



Former Vice President Joe Biden - Higher Heights Questionnaire

Issue and Policy Questions:

Healthcare

1. Please outline the specifics of your policy proposal on healthcare, including expanding access, what would be covered, lowering prescription drug costs and transition from the current system.

The Affordable Care Act (ACA) was a big deal for communities of color. It expanded health coverage to millions, reduced costs, and improved the quality of health care.

As president, I will protect the ACA from continued attacks to get rid of this landmark law – whether from Republicans and Democrats. Instead of starting from scratch and getting rid of private insurance, I have a plan to build on the ACA by giving Americans more choice, reducing health care costs, and making our health care system less complex to navigate.

I will give Americans a new choice to purchase a public health insurance option like Medicare, increase the value of tax credits to lower premiums and extend coverage to more working Americans, and expand coverage to low-income Americans by expanding Medicaid to states that have refused to do so.

I will stand up to the abuse of power by prescription drug companies, by repealing the outrageous exception allowing drug corporations to avoid negotiating with Medicare over drug prices and by limiting launch prices for drugs that face no competition and are being abusively priced by manufacturers. I will limit price increases for all brand, biotech, and abusively priced generic drugs to inflation and allow consumers to buy prescription drugs from other countries as long as the Department of Health and Human Services has certified that those drugs are safe. Finally, I will terminate pharmaceutical corporations' tax break for advertisement spending and improve the supply of quality generics.

2. How does your plan address the myriad of disparities – including chronic illness, underdiagnosing of illness, heart disease, mental health, access and affordability that negatively impact the health and well-being of Black women?

I believe that access to affordable, quality health care is a right no matter your race, gender, or zip code. I will address the disparities in health care that negatively impact the well-being of Black women. My plan, as previously described, will improve access and affordability. I will redouble efforts to ensure enforcement of mental health parity laws and expand funding for mental health services. Studies tell us that communities of color face higher rates of mental health stigma, and African-Americans are "20% more likely" to experience serious mental health challenges.

I will double our investment in community health centers, expanding access to high quality health care for the populations that need it most. In 2015, 59% of patients at community health centers were people of color and one quarter were uninsured. And, I will increase the number of women of color graduates from HBCUs who enter health care.

I will reduce our nation's unacceptably high maternal mortality rate, which disproportionately affects women of color. Compared to other developed nations, the U.S. has the highest rate of deaths related to pregnancy and childbirth, and we are the only country experiencing an increase in this death rate. This problem is especially prevalent among Black women, who experience a death rate from complications related to pregnancy that is more than three times higher than the rate for non-Hispanic white women. California came up with a strategy that halved the state's maternal death rate. I will take this successful collaborative approach nationwide.

3. What are your policy plans for the future of Social Security, Medicare and Medicaid?

I will put **Social Security** on a path to long-term solvency by asking Americans with especially high wages to pay the same taxes that middle-class families pay. I will oppose efforts to privatize or make it "means-tested." I will provide the oldest beneficiaries with a higher monthly check to help protect them from the pain of dwindling retirement savings. In addition, workers who spent 30 years working will get a benefit of at least 125% of the poverty level, and I will protect widows and widowers from steep cuts in benefits by allowing the surviving spouse to keep a higher share of the benefits.

I will protect and strengthen **Medicare** as we know it. I will keep Medicare as a separate program, and ensure there is no disruption to the current Medicare system. I will also stop the profiteering of the drug industry at the expense of Medicare.

I will ensure people making below 138% of the federal poverty level get automatically enrolled - in **Medicaid** or, if their state refused to take up Obamacare's Medicaid expansion, in the public option without a premium and with the same benefits as Medicaid. I'll fight back against state work requirements for Medicaid, ensure Medicaid beneficiaries can access home and community-based long-term care when they want it, and take enforcement action against any state that allows profiteering to get in the way of Medicaid beneficiaries' health.

4. How will your administration protect Roe v. Wade and a woman's legal right to reproductive rights and justice?

As president, I will reverse the Trump Administration and states' all-out assault on women's right to choose. I will work to codify *Roe v. Wade* into federal law, and my Justice Department will do everything in its power to stop the rash of state laws that so blatantly violate the constitutional right to an abortion, such as so-called TRAP (targeted restrictions on abortion providers) laws, parental notification requirements, mandatory waiting periods, and ultrasound requirements. I support repealing the Hyde Amendment because health care is a right that should not be dependent on one's zip code or income. And, my new public option will cover contraception and a woman's constitutional right to choose. A woman's right to choose should be a decision between herself and her doctor.

5. How does your healthcare plan address access and affordability issues to the full range of reproductive services including contraception, comprehensive sex education, STI prevention and care, disparities in prenatal, pregnancy and postnatal care, which disproportionately impacts Black women, women of color, women who may not be able to afford these services and/or may not have the ability to travel long distances to access these services?

I believe that every American – regardless of gender, race, income, sexual orientation, or zip code – should have access to affordable and quality health care. My plan addresses access and affordability on a full range of reproductive services in several ways.

I will expand access to contraception and protect the constitutional right to an abortion. The Affordable Care Act made historic progress by ensuring access to free preventive care, including contraception. My plan will build on that progress. My Justice Department will do everything in its power to stop the rash of state laws that so blatantly violate the constitutional right to an abortion, such as so-called TRAP (targeted restrictions on abortion providers) laws, parental notification requirements, mandatory waiting periods, and ultrasound requirements. I also will reduce our unacceptably high maternal mortality rate, which especially impacts women of color, and double America's investment in community health centers, which provide primary, prenatal, and other important care to underserved populations.

My administration will also restore federal funding for Planned Parenthood. The Obama-Biden Administration fought Republican attacks on funding for Planned Parenthood again and again. More than one-third of Planned Parenthood's patients are people of color, including nearly 400,000 African-American patients. As president, I will reissue guidance specifying that states cannot refuse Medicaid funding for Planned Parenthood and other providers that refer for abortions or provide related information and reverse the Trump Administration's rule preventing Planned Parenthood and certain other family planning programs from obtaining Title X funds.

6. Do you support the repeal of the Hyde Amendment? Why or why not?

Yes, I support the repeal of the Hyde Amendment. Health care is a right that should not be dependent on one's zip code or income. I will be a champion for improving women's health and their access to health care. And, my public option will cover contraception and a woman's constitutional right to choose. As president, I will defend the rights of all people – regardless of gender, sexual orientation, or gender identity – to have access to quality, affordable health care free from discrimination.

Economy

1. How will your administration address the racial wealth gap, the pay gap for women and promote economic security for middle, and low-income Americans?

My vision for America is based on a middle class where everyone—regardless of race, gender, religion, sexual orientation, or disability—comes along. I will increase the federal minimum wage to \$15; ensure federal dollars do not flow to employers engaging in union-busting activities or wage theft; stop employers from denying overtime pay; and eliminate non-compete clauses and no-poaching agreements that hinder employees' ability to seek higher wages by changing jobs. I will provide a federal guarantee for public sector employees to bargain for better pay, benefits, and working conditions. I will support legislation, like the Domestic Workers' Bill of Rights, that expands federal protections to domestic workers, ensuring they have the right to basic workplace protections.

I will support the ratification of the Equal Rights Amendment—as I have for over 45 years—and I will build on the Lilly Ledbetter Fair Pay Act, the first bill the Obama-Biden Administration signed into law, with the Paycheck Fairness Act.

Homeownership is how many families save and build wealth. I will end redlining and other discriminatory and unfair practices in the housing market by protecting homeowners and renters from abusive lenders and landlords, eliminate local and state housing regulations that perpetuate discrimination, hold financial institutions accountable for discriminatory practices,

restore the federal government's power to enforce settlements against discriminatory lenders, and tackle racial bias that leads homes in communities of color being assessed by appraisers below their fair value.

2. How do your plans for economic growth address investment in underserved communities?

I will revitalize communities in every corner of the country so that no one is left behind. Whether in our biggest cities or our smallest towns, too many low-income communities are bearing the brunt of our nation's decaying infrastructure. I will boost federal investments in those neighborhoods to ensure that every American has access to clean drinking water, well-paved roads, high-speed broadband, safe schools, and affordable housing. I will invest in historically marginalized communities and bring everyone to the table for transportation planning. I will make unprecedented investments in rebuilding and connecting historically underserved areas to better transportation options.

I will double funding for the Economic Development Administration and task it with creating a new division devoted to helping underserved communities apply for federal aid. This initiative complements my proposal for a new White House "StrikeForce" to assist rural communities in persistent poverty, and will help to ensure that every community can seek and receive the federal resources it needs to build a more prosperous economy. And, I will fund anchor institutions – which include hospitals, colleges and universities, and government administrative offices – in distressed areas to serve as contributors to economic vitality.

To tackle persistent poverty in all communities, in both urban and rural America, I support applying Congressman James Clyburn's 10-20-30 formula to all federal programs. The formula would allocate 10% of funding to counties "where 20% or more of the population has been living below the poverty line for the last 30 years."

3. Do you support a \$15 minimum wage? Why or why not?

Yes, I support a \$15 federal minimum wage. As vice president, I helped get state and local laws increasing the minimum wage across the finish line – including in New York State – and I have supported eliminating the tipped minimum wage. I firmly believe all Americans are owed a raise, and it's well past time we increase the federal minimum wage to \$15 across the country. This increase would include workers who aren't currently earning the minimum wage, like the farmworkers who grow our food and domestic workers who care for our aging and sick and for those with disabilities. As president, I will also support indexing the minimum wage to the median hourly wage so that low-wage workers' wages keep up with those of middle income workers.

4. How will your administration address the disparities in access to capital for Black women owned small businesses?

I will provide better access to capital for Black women-owned small businesses. I will double the Obama-Biden State Small Business Credit Initiative, which provided \$1.5B to states to support small businesses and leveraged more than six times in private sector funding. More than 41% of the program's funding went to minority and women entrepreneurs. This program transfers funds to state small business lending initiatives, driving \$10 billion in new lending for each \$1 billion in SSBCI funds. I will double its federal funding to \$3 billion, driving close to \$30 billion of private sector investments to small businesses all told,

especially those owned by women and people of color.

I will also establish a competitive grant program for new business startups outside of our biggest cities. To help redirect investments to more communities across the country – not just our biggest cities – I will enact legislation to provide \$5 billion in funding to states with policies to encourage small business startups, for example by supporting the transfer of technology from public universities to the private sector, or by implementing training programs for new entrepreneurs.

5. How do your plans address climate change and “green jobs” impact communities of color?

I will ensure that the US achieves a 100% clean energy economy and reaches net-zero emissions no later than 2050. I will launch a Clean Energy Revolution and ensure that low-income communities and communities of color harmed by climate change and pollution are the first to benefit. I will make sure these communities receive preference in competitive grant programs in the Clean Energy Revolution. I will invest \$1.7 trillion, creating 10 million high-quality, middle-class jobs across the country.

I will stand up to the abuse of power by polluters who disproportionately harm communities of color and low-income communities. We cannot turn a blind eye to the way in which environmental burdens and benefits have been and will continue to be distributed unevenly along racial and socioeconomic lines – not just with respect to climate change, but also pollution of our air, water, and land. I will reinstate federal protections for these communities, which were rolled back by Trump. I will require agencies to engage in community-driven approaches to develop solutions for environmental injustices affecting communities of color, low-income, and indigenous communities.

I will ensure access to safe drinking water for all communities. Communities across America are experiencing a water crisis, in water infrastructure, contamination, accessibility and more. I will make water infrastructure a top priority, for example, by establishing systems to monitor lead and other contaminants in our water supply and take necessary action to eliminate health risks, including holding polluters accountable and support communities in upgrading their systems.

6. Do you support reparations? If so, please describe your specific policy proposals to address the systematic and institutional legacy of slavery, Jim Crow and other forms of racism and discrimination. If not, please explain.

We must acknowledge that there can be no realization of the American dream without grappling with the original sin of slavery, and the centuries-long campaign of violence, fear, and trauma wrought upon Black people in this country. As president, I will immediately take action to address the systemic racism that is persistent across our institutions today. That’s why I have developed education, climate change, and health-care policies, among others, that will root out this systemic racism and ensure that all Americans have a fair shot at living the American dream. While my administration takes major actions to address systemic racism, it will also study how reparations may be part of those efforts and ensure the voices of descendants are central when gathering data and information.

Criminal Justice Reform/Gun Violence/Judiciary

1. Please outline the specifics of your plan to address criminal justice reform and include relevant information on returning citizens, over-policing and sentencing reforms.

I have called for the immediate passage of Congressman Bobby Scott's SAFE Justice Act. In addition, I will create a \$20 billion competitive grant program, inspired by a Brennan Center proposal, to spur states to focus on prevention and reducing incarcerated populations.

I will expand the Justice Department's use of pattern-or-practice investigations and consent decrees to address unlawful policing. I will invest in public defenders' offices to ensure access to quality counsel, eliminate mandatory minimums, and end the federal crack and powder cocaine disparity. I will decriminalize the use of cannabis and automatically expunge all prior cannabis use convictions, end incarceration for drug use alone and instead divert individuals to drug courts and treatment, and expand other effective alternatives to detention. I will reform bail and decriminalize poverty. I will stop corporations from profiteering off of incarceration. And, I will provide for the unique needs of incarcerated women and ensure humane prison conditions.

I will set a goal of ensuring 100% of formerly incarcerated individuals have housing upon reentry and expand access to mental health and substance use disorder treatment, as well as educational opportunities and job training during and after incarceration. I will eliminate existing barriers (such as disenfranchisement, preventing access to SNAP, Pell grants, and housing support) preventing formerly incarcerated individuals from fully participating in society. I will expand on the Obama-Biden Administration's "ban the box" policy by encouraging further adoption of these policies at the state and local level.

2. How will your administration work with the Department of Justice to handle police misconduct and death in custody issues in state and local police departments?

My administration will expand and use the power of the Justice Department to address systemic misconduct in police departments and prosecutors' offices. Using authority in legislation that I spearheaded when I was a senator, the Obama-Biden Justice Department used pattern-or-practice investigations and consent decrees to address circumstances of "systemic police misconduct" and to "restore trust between police and communities" in cities including Ferguson. Yet, Trump's Justice Department has limited the use of this tool. In a Biden Administration, the Justice Department will again use its authority to root out unconstitutional or unlawful policing. My administration will reverse the limitations put in place under President Trump, and I will appoint Justice Department leadership who will prioritize the role of using pattern-or-practice investigations to strengthen our justice system. And, I will push for legislation to clarify that pattern-or-practice investigation authority can also be used to address systemic misconduct by prosecutors' offices.

I will also establish an independent Task Force on Prosecutorial Discretion. Law enforcement officials' decisions regarding when to arrest, when to charge, and what charges to bring are critical decision-points in our criminal justice system. The charges, for example, can dramatically impact not only what sentence someone ends up with but also whether they are compelled to take a plea bargain. My administration will create a new task force, placed outside of the U.S. Department of Justice, to make recommendations for tackling discrimination and other problems in our justice system that results from arrest and charging decisions.

3. Please outline your specific policy proposals on gun safety. Do you view gun violence as a public health issue?

Yes, gun violence is a public health epidemic. Almost 40,000 people die as a result of firearm injuries every year in the United States, and many more are wounded. I have taken on the NRA and won -- twice. As president, I will defeat them again. I will hold gun manufacturers accountable, ban the manufacture and sale of assault weapons and high-capacity magazines, regulate possession of existing assault weapons under the National Firearms Act, and buy back the assault weapons and high-capacity magazines already in our communities.

I will require background checks for gun sales, close loopholes in the federal background check system, fund the background check system, end the online sale of firearms and ammunitions, and create an effective program to ensure individuals who become prohibited from possessing firearms relinquish their weapons.

I will incentivize the adoption of state “extreme risk” laws (laws that enable family members or law enforcement officials to temporarily remove an individual’s access to firearms when that individual is in crisis and poses a danger to themselves or others). My administration will also enact legislation to give states and local governments grants to set up gun licensing programs.

I will tackle urban gun violence with evidence-based community interventions by dedicating the brightest scientific minds to solving the gun violence public health epidemic. Specifically, I will create a \$900 million, eight-year initiative to fund evidence-based interventions in 40 cities across the country.

4. Do you support the death penalty?

No, I will work to eliminate the death penalty. Over 160 individuals who’ve been sentenced to death in this country since 1973 have later been exonerated. Because we cannot ensure we get death penalty cases right every time, I will work to pass legislation to eliminate the death penalty at the federal level, and incentivize states to follow the federal government’s example. These individuals should instead serve life sentences without probation or parole.

5. How will you strengthen the Voting Rights Act, protect voting rights and ballot access?

Since the Supreme Court decision in *Shelby County v. Holder*, we’ve seen an increasing number of states pass laws with no purpose besides suppressing the vote, especially the vote of people of color. It’s just as un-American now as it was during Jim Crow. Voting is the purest, most fundamental act of citizenship. We’ve got to make it easier—not harder—for Americans to exercise their right to vote, regardless of their zip code or the color of their skin, and make sure we count every voter’s voice equally.

As president, I will strengthen our democracy by guaranteeing that every American’s vote is protected. I will start by restoring the Voting Rights Act and ensuring the Justice Department challenges state laws suppressing the right to vote. We need automatic voter registration, same-day voter registration, and many more steps to make exercising one’s right to vote easier. We need an end to gerrymandering. And, we must protect our voting booths and voter rolls from foreign powers that seek to undermine our democracy and interfere in our elections.

6. Will your administration recognize violence perpetrated by white supremacist hate groups as acts of domestic terrorism?

Yes. Hate has no safe harbor in America. Our country needs moral leadership and a unifying force, rather than a divisive one, to fight hatred and injustice. Extremism is on the rise in America. The statistics are clear. We have a problem in this country with the rising tide of white supremacy. We must condemn this hateful behavior, and not encourage and embolden it like Trump. I will work to ensure the FBI, DHS, and state and local law enforcement have the resources they need to counter white supremacist terrorists. We will build on the progress of the Obama-Biden Administration to support our state and local communities in this fight, and immediately restore the funding for initiatives we put in place to counter violent extremism at home. My Administration will work with stakeholders in technology, mental health, education, and law enforcement.

We also need to get weapons of war off our streets and ban assault rifles and high capacity magazines. I will close the “hate crime loophole” to prohibit an individual “convicted of a misdemeanor hate crime, or received an enhanced sentence for a misdemeanor because of hate or bias in its commission” from purchasing or possessing a firearm.

And, we need to enact a federal domestic terrorism law. We can do it without infringing on people’s free speech and without trampling civil liberties.

Quite simply, we as a nation have to make the same commitment to rooting out domestic terrorism that we have to stopping international terrorism.

7. What type of judges will you seek to appoint to the Federal bench and the Supreme Court?

As president, I will appoint Supreme Court justices and federal judges who are committed to the rule of law, who understand the importance of individual civil rights and civil liberties in a democratic society, who will protect our constitutional rights, and who respect foundational precedents like *Brown v. Board of Education* and *Roe v. Wade*. Look at who I have been for—Kagan, Sotomayor, Ginsburg—and who I’ve been against —Thomas, Alito, Roberts, Bork. That’s my record, and that’s what you should expect to see from me as president. I will pick individuals from a diverse set of professional experiences, such as representing unions, individual workers, or classes of working people, plaintiffs suing large corporations, criminal defendants (as I did as a public defender), and state, local or federal governments engaged in labor and employment law enforcement; and individuals engaging in environmental or consumer protection or otherwise serving the public interest.

Education

1. Please outline your platform on K-12 education, and Post-Secondary education opportunities other than two-or four-year college like apprenticeships, trade school etc.?

I will triple Title I funding, which goes to schools serving a high number of children from low-income families. This funding will first be used to ensure teachers at Title I schools are paid competitively, three- and four-year olds have access to pre-school, and districts provide the same access to rigorous coursework across all their schools. I will double the number of mental health professionals in our schools so our kids get the mental health care they need. And, I will fully fund the federal government’s obligation for the Individuals with Disabilities Education Act.

I will build the best, most innovative schools in the country in low-income communities and communities of color and expand the community school model. I will invest in our children at birth by providing high-quality, universal pre-kindergarten for all three- and four-year-olds and by

expanding home visiting. I will include in federal infrastructure legislation funding specifically for improving public school buildings.

I will provide two years of community college or other high-quality training program without debt for any hard-working individual looking to learn and/or improve their skills to keep up with the changing nature of work. I will help tackle the barriers, such as child care and textbook and transportation costs, that prevent students from completing their community college degree or training credential. I will make a \$50 billion investment in workforce training, including community college-business partnerships and apprenticeships. And, I will fund new Apprenticeship Readiness Programs in construction that are connected to Registered Apprenticeships.

2. Do you support charter schools?

My administration will do everything we can to help traditional public schools, which is what most students attend. As president, I will ban for-profit charter schools from receiving federal funds and I will ensure that charter schools are held to the same levels of accountability and transparency as traditional public schools.

3. How will your education plans address the school to prison pipeline, the over-discipline of Black girls and protect programs like STEM?

I will invest in the well-being of adolescent girls of color to reverse the upward trend of young women impacted by trauma becoming caught in the juvenile justice system — and offer pathways for justice and healing to reduce their likelihood of experiencing incarceration as adults. My administration will take action to recognize the disproportionate rates of harsh school discipline practices and juvenile justice responses to adolescent girls of color who are often struggling to cope with trauma, including trauma from sexual abuse, dating violence, or trafficking. I will reinvest in the National Girls Initiative of the Justice Department Office of Juvenile Justice and Delinquency Prevention to support communities and schools to develop gender-specific and trauma-informed prevention and treatment programs and services as alternatives to girls being placed in juvenile detention. To complement the revival of the National Girls Initiative, I will also expand funding for the VAWA Consolidated Youth Program. I will restore the Obama-Biden Administration's guidance to help schools address the high number of suspensions and expulsions that affect students of color, including Black girls, at a higher rate than white students.

I will build on the work of the Obama-Biden Administration to advance equity for girls of color, which included decreasing unnecessary discipline at school for girls of color and ensuring supportive places to learn. As prioritized in the Obama-Biden Administration, I will ensure that STEM education in our schools, our community colleges and workforce training, and our HBCUs is inclusive of women and girls of color.

4. Do you support increasing teacher pay?

Yes, I strongly support increasing teacher pay. I will triple funding for Title I and require districts to use these funds to offer educators competitive salaries. Dramatically increasing Title I funding in order to give teachers a raise will allow school districts and educators to decide what the biggest need is for their communities instead of using a one-size-fits-all approach.

I will also invest in teacher mentoring, leadership, and additional education. My administration will help school districts create opportunities for teachers to lead beyond the classroom. Teachers will be able to serve as mentors and coaches to other teachers and as leaders of professional learning communities, and will be compensated for that additional work they take on. These funds will also be used to help teachers who choose to earn an additional certification in a high-demand

area – like special education or bilingual education – while they are still teaching do so without accumulating debt.

My administration will also help teachers and other educators pay off their student loans. Teachers shouldn't have to worry about how they are going to make their student loan payments while they are busy educating the next generation. I will see to it that the existing Public Service Loan Forgiveness Program is fixed, simplified, and actually helps teachers. I will also create a new public service loan forgiveness program that will offer \$10,000 of student debt relief for every year of national or community service, up to five years.

5. How will your administration address funding disparities among school districts?

There's an estimated \$23 billion annual funding gap between white and non-white school districts today, and gaps persist between high- and low-income districts as well. I will work to close this gap by tripling Title I funding, which goes to schools serving a high number of children from low-income families. This new funding will first be used to ensure teachers at Title I schools are paid competitively, three- and four-year olds have access to pre-school, and districts provide access to rigorous coursework across all their schools, not just a few. Once these conditions are met, districts will have the flexibility to use these funds to meet other local priorities.

Also, I will build the best, most innovative schools in the country in low-income communities and communities of color. Preparing our students for the workforce increasingly entails not only rigorous academics, but also problem-solving, collaboration, and technical skills. I will create a new competitive program challenging local communities to reinvent high school to meet these changing demands of work.

And, I will bring needed support for students and parents into our public schools by expanding the community school model. Community schools work with families, students, teachers and community organizations to identify families' unmet needs and then develop a plan to leverage community resources to address these needs in the school building, turning schools into community hubs.

I will also improve teacher diversity through innovative approaches to recruiting teachers of color and reinstate the Obama-Biden Administration's actions to diversify our schools.

6. How will you address the student loan crisis in America?

I will provide two years of community college without debt, which will immediately offer individuals a way to become work-ready with a two-year degree or an industry certification. It will also halve their tuition costs for obtaining a four-year degree, by earning an associate's degree and then transferring those credits to a four-year college or university.

I will double the maximum value of Pell grants, increasing the number of Americans who can participate in the program and increasing the grant value for individuals already eligible for Pell.

Under my plan, individuals making \$25,000 or less per year will not owe any payments on their undergraduate federal student loans and also won't accrue any interest on those loans. Everyone else will pay 5% of their discretionary income over \$25,000 toward their loans. After 20 years, the remainder of the loans for people who have responsibly made payments through the program will be 100% forgiven. Individuals with new and existing loans will be automatically enrolled in the income-based repayment program, with the opportunity to opt out if they wish.

I will fix the existing Public Service Loan Forgiveness Program as well as create a new program that offers \$10,000 of undergraduate or graduate student debt relief for every year of national or

community service, up to five years. And I will create seamless pathways between high school, job training, community college, and four-year programs to help students get their degrees and credentials faster.

7. How do your plans for higher education address HBCU's?

Historically Black Colleges and Universities (HBCUs) serve a disproportionate number of students of color and low-income students, yet are under-resourced, especially when compared to other colleges and universities. I will take steps to rectify the funding disparities faced by HBCUs so that the United States can benefit from their unique strengths. In total, I will invest over \$70 billion in HBCUs and other minority-serving institutions (MSIs).

I will invest \$18 billion in grants to these four-year schools, equivalent to up to two years of tuition per low-income and middle class student, including students who transfer to a four-year HBCU from a tuition-free community college.

I will invest \$10 billion to create at least 200 new centers of excellence that serve as research incubators and connect students underrepresented in fields critical to our future -- including fields tackling climate change, globalization, inequality, health disparities, and cancer -- to learning and career opportunities. I will invest \$20 billion in infrastructure for HBCUs and MSIs to build the physical research facilities and labs needed to deliver on the country's research and development and to modernize deteriorating facilities.

I will invest \$10 billion in programs that increase enrollment, retention, completion, and employment rates and \$5 billion in expanding career pathways for graduates of HBCUs and other MSIs in areas that meet national priorities. And, I will triple and make permanent the capacity-building and student support for HBCUs and other MSIs in Title III and Title V of the Higher Education Act.