agenda.

The Coalition on Human Needs opposes attempts to present states with citizen voting age data instead of the full count of persons conducted in the decennial census, which would lead to unfair under-representation of communities of color, people with low incomes, and children.

CHN opposes legislation that would create barriers to the right to vote. Examples include, but are not limited to: photo identification requirements; restricting the use of tribal IDs for voting purposes; laws requiring voters or voter registration applicants to provide documentary proof of citizenship; laws limiting early voting opportunities or vote by mail options; proposing widespread precinct closures and/or consolidations; and laws purging qualified voters from registration rolls.

Addressing Environmental and Climate Threats

The Coalition on Human Needs supports the United States recommitting to the Paris Agreement on climate change, and strengthening carbon pollution standards.

CHN supports increasing the regulatory authority of the federal government to prevent or abate environmental health hazards and supports strengthening existing federal agency environmental justice strategies that direct agencies to identify and address the disproportionately high and adverse human health or environmental effects of their actions on minority and low-income populations.

CHN supports the use of federal resources and agencies to deploy proven clean energy solutions; create millions of family-supporting and union jobs; upgrade our energy, water, wastewater, and transportation infrastructure; and develop and manufacture next-generation technologies to address the climate crisis.

CHN supports fully funding the Environmental Protection Agency (EPA), including restoring or expanding funding to ensure that overburdened and historically disenfranchised communities are protected.

CHN supports legislation or efforts to strengthen Clean Air Act and Clean Water Act standards and protections, including efforts to expand science-based decision-making or EPA's use of the best available health science in setting standards and protections.

CHN supports fully funding the Land and Water Conservation Fund to increase resources for conserving public lands and waters and incentivizing voluntary conservation efforts on private lands, including through private-sector ecosystems markets.

CHN supports a federal commitment to language access for all non-English speaking communities to ensure they are properly informed of community health and safety information, are able to participate in public meetings, and are able to make their voices heard especially on issues affecting their families.

CHN supports a bold and much-needed shift in the way environmental policy and mandates are created with bold actions to protect and invest in the health and safety of frontline communities. A new process is needed that prioritizes the voices of communities most harmed by environmental degradation and strengthens communities' right to hold polluters accountable in court when polluters' actions result in a discriminatory impact.

CHN supports policies to improve the affordability of investments in safe wastewater and drinking water infrastructure with federal assistance targeted to low-income communities.

CHN supports the restoration of protections for irreplaceable public lands and waters. We support the reduction of methane and carbon pollution from the energy sector.

CHN supports the reversal of the Trump Administration's harmful rollbacks of protections for national monuments. **CHN also supports** banning new oil and gas permitting on public lands and waters, modifying royalties to account for climate costs, and establishing targeted programs to enhance reforestation and develop renewables on federal lands and waters.

CHN supports investments to create millions of family-supporting and union jobs in clean energy generation, energy efficiency, clean transportation, advanced manufacturing, and sustainable agriculture across America. **CHN also supports** the investment in the education and training of underrepresented groups, including people of color, low-income Americans, women, veterans, people with disabilities, and unemployed energy workers for jobs in clean energy-related industries, especially union jobs that provide strong opportunities for economic advancement.

CHN supports energy-saving upgrades to up to two million low-income households and affordable and public housing units, creating hundreds of thousands of jobs and promoting safe, healthy, and efficient homes.

CHN supports a federal commitment to assist low-income communities in protecting their residents from health and safety threats due to environmental hazards, whether natural or human-made, both in the form of funding and regulatory oversight of private and public sector entities.

CHN supports increased federal funding to detect, track, abate, and treat lead poisoning and lead hazards. **CHN supports** updating the HUD and EPA guidelines and standards related to the lead-dust, lead-soil, lead-paint, lead-water testing and clearance standards to protect health. **CHN supports** increasing incentives, penalties and enforcement mechanisms for addressing lead hazards and other environmental conditions dangerous to health.

CHN supports funding for the removal of lead service lines in low-income communities, as well as investments in education around the threat of lead in drinking water systems and the need to use filters to protect families from lead exposure through the water coming out of their tap.

CHN supports efforts to ensure that impacted communities and local governments are notified in a timely manner of the release of unregulated toxic contaminants, that polluters are held accountable for contamination, and that funds are provided to the affected states for clean-up and to test for all potential pathways of exposure (i.e. in water, soil, food, etc.).

CHN supports efforts to strengthen EPA's standards that protect our nation's farmworkers and pesticide applicators from chemical exposure and poisonings.

CHN supports efforts to strengthen federal EPA protections from toxic coal ash. The siting and disposal of coal ash disproportionately and adversely impact people's health in low-income communities and communities of color.

Consumer Protections and Homeownership

The Coalition on Human Needs supports access to fair, safe and affordable financial products and services and effective consumer protections so that consumers can build assets and lead successful financial lives. CHN opposes practices that are unfair, deceptive or abusive or that undermine economic stability.

CHN supports emergency relief to preserve people's homes, cars, and finances to allow them to care for themselves and their families and weather the economic damage from the COVID-19 pandemic for as long as necessary to enable recovery, including moratoria on evictions, foreclosures, repossessions, utility disconnections, debt collection, and negative credit reporting.

CHN supports measures that provide payment relief for rent, mortgages, car payments and other debts, and affordable and flexible extended repayment options for financial obligations that allow families the time and flexibility they need to rebuild after the COVID-19 crisis abates.

CHN supports efforts to advance racial justice and equity in the financial market, and **CHN opposes** discriminatory lending and financial services practices and policies that directly or indirectly perpetuate exclusion and segregation. In addition, **CHN supports** federal legislation to protect LGBTQ people from discrimination in credit, to ensure that future Administrations do not exclude LGBTQ people from protections against discrimination on the basis of sex.

CHN opposes predatory lending (lending that is unaffordable or leads to a cycle of debt), and financial products and services that amplify inequality by targeting lower-income families with exploitative prices and fees or high interest rates.

CHN opposes predatory conduct in higher education, that causes students to enroll and take on unaffordable student loan debt to attend low-value programs.

CHN supports a 36% federal interest rate cap that covers all lenders and opposes measures that enable high-cost lenders to evade state interest rate limits, and supports vigorous enforcement of fair lending laws.

CHN supports rules and other efforts to ensure access to safe, fair, affordable and sustainable mortgages, credit cards, auto loans, student loans, small dollar loans and other forms of credit.

CHN supports efforts to ensure access to financial services and information in consumers' preferred language.

CHN supports access to safe and affordable bank accounts, prepaid cards, mobile payments, electronic payments, remittance services and other transaction products and services, including through public institutions like the Postal Service. **CHN supports** transparency, free access to account information, and competition and fairness in banking and transaction services. **CHN supports** effective measures to resolve disputes, errors or unauthorized charges and to control who accesses consumers' accounts. **CHN supports** government efforts to stop payment fraud and to ensure that faster payment methods are safe and avoid overdraft fees. **CHN opposes** practices designed to induce consumers into incurring overdraft fees or other excessive fees.

CHN supports measures to ensure that data and reports kept about consumers are fair, accurate and up to date, and that financial data is kept private and is used only for appropriate purposes that do not have a disproportionately negative effect on vulnerable individuals or communities. **CHN supports** measures to reduce the impact of racial disparities and medical debts in credit reports and other uses of data. CHN supports measures to ensure that consumers can have greater control over their data, can effectively and easily correct errors in their credit reports, and can expect fair and just treatment by credit reporting agencies.

CHN supports efforts to ensure that working families can get, keep, insure, and use a reliable car at fair terms, with transparency and consistency in car sales and finance.

CHN supports increased financial education and policies that encourage savings as helpful steps in promoting long-term economic security.

CHN supports fair treatment of consumers who owe debts and the opportunity for second chances and a fresh start. Individuals sometimes run into hard times, are exploited, or make bad financial decisions. **CHN supports** programs that work with consumers to save homes, to modify mortgages, auto loans and other types of loans, reduce or cancel student loans, and to access affordable repayment plans. **CHN opposes** unfair, deceptive or abusive debt collection practices. **CHN supports** limits on garnishments, offsets and debt collection with reasonable statutes of limitations to ensure that consumers have sufficient funds to pay for necessities. **CHN supports** fair bankruptcy laws and the ability of bankruptcy judges to modify mortgages and discharge student loans. **CHN opposes** scams in debt settlement, credit repair, loan modification or foreclosure rescue that exploit vulnerable consumers and leave them in a worse position.

CHN supports a strong and independent Consumer Financial Protection Bureau and efforts by other federal, state and local agencies to protect consumers. **CHN opposes** any attempts to weaken the CFPB by ending its dedicated funding. **CHN opposes** measures to make it more difficult for agencies to adopt and enforce consumer protection laws and rules to protect consumers. **CHN opposes** any attempts by the banking regulators to preempt state consumer protections through expanding any charters or creating new ones and loopholes for fintech companies to expand financial services without adequate protections in place.

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General Consensus Statement

The positions in CHN's Public Policy Priorities document reflect the general consensus of member organizations on issues outlined in this document, but it does not necessarily reflect the specific position of all member organizations in every policy area.