In 2016, President Trump asked Black Americans what they had to lose by voting for him. After four years, it's clear: Black Americans, especially Black men, risk losing everything in Trump’s America.

We are at an inflection point. Systemic racism and racial violence, whether it is physical, economic, political, or social, relegates too many Black men to second class citizenship that risks becoming permanent depending on the outcome of this election.

President Trump does not recognize the dignity of Black Americans. He does not accept responsibility for the devastating impact that his policies and his attitude have on Black men. His inability to get the pandemic under control has left the Black community bearing the disproportionate brunt of COVID-19 infections and deaths. And his failure has led to the economic freefall that again hurts and fails Black men with record job losses and shuttered businesses.

Joe Biden and Kamala Harris are offering a different choice for Black Americans. They have a plan to deal with the pandemic safely and responsibly. They will build back the economy better with historic investments in Black communities that include:

- **Expanding Access to Affordable Health Care** - Building on Obamacare to ensure access to high-quality, affordable care, including by providing Black Americans with a new public health insurance option and lowering their health care costs.

- **Creating Jobs for Black Men** - Creating millions of good paying jobs through a historic infrastructure and clean energy investment and ensuring that new, high-paying jobs reach Black communities.

- **Providing Startup Capital for Small Business** - Opening the door for billions in loans and startup capital for Black-owned businesses.

- **Reforming Criminal Justice** - Creating a national standard on use of force for law enforcement, end incarceration for drug use alone, and support automated record sealing for certain non-violent crimes.

- **Making College Affordable** - Making public colleges and university tuition free for families earning under $125,000, forgiving all undergraduate tuition-related federal student debt from public colleges and universities and private Historically Black Colleges and Universities (HBCUs) for debt-holders earning up to $125,000, and investing $70 billion in HBCUs and Minority-Serving Institutions.
• **Increasing Black Homeownership** - Offering a $15,000 down-payment tax credit for first-time home buyers and creating a new public credit reporting division in the Consumer Financial Protection Bureau to give consumers a government option for a credit score that seeks to minimize racial disparities.

In this election, Black men have everything to lose under Donald Trump and everything to gain under Joe Biden and Kamala Harris.

**HIGHLIGHTS: HOW JOE AND KAMALA WILL EMPOWER BLACK MEN**

**Help Black Men Create Opportunity and Wealth.** Joe’s plan to Build Back Better will make historic investments to advance racial equity across the American economy to close the racial wealth gap, opportunity gap, and jobs gap.

• Biden-Harris will provide the Minority Business Development Agency with $5 billion in annual lending and investment authority to ensure capital flows directly to minority-owned businesses and investments in critical infrastructure, including in Black communities. Right now, the federal government gives away about $25 billion in loans, of which Black-owned businesses only get about $750 million.

• Create millions of good-paying jobs for all Americans, including to revive American manufacturing and build our nation’s clean energy future and modern, sustainable infrastructure. Biden-Harris will ensure Black men are represented in those millions of jobs.

• Increase the minimum wage to $15 an hour, which would give nearly 40% of Black workers a pay raise.

• End President Trump and Republicans’ war on labor and make it easier for workers to unionize and collectively bargain. Black union members earn nearly 14% more and are 9 times wealthier than their non-union counterparts and are more likely to have employer-provided benefits like health care and retirement.

• Help Black men buy a home by addressing racial disparities in homeownership and creating a $15,000 tax credit for buyers to purchase their first home, a key to building wealth. Right now approximately 74% of white families own their own homes compared to 44% of Black families. Joe will tackle redlining and other discrimination in housing, and create a $15,000 Down Payment Tax Credit for first-time home buyers.

• Create a new public credit reporting division within the Consumer Financial Protection Bureau to provide consumers with a government option that seeks to minimize racial disparities, for example by ensuring the algorithms used for credit scoring don’t have a discriminatory impact and by accepting non-traditional sources of data like rental history and utility bills to establish credit.
Set a goal that disadvantaged communities disproportionately harmed by environmental injustices, including many Black communities, receive 40% of the benefits of the Biden-Harris Administration’s infrastructure and clean energy spending.

**Reduce Incarceration.** Joe has a plan to reduce prison and jail populations while increasing safety at the same time, and put us on a path that begins to cure the staggering racial disparities in our criminal justice system.

- Reduce the footprint of incarceration in our country’s jails and prisons through supporting bail reform, eliminating mandatory minimums, and investing at the local level in mental health and substance use disorder services.

- Hold police who use excessive force against Black men accountable by creating a national standard for use of force. The Biden-Harris Administration will also reining in qualified immunity and make new investments, for example by investing in programs that partner mental health experts with police officers to respond to 911 calls.

- The Biden-Harris Administration will make investments to build the infrastructure needed for states to adopt automated record sealing for criminal records for select categories of non-violent offenses and set a goal of ensuring 100% of formerly incarcerated individuals have housing upon reentry.

- Invest $1 billion per year in juvenile justice reform, including funding for after-school programs, community centers, and summer jobs. Biden-Harris will also double the number of mental health professionals in our schools.

**Tackle Health Inequities and Expand Access to Affordable Health Care.** Joe has a plan to protect and build on Obamacare to ensure access to high-quality, affordable care, including by providing Black Americans with a new public health insurance option and lowering their health care costs.

- Lower health care costs for African Americans enrolled in Obamacare plans by increasing the value of premium tax credits, lowering premium and and making it more affordable for African Americans to purchase plans with lower deductibles and out-of-pocket spending.

- Lower prescription drug costs, starting by allowing Medicare to negotiate drug prices.

- Reduce the uninsured rate for African Americans. Biden-Harris will give all Americans a new choice, a public health insurance option like Medicare. He will also automatically enroll into the public option - for free - individuals who right now would be on Medicaid but for their state’s unwillingness to take up the Obamacare Medicaid expansion.
● Guarantee up to 12 weeks paid family and medical leave for all workers and up to seven days of paid sick, family and safe leave.

● Increase funding for mental health services and reduce the stigma around mental health.

● Improve delivery of trauma services for Black people who survive violence by reforming federal programs.

**Expand Education Opportunities and Make Higher Education Affordable for Black Men.** Joe has a plan to expand access to high-quality education and tackle racial inequity in our education system.

● Provide high-quality, universal pre-kindergarten for all three- and four-year-olds.

● Eliminate the funding gap between white and non-white districts, and rich and poor districts in order to give teachers a raise and expand rigorous STEM curriculum in underserved school districts.

● Ensure Black Americans can attend community college and job training programs without debt and make public colleges and universities tuition-free for families earning under $125,000 (including 90% of Black families). He’ll also invest in wraparound support for community college students, from textbook and transportation costs to faculty mentoring, tutoring, and peer support groups.

● Invest $50 billion in workforce training and strengthen Registered Apprenticeships.

● Double the maximum value of Pell grants and restore formerly incarcerated individuals’ eligibility for Pell.

● Invest over $70 billion in Historically Black Colleges and Universities (HBCUs) and Minority-Serving Institutions (MSIs) to lower students’ costs, increase graduation rates, establish research centers, build high-tech labs, and more.

Relieve student debt, including by forgiving undergraduate tuition-related federal student debt from public colleges and universities and private HBCUs and MSIs for Americans earning up to $125,000.

**Protect the Voting Rights of Black Men.** Joe has a plan to make the right to vote real for African Americans.

● Restore the Voting Rights Act renamed to honor the legacy of civil rights icon Congressman John Lewis.

● Ensure that the Justice Department challenges the state laws that suppress the right to vote.
• Advance automatic voter registration, same-day voter registration; work to end gerrymandering; and protect our voting systems from foreign interference.

• Work to make automatic voter restoration a reality in all states for people with felony records at the completion of their sentence.

• Appoint U.S. Supreme Court justices and federal judges who look like America, are committed to the rule of law, understand the importance of individual civil rights and civil liberties in a democratic society, and respect foundational precedents like Brown vs. Board of Education.

• Support a commission to study reparations and the continuing impacts of slavery.

**Address Environmental Injustices that Impact Black Communities.** Joe has a plan to make historic investments in accessible transit and transportation, clean up legacy pollution, and build clean water infrastructure in Black communities.

• The public health crisis that happened to the majority-Black population in Flint - exposing children and families to lead contamination - is unfortunately a reality in many Black communities. It must never be allowed to happen again.

• The Biden-Harris Administration will work to eliminate legacy pollution in Black communities and address challenges common to Black communities. For example, the Biden-Harris Administration will provide funds for replacing and remediating lead service lines and lead paint in households, child care centers, and schools in order to ensure all communities have access to safe drinking water and wastewater infrastructure. These investments will create good paying jobs for Black communities.

• Biden-Harris will hold polluters accountable by directing the Environmental Protection Agency and the Justice Department to pursue criminal anti-pollution cases to the fullest extent permitted by the law.

**TRUMP HAS FAILED BLACK MEN**

Among the many ways President Trump has failed Black men, Trump’s failure to prepare and contain the spread of COVID-19 has devastated Black-owned businesses and led to historic unemployment among Black men.

• Trump has more than doubled the number of unemployed Black men, a staggering 1.2 million people with unemployment rates of 29.8% for 16- to 19-year-old Black men and 27.1% for 20- 24-year-old Black men.
Trump failed to support Black-owned small businesses. Black small businesses were almost twice as likely to close as other small businesses during the first few months of this recession, as Trump botched delivery of financial assistance to small businesses. President Trump failed to deliver relief for Black- and other minority-owned businesses in particular, providing Paycheck Protection Program loans to only 20% of small businesses in states and counties with the highest density of Black-owned businesses.

Trump is sabotaging Black mens’ access to healthcare during a pandemic.

- President Trump’s sheer incompetence and a failure to listen to science and experts has resulted in a higher proportion of Black people contracting and dying from the coronavirus than any other group in the country.

- To make matters worse, Trump is asking the U.S. Supreme Court to strike down Obamacare, which would leave millions without health insurance in the middle of a deadly pandemic, and allow insurers to once again deny coverage to people with pre-existing conditions like asthma, cancer, and diabetes. Black men under the age of 65 were nearly twice as likely as their white peers to be uninsured before the pandemic even started.

Trump inflames racial violence and divides the nation.

- Trump denigrates, villianizes and ridicules Black leaders, athletes, and protesters when they stand up for Black lives.

- Trump publicly proclaimed a moral equivalency between neo-Nazis and Klansmen and those who would protest for racial justice. In Charlottesville, during the protests for racial justice Trump said that there are “very fine people on both sides.”

- Donald Trump and the Republican Party have engaged in a state-by-state effort to entrench Jim Crow-style voter suppression by passing laws that have no apparent purpose besides making it more difficult for people of color to vote.

Trump has made Black children vulnerable to abuse and injustice in schools by stripping protections against discrimination and excessive discipline.

- Although young Black boys are three times more likely to be suspended than their white peers, Trump and Betsy DeVos revoked rules that protected Black children from racial bias in school discipline.

- They also did away with measures meant to help schools diversify or implement inclusive affirmative action plans.
• Trump abandoned his promise to help students manage education loans, leaving Black Americans three times more likely to default on that debt.

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