



Draft Policy Platform
March 2020

Our Invitation to You

Liberation in a Generation is a national nonprofit organization centering the economic liberation of people of color by elevating the policy debate so that, within one generation, we will have created an economy in which all people of color belong. We do this by partnering with activists, academics, and advocates who reach Black, Latinx, Indigenous, and Asian people to amplify a new story of our economy, get others to take action, and ultimately change the rules to dismantle oppression.

You are important to shaping the charge of Liberation in a Generation. We are ready to name the many symptoms of the current Oppression Economy and build a shared vision of a Liberation Economy. We have taken a first step by identifying principles to guide us to these outcomes. Take [this poll](#) to tell us how you prioritize these principles, and we will update you on opportunities to shape our agenda of national policies that drive us toward those principles.

This document is a draft list of policies that span a range of issues (income, jobs, housing, healthcare, mass incarceration, immigration, education, and more) in order to get at the heart of systemic oppression and the interconnectedness of building economic and political power. The policies listed here will be changing as we receive feedback from you about priorities and key features that are important to people of color. We hope this platform helps create a vision for what is necessary for people of color in order to build:

- The political power necessary to rewrite the economic rules,
- The cultural power needed to rewrite our stories of what is possible,
and
- The economic power to achieve liberation.

Dismantling the Oppression Economy

In the Oppression Economy in which we currently live, racism is profitable. From the time the first settlers arrived in the US right up to this very moment, elite institutions and the individuals who control them have used racist tools of **theft, exclusion, and exploitation** to expand their wealth and power. We must expunge the racist economic system that fuels the Oppression Economy. Below are our principles for dismantling the Oppression Economy.

End the
Criminalization
of People of
Color

End the Dual
Financial
System

Curb Corporate
Power

End Political
Suppression of
People of Color

Building a Liberation Economy

The Liberation Economy has never existed in the United States of America. To achieve liberation, we must act with courage to envision a world that does not currently exist. The Liberation Economy is one that serves the basic needs of people of color, where we find safety and security, and where we are valued. Our public, corporate, and non-profit institutions create a sense of inclusion, belonging, and deservedness. The policies we will enact through this platform will provide for our basic economic rights and elevate our humanity. By building a Liberation Economy, we will embark on the final steps along the long road to freedom we have traveled for centuries. Below are our principles for building a Liberation Economy.

Basic Needs
Are Met

Find safety and
security

All
contributions
will be valued

All will belong

Dismantling the Oppression Economy

End the Criminalization of People of Color

Here are ideas about problems and possible policy solutions.

End prison industrial complex by:

- ❑ Banning private prisons.
- ❑ Ending the practice of charging the incarcerated and their families for core human needs, such as food, pharmaceuticals, toiletries, and phone calls to family.
- ❑ Incentivizing the ending of [municipal fines and fees](#).
- ❑ Banning debtors prisons.
- ❑ Banning cash bail.

End mass incarceration by:

- ❑ Demilitarizing law enforcement.
- ❑ Legalizing marijuana and expunging the records of those who have been convicted of use or distribution.
- ❑ Ending imprisonment for lower-level crimes.
- ❑ Reducing overly long sentences for those who have served time and pose little public safety threat.
- ❑ Instituting sentencing reform for non-violent drug offenses.
- ❑ Creating Department of Justice regulations to eliminate racial bias in the algorithms that determine who does and does not receive parole, early release, or pre-trial accommodations.
- ❑ Repealing Section 1325 of the Immigration and Nationality Act.
- ❑ Closing all immigration detention facilities.

End the economic exclusion of immigrants and persons with criminal records by:

- ❑ Ending the prohibition of federally funded social or human services to persons with criminal records and undocumented immigrants.
- ❑ Repealing the “Public Charge” policy.

Dismantling the Oppression Economy

End the Dual Financial System

Here are ideas about problems and possible policy solutions.

Expand access to financial services and products by:

- ❑ Reforming the Community Reinvestment Act to expand access to safe, affordable financial products.
- ❑ Enacting Postal Banking. The 31,000 post offices across the United States would offer basic banking services (check cashing, checking and savings accounts, and small dollar credit) to underserved communities.
- ❑ Bolstering Consumer Financial Protection Bureau (CFPB) oversight of credit reporting agencies to control for implicit bias, including ending algorithmic bias in financial markets as part of the Bureau's charge.

End all predatory lending (payday, title, auto, student, and predatory installment loans) by:

- ❑ Banning payday and car title loans.
- ❑ Capping annual interest rates on payday and small dollar loans at 36%.
- ❑ Applying an [Ability to Repay Standard](#) to all forms of lending to ensure that lenders only offer loans to those they have determined have the means to repay.
- ❑ Protecting and expanding the power of the CFPB to regulate financial product and fair lending laws.

Dismantling the Oppression Economy

Curb Corporate Power

Here are ideas about problems and possible policy solutions.

Tax wealth by:

- ❑ Instituting a wealth tax on corporations and individuals.
- ❑ Increasing taxes on income earned through capital gains and dividends.
- ❑ Prohibiting the hiding of income and wealth to avoid paying taxes (e.g., close off-shore tax havens).
- ❑ Ending corporations' ability to avoid paying their fair share of taxes by closing corporate loopholes.

Enhance worker protections and power (especially for low-wage workers, immigrants, and ex-offenders) by:

- ❑ Clearly defining employee and employer so employees can be clear about their ability to unionize and that union's bargaining power.
- ❑ Overturning the ability of states to block unionizing, also known as [Right to Work](#) states.
- ❑ Protecting the right to strike.
- ❑ Treating labor rights as civil rights, allowing workers to bring violations to court.

Dismantling the Oppression Economy

End Political Suppression of People of Color

Here are ideas about problems and possible policy solutions.

Stop politically disenfranchising people of color by:

- ❑ Restoring voting rights for currently and formerly incarcerated persons.
- ❑ Providing full congressional and electoral college representation for the District of Columbia, Puerto Rico, and the US Virgin Islands.

End voter suppression by:

- ❑ Improving voter access (automatic voter registration, expand early voting and simplify absentee voting, and modernize voting systems).
- ❑ Promoting integrity (prohibit voter purges, end partisan gerrymandering).
- ❑ Ensuring security (availability of paper ballots and national strategy to protect our elections from foreign influence).

Remove money in politics by:

- ❑ Publicly financing elections.
- ❑ Empowering small donors (donation matching, voter allowances).
- ❑ Removing “dark money.”

Building a Liberation Economy

Basic Needs Are Met

Here are ideas about problems and possible policy solutions.

All people of color have access to a livable income by:

- ❑ Guaranteeing an income for those who need it.

All people of color have access to affordable healthcare by:

- ❑ Providing healthcare for all.
- ❑ Providing medical debt relief.

All people of color will have climate resiliency and access to clean water by:

- ❑ Mitigating climate change impact on frontline communities by dedicating a fund.
- ❑ Producing electricity through renewable resources.
- ❑ Providing grants, subsidies, and rebates for low-income people to access electric vehicles and energy efficient homes to lower the cost of energy-saving products.
- ❑ Creating a robust infrastructure bill with targeted resources to communities without access to clean air and water.
- ❑ Protecting water sources through trade regulations and procurement standards.

Building a Liberation Economy

Find safety and security

Here are ideas about problems and possible policy solutions.

All people of color will own generational wealth by:

- ❑ Providing baby bonds—an account for every child born in the US.

All people of color will have access to affordable housing by:

- ❑ Providing federal rental subsidies to those who pay more than 30% of their income for rent.
- ❑ As stated in the Homes Guarantee proposal, lifting statewide bans on rent control.
- ❑ As stated in the Homes Guarantee proposal, building social housing and upgrading existing public housing.
- ❑ Providing downpayment and closing cost assistance for those who currently live or grew up in formerly redlined communities.
- ❑ Replacing the Mortgage Interest Deduction with a fixed and refundable homeowner tax credit.
- ❑ Providing cash to low-income homeowners for voluntary energy-efficient upgrades.
- ❑ Fully enforcing the Fair Housing Act by reinstating regulations to Affirmatively Further Fair Housing.
- ❑ Requiring banks subject to the Community Reinvestment Act to be accountable for building wealth of people of color.

Building a Liberation Economy

All
contributions
will be valued

Here are ideas about problems and possible policy solutions.

All people of color who want a job can get one by:

- Creating a job guarantee program.

All workers of color will have a livable income with caretaking benefits by:

- Increasing the federal minimum wage.
- Ensuring paid sick days and paid family and medical leave.

All people of color will have access to higher education by:

- Lowering the cost of college.
- Increasing student aid.
- Eliminating current student loan debt for everyone.

Building a Liberation Economy



All will belong

Here are ideas about problems and possible policy solutions.

Ensure all immigrants belong by:

- ❑ Creating clear, timely, and unobstructed pathways to citizenship for all immigrants currently living in the US and for those entering the US in the future. This includes expanded protections and benefits for immigrants under Deferred Action for Childhood Arrivals (DACA), Temporary Protection Status (TPS), and Deferred Enforced Departure (DED).
- ❑ Eliminating Immigration Custom Enforcement (ICE) and create a border patrol that is accountable for humane practices.

Ensure all formerly incarcerated persons belong by:

- ❑ Ending the lifetime ban on public benefits
- ❑ Ensuring that anyone released from federal prison receives a photo ID, birth certificate, and Social Security card