

ECONOMIC SECURITY AND EMPOWERMENT

Despite progress, Latinos continue to face a wealth gap and other financial obstacles that inhibit the realization of their full economic potential. NHLA proposes a range of policies to empower the economic well-being of Latino communities across the country.

PRINCIPAL POLICY RECOMMENDATIONS

EXPAND WORKFORCE OPPORTUNITIES

Policy solutions must aggressively work to narrow the educational gap between Latino and other adults. Greater investment is also needed in workforce training programs – especially for youth and women – as well as English instruction, and the inclusion of community-based organizations in the implementation of these programs.

IMPROVE WORKING CONDITIONS

Policy solutions must increase federal enforcement of worker protections, including in fissured workplaces where convoluted subcontracting arrangements make it difficult to protect workers' rights. NHLA also recommends enactment of the Paycheck Fairness Act, guaranteed paid sick and family leave, defending workers' ability to join unions, and extending worker protections currently denied to farmworkers, care-givers, domestic workers, and day-laborers. Policies must require employers to provide paid family and parental leave, equal pay by race and gender, and healthcare benefits. Policymakers must support legislation and enforcement of strong worker protection standards that protect farmworkers from pesticides, heat-related illnesses, and other environmental hazards.

PROMOTE POLICIES THAT REWARD WORK

Policies must be implemented to improve living standards for Hispanic workers in low-paid occupations, including increasing the minimum wage to \$15 per hour by 2024 and expanding tax policies, such as the Earned Income Tax Credit, to more people without children. Policies should implement permanent small-area, cost-of-living adjustments to personal income tax brackets, cash or near-cash benefits, including COVID-19 relief payments, and the official poverty measure should fairly account for disproportionate burdens on the urban poor and other city and high-cost area dwellers. Policies should also ensure that essential workers during the COVID-19 pandemic or any other public health emergency are provided additional health protections, benefits, and premium hazard pay, as well as full access to paid sick leave, regardless of immigration status.



ENHANCE FINANCIAL ACCESS AND PROTECT CONSUMERS

To better protect Latinos from predatory financial services while extending access to credit, measures must be taken to increase access to small-dollar loans, individualized financial counseling, improved accuracy of credit reports, and maintain the role of the Consumer Financial Protection Bureau (CFPB).

INCREASE RETIREMENT SECURITY

Policies must be created to improve retirement security and combat elder poverty, including expanded access to 401(k)s and individual retirement accounts (IRAs), the creation of federal savings plans, protecting Social Security from cuts, and increased funding for the Older Americans Act's programs.

SUPPORT AFFORDABLE RENTAL AND HOMEOWNERSHIP

Multiple measures must be taken to reverse the downward trend in the Hispanic homeownership rate, including strong implementation and enforcement of the CFPB servicing rules and increased housing counseling, while also addressing the need for farmworker housing.

SUPPORT LATINAS IN THE WORKFORCE

Latinas face the largest wage gap among women, earning just 53 cents for every dollar paid to White non-Hispanic men. This wage gap is evident even when accounting for educational and professional achievement. NHLA supports policy efforts that advance gender equity in the workplace, study the effects of the wage gap among Latina subgroups, and ensure that all Latina women are compensated fairly and on par with their counterparts.



ECONOMIC SECURITY AND EMPOWERMENT

Over the past few decades, Latinos have played an increasingly more significant and critical role in the U.S. economy. In 1980, Latinos made up only 6 percent of America's middle class — our engine of economic growth. In 2017, that composition increased to 22 percent.¹ According to a recent report by the U.S. Joint Economic Committee, Latinos account for a \$2.3 trillion economy, which on its own would rank as the eighth largest economy in the world.² As the report concludes, “Hispanics will take on an increasingly important role in the U.S. economy.”

Latinos are also driving new enterprises, owning nearly one in four new businesses.³ In addition to sparking economic growth, Latinos are major tax contributors, funding over \$215 billion in tax revenues, including some \$76 billion in state and local taxes.⁴ Foreign-born Latinos draw less than they contribute to social insurance programs,

helping to sustain Medicare and Social Security programs.⁵

Despite this economic progress, Latinos continue to face significant economic challenges. Latinos are 1.7 times more likely than Whites to live in poverty.⁶ The unemployment rate for Latino workers is also higher than that of their White counterparts, even for Latinos with a college degree.⁷ Median household income for Latinos is about three-quarters that of Whites, and Latinas make 53 cents for every dollar earned by White men.⁸ With over 10.5 million children living in low-income families, Hispanic children are more than twice as likely as White children to experience economic insecurity.⁹ Even when accounting for comparable revenue, employment growth, and profitability, Latino business owners are more likely to experience credit availability issues than Whites.¹⁰

EXPAND WORKFORCE OPPORTUNITIES

Latinos are the fastest-growing segment of the U.S. workforce and will become nearly one-third of the total U.S. workforce by 2050. Public policy solutions must aggressively work to narrow the educational gap between Latino adults and other adults.¹¹ Now, more than ever, the federal government must play an essential role in educating and training working adults who have aged out of the public school system. The federal Workforce Innovation and Opportunity Act (WIOA) largely governs the publicly funded workforce development system. While WIOA has led to gains for

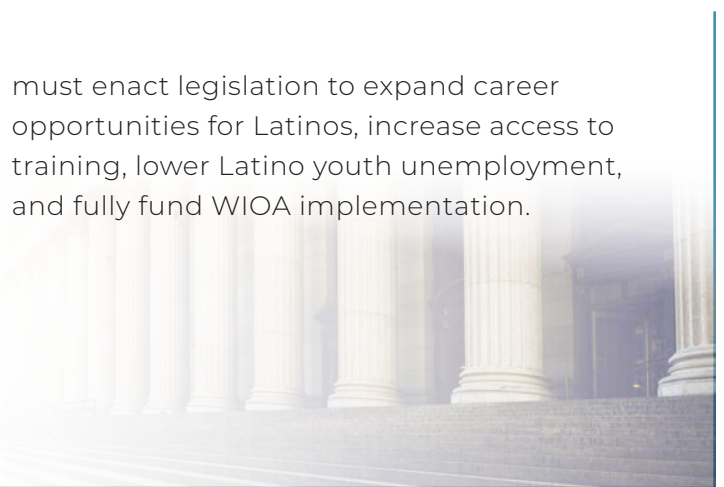
Hispanics, greater investment is needed to ensure that community-based organizations can support the education and training needs of their communities.

Hispanics often face a combination of challenges for workforce opportunities, including limited educational attainment, limited basic skills, and limited English proficiency. The current one-size-fits-all approach to adult education and training, combined with severe funding constraints, has meant that Latinos who most need the

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system's benefits most are often the least likely to receive them. Furthermore, Latinas continue to contend with unemployment rates of 4.2 percent compared to 3.4 percent for Latino men.¹² Unemployment among young Latinos remains stubbornly high, at 14 percent in late 2019, which deprives young people of critical work experience to prepare them for future labor market success.¹³ Congress

must enact legislation to expand career opportunities for Latinos, increase access to training, lower Latino youth unemployment, and fully fund WIOA implementation.

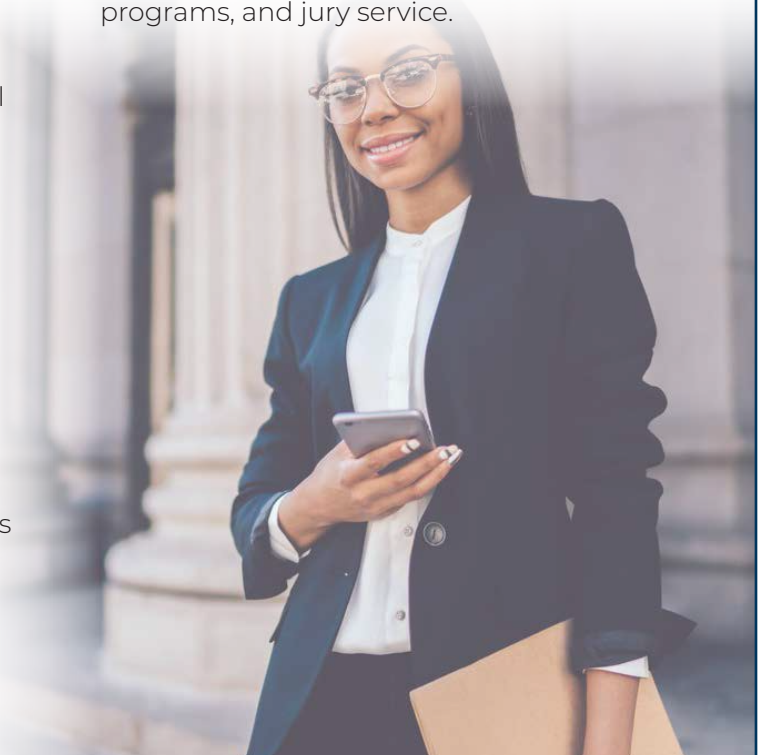


POLICY RECOMMENDATIONS

- Increase investments in adult education and workforce development services for low-skilled, limited English proficient job seekers, and young workers.
- Provide women with equal access to training opportunities and programs.
- Enforce existing anti-discrimination provisions that prohibit sex-based discrimination, including sexual orientation and gender identity discrimination in hiring, job placement and segregation, training, promotions, pregnancy discrimination, equal pay, and take a firm stance against sexual harassment in the workplace.
- Ensure the systematic inclusion of community-based providers in addressing unemployment and career advancement.
- Ensure that Trade Adjustment Assistance, which provides training and support to workers who lose their jobs due to international trade, receives sufficient funding, especially in conjunction with efforts to expand U.S. trade agreements.
- Create a tracking and monitoring system to protect internationally recruited workers

from labor abuses by recruiters, placement agencies, supervisors, employers, and third parties.

- Enact the Equality Act, which would amend and expand existing civil rights law to provide consistent and explicit non-discrimination protections for LGBTQ people across employment, housing, credit, education, public spaces and services, federally funded programs, and jury service.



IMPROVE WORKING CONDITIONS

In 2017, 900 Latino workers died on the job — a 10 percent increase from 2013 — while deaths in the overall workforce declined.¹⁴ Farmworker deaths are six times the national average.¹⁵ Farmworkers also often encounter abusive labor practices, including wage theft and substandard housing. These abuses are challenging to address because farm work is not covered by many of the important labor protections that cover other workers. Farmworker women face additional challenges, including being given the least desired and lowest-paying jobs, being the first to be laid off, receiving fewer opportunities for advancement, and being subjected to sexual assault and harassment.¹⁶

Latino workers in all industries and occupations are also vulnerable to sexual harassment. Since 2017, the #MeToo movement has increased the

visibility of victims of sexual harassment and sexual assault in the workplace and the toll it takes on people's lives. Women are more often at risk in low-wage jobs with pronounced power imbalances or with work done in isolation, such as domestic care workers, hotel workers, agricultural workers, and janitors. Latinas in these fields may be less likely to report sexual harassment and assault out of fear of losing their job or fear of retaliation related to their immigration status.



POLICY RECOMMENDATIONS

- Defend the right of workers to join labor unions and to participate in collective bargaining.¹⁷
- Support gender equity in the workplace by enacting the Paycheck Fairness Act and other measures that promote gender fairness in the workplace, such as prohibiting pregnancy discrimination¹⁸ and ensuring equal pay for equal work.¹⁹
- Support the Fair Pay for All Act, which would amend the Fair Labor Standards Act of 1938 to expand the definition of sex to include sexual orientation and gender identity.
- Support legislation that would close the gender wage gap that affects LGBTQ communities.
- Take active measures to prevent, investigate, and prosecute all forms of sexual harassment, including sexual assault and rape in the workplace.
- Protect workers and prevent workplace harassment by passing the BE HEARD in the Workplace Act.
- Increase and improve the quality of enforcement of the wage and hour and health and safety laws, including those that protect farmworkers.
- Enact legislation to protect victims of crime or serious labor violations from deportation.
- Enact legislation that guarantees paid sick and family leave. Latinos are the least likely of any racial or ethnic group to have access to any form of paid leave.²⁰

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- Prohibit forced arbitration of workplace disputes.
- Grant farmworkers parity with other occupations under employment laws and regulations, including minimum wage, overtime pay, the right to organize, child labor and occupational safety standards.
- Extend federal workplace protections to individuals employed in the shadow economy, including domestic workers, caregivers, farmworkers and day laborers, among others.
- Protect internationally recruited workers, including temporary foreign workers, from abuse, including debt peonage, modern-day slavery, discrimination in recruitment and hiring, and workplace exploitation.
- Address the issues faced by workers in the gig economy and fissured workplaces by strengthening policies and enforcement to reduce the mischaracterization of employees as independent contractors and through enforcement of the joint employer concept in labor subcontracting arrangements.²¹
- Encourage portable employment benefits that are afforded to workers in traditional workplace environments for workers in the gig economy.
- Ensure that essential workers during the COVID-19 pandemic or any other public health emergency are provided additional health protections, benefits, and premium hazard pay, as well as full access to paid sick leave, regardless of immigration status.

PROMOTE POLICIES THAT REWARD WORK

It is time to raise the minimum wage. Today, the federal minimum wage is \$7.25. If the U.S. minimum wage kept pace with the enormous productivity produced by the American workforce since the 1960s, today's minimum wage would be about \$20.34.²² While minimum wage workers are often characterized as younger workers, the average age of workers who would benefit from raising the wage is 35 years old.²³ Latinos are 41 percent more likely to earn low wages. Latinas face the most significant wage gap, earning only 53 cents for every dollar paid to White, non-Hispanic men.

The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) incentivize work, support children, and promote lifelong health and economic benefits, but leave out millions of low- and moderate-income families from much-needed financial relief. As a result, there are about 7.5 million childless workers, including about 1.7 million Latinos, who are

currently taxed into, or deeper into, poverty and who could greatly benefit from an expanded EITC.²⁴ There are more than 1.3 million low-income Latinos who would benefit from a fully refundable expanded CTC.²⁵ The Census Bureau publishes the Supplemental Poverty Measures (SPM) which improve on the Official Poverty Measure by partially accounting for variations in median rent, utilities, and some basic necessities, but still fail to account for geographical cost-of-living variations on other goods and services like food, transportation, education, recreation, and medical expenses.²⁶ Except for SNAP, none of the cash or near-cash benefits for low-income people, including the EITC and COVID-19 relief, contains regional cost of living adjustments (COLAs).²⁷ Fixing these issues would provide a much-needed income boost for 46 million households, including nine million Latinos.

POLICY RECOMMENDATIONS

- Raise the federal minimum wage to \$15.00 per hour by 2024, which would benefit at least nine million Latino workers.
- Support efforts to address income inequality, including pay discrimination based on race, ethnicity, or sex, including sexual orientation and gender identity.
- Phase out of the subminimum wage for tipped workers.
- Remove the exclusions of certain agricultural employers from paying the federal minimum wage.
- Pass the Working Families Tax Relief Act, which would fix the EITC and CTC holes by providing fairness for childless workers who receive very little, if anything, from the EITC and making the CTC fully refundable for up to \$2,000 per child.
- Implement permanent small-area, cost-of-living adjustments to personal income tax brackets, cash or near-cash benefits (including COVID-19 relief), and the official poverty measure (or switch the Official Poverty Measure to an improved version of the SPM) to account for disproportionate burdens on the urban poor and high-cost area dwellers.
- Oppose efforts to penalize U.S. citizen children in response to concerns about errors in the tax system.
- Ensure that labor enforcement agencies prevent, investigate, and vigorously prosecute wage theft and other labor abuses committed against Latino workers.²⁸

ENHANCE FINANCIAL ACCESS AND PROTECT CONSUMERS

Latino and immigrant families have lower rates of access to mainstream financial products and often resort to non-mainstream markets to access necessary financial products.

According to the Federal Deposit Insurance Corporation (FDIC), while 24.2 percent of all U.S. households are either unbanked or under-banked, 43 percent of Latino households are either unbanked or under-banked.²⁹ Operating outside of mainstream markets leaves Latinos vulnerable to less regulated and predatory products, such as payday loans. Strong consumer protections are necessary to ensure that individuals are shielded from predatory and discriminatory lending practices and financial products.³⁰

Congress should strive to enact legislation and regulatory actions to increase access to credit, provide strong consumer protections from predatory and discriminatory practices, and support individualized financial counseling while opposing any efforts to dismantle, weaken, or undermine the structure of the Consumer Financial Protection Bureau (CFPB). Unhindered access to mainstream financial products is essential for the Latino community and a strong economy.



POLICY RECOMMENDATIONS

- Increase access to small-dollar loans and credit for underserved consumers and enforce the accuracy and accountability of credit reporting entities to ensure that reporting errors do not harm individuals.
- Oppose any efforts to dismantle, weaken, or undermine the structure of the CFPB.
- Provide strong consumer protections from predatory and discriminatory practices, including payday lending.
- Support individualized financial counseling.
- Eliminate discrimination in automobile loan lending.
- Increase the availability of microfinance for small business development, which is particularly critical for Latinos, immigrants, LGBTQ persons, and other marginalized entrepreneurs who often have difficulty accessing capital to start or grow their businesses.

INCREASE RETIREMENT SECURITY

Studies show that Latinos are more likely to rely on Social Security benefits as their main source of retirement income due to the absence of other sources of retirement income, such as pensions or retirement accounts.³¹

For many, Social Security is the sole means of retirement income. Studies by the Berkeley Center of Labor found that 26 percent of Latinos, compared to 22 percent of Whites, rely on Social Security for more than 90 percent of their retirement income. Currently, poverty rates for elderly Latinos are more than twice that of the U.S. elderly population as a whole. Older Latinas are especially vulnerable, as they face poverty rates three times higher than older White women and one in five Latinas over the age of 65 live in poverty. Labor market trends suggest that absent intervention, these rates will continue to increase. Latinos are projected to account for the bulk of growth in the American workforce between 2010 and 2050. However, the majority of Latinos work for employers that do not offer retirement plans. Latinos have the lowest level of access to employer-sponsored retirement plans, and the lowest rate of eligibility for the retirement plans offered by their employers.³²

As such, many future retirees will rely solely on Social Security and on programs authorized by the Older Americans Act to provide critical nutrition, caregiving, and employment support services. A lack of retirement security not only affects retirees but can also have a profound effect on our national economy. This lack of retirement security undermines household wealth and economic mobility, straining the federal social safety net, and slowing economic growth, as retirees reduce their consumption of goods and services to make ends meet. Therefore, it is in the nation's interest to ensure that Latinos maximize opportunities to prepare for a financially secure retirement.



POLICY RECOMMENDATIONS

- Improve the adequacy of Social Security benefits and protect the program from cuts that would erode the economic security of low-income seniors and future generations.
- Expand access to private retirement savings such as 401(k)s and IRAs through state and federal policy.
- Support a savings system that encourages, through the tax code and other means, low- and moderate-income families to save for their children's education, to buy a home, pay off debt, and retire securely.
- Provide a mechanism by which workers who are employed in low-paid positions or the shadow economy may have a way to participate in any federally created savings plans, particularly women who are overrepresented in many of these positions.
- Reauthorize and increase funding for the Older Americans Act, which provides services to help older adults age in dignity and the best possible health. This includes Meals on Wheels, the congregate nutrition program, the National Family Caregiver Support Program, and the Senior Community Service Employment Program.

SUPPORT AFFORDABLE RENTAL HOUSING AND HOMEOWNERSHIP

Rising housing costs and tight credit markets combine to harm the Latino community. Latino homeownership continues to lag far behind the national rate.³³ Latinos are about twice as likely to be denied a home loan compared to White borrowers.³⁴ Additionally, today more Americans are renting than at any other point in the last 50 years.³⁵ A large and growing share of households cannot find rental housing that they can afford, a challenge that is particularly acute for young households of color — especially Latinos.³⁶



POLICY RECOMMENDATIONS

- Support dedicated funding for the construction of affordable rental housing and increased investment in the Federal Housing Trust Fund.
- Increase the quality and quantity of housing for farmworkers and other rural Latinos.
- Increase federal investments in affordable housing development, and encourage policies at the state and local levels, to increase the supply of affordable rental units, as well as preserve existing affordable housing units.
- Increase the Latino homeownership rate through increased funding for housing counseling, the number of conventional mortgages issued to Latinos, and affordable mortgage options.
- Support robust banking and lending protections within the Community Reinvestment Act (CRA), which should include a general framework of rating banks based on their lending, investments, and services to LMI individuals.
- Oppose the Office of the Comptroller of the Currency's proposed August 2018 rule that would switch its rating process to a ratio of a bank's CRA activities divided by the bank's assets. This ratio would harm the Latino community by tempting banks to find the lowest risk loans with the highest yields, ignoring the broader community's needs.
- Support full-service physical bank branches, bank deposit facilities that serve the communities in which they are chartered to do business, and credit for consumer lending when banks demonstrate that products are responding to inadequately served local needs and are affordable.³⁷
- Ensure that the housing finance system furthers our nation's fair housing goals.
- Prohibit all forms of housing discrimination based on race, ethnicity, national origin, immigrant status, sex, religion, sexual orientation, or gender identity in all federal housing policy, including public housing, homeownership, and rental assistance.
- Enact a national, uniform moratorium on evictions and foreclosures in time of crises/pandemic.
- Support legislation that provides emergency rental assistance, eviction prevention, and provides additional resources for housing stability programs.

END HOUSING DISCRIMINATION AND HOMELESSNESS

LGBTQ youth are significantly more likely to be homeless. LGBTQ seniors are also more likely to be at risk. According to AARP's "2018 Maintaining Dignity Survey," 76 percent of LGBTQ adults age 45 and over worry about having adequate family and social support systems to fall back on as they grow older. For Hispanic LGBTQ seniors, they are also far more likely to be concerned that their race or ethnic identities, as well as gender identity, puts them at risk for poor quality of care. This is in part due to older LGBTQ people being two times

more likely to be single and three to four times less likely to have children.

The same survey reveals that, although more than half (53 percent) of transgender or gender-expansive survey respondents have children or grandchildren, this group is least likely to say they consider gay or straight friends, family or neighbors part of their support network, putting them at increased risk of isolation now and as they age. Gay men report being less connected than lesbians on

every relationship type tested, from friends to partners and neighbors. This may put gay men at higher risk of isolation and potentially influences the kinds of services they will need later in life. Rather than one type of

discrimination out-ranking others, Latino members of the LGBTQ community carry additional reasons to feel vulnerable in the housing and healthcare systems.

POLICY RECOMMENDATIONS

- Support policies that develop, promote, and increase federal funding for affordable housing and improve access to public housing Section 8 vouchers for LGBTQ youth and adults as part of anti-trafficking efforts.
- Promote policies that provide free or low-cost smartphones to homeless youth and elderly persons, particularly when they are also LGBTQ.
- Collect data on the efficacy of federally funded aging programs in serving LGBTQ seniors through the Department of Health and Human Services, and the agencies that fall under its purview.
- Support wrap-around services for LGBTQ seniors that ensures they have access to adequate health services and housing, particularly addressing LGBTQ retirement home discrimination.
- Support legislation that requires states to remove barriers to LGBTQ individuals and families applying for public assistance and expanding eligibility criteria for public assistance to recognize LGBTQ families.
- Support legislation that increases funding for homeless shelters, supportive housing programs, voluntary drug rehabilitation, and mental health services, earmarking some funding for training programs to reduce discrimination against LGBTQ people and people living with HIV in such programs.
- Support legislation that would increase and expand eligibility for cash assistance, remove time limitations and family caps on receiving cash assistance, and remove restrictions on immigrants receiving assistance.
- Prohibit all forms of housing and housing accommodation discrimination based on race, ethnicity, national origin, immigrant status, sex, religion, sexual orientation, gender or gender identity or expression in all housing policies, including public housing, homeownership, and rental assistance.
- Support legislation that provides emergency solutions grants to respond to and prevent outbreaks among people experiencing COVID-19 surges.

EXPAND ACCESS TO AFFORDABLE BROADBAND AND MOBILE PHONE SERVICES

Latinos are currently facing a broadband crisis. According to the Pew Research Center, only half of all Latinos have a home broadband connection - down from 56 percent in 2013 - with many indicating that the cost of the service is the main barrier to adoption. Over the past decade, broadband has evolved from a luxury to

a necessity, as basic services and educational and occupational opportunities have migrated online. Indeed, students without home broadband, who are often already challenged with poverty, are increasingly victims of the “Homework Gap” and are falling further behind in our schools.³⁸

POLICY RECOMMENDATIONS

- Modernize the Federal Communications Commission’s (FCC) Lifeline Program to subsidize broadband services.
- Launch bilingual digital literacy campaigns.
- Ensure competition in the broadband and mobile phone markets.
- Fund expansion of broadband services to rural communities.
- Continue the FCC’s E-Rate program, among other measures.

SUPPORT PUERTO RICO AND ITS RECOVERY FROM NATURAL DISASTERS

Puerto Rico has been plagued in recent years by natural disasters that have resulted in widespread death and devastation to outdated infrastructure. Ineffective federal response and assistance slowed the island’s recovery. In 2017, two devastating Hurricanes – Irma and Maria – hit the island of Puerto Rico in quick succession. These two natural disasters caused massive infrastructure damage to the island, leaving millions to struggle through the longest energy blackout in U.S. history. Between 3,000 and 4,000 people died in the six months following the 2017 hurricanes. The federal government’s response was slow and underwhelming – especially as compared to the federal response to other natural disasters affecting mainland states in the same year. In January 2020, Puerto Rico began experiencing a series of strong earthquakes causing additional damage to already weakened systems. The federal government should fund Puerto Rico’s recovery and rebuild it at a level that is commensurate with its standing as a U.S. territory populated by millions of U.S. citizens.

Our federal government has a moral and legal responsibility to help Puerto Rico recover. The only way the island can do so is if Congress and the federal government enact a “Marshall Plan,” which would systematically invest the resources necessary to revive Puerto Rico’s healthcare and education systems, economy, housing, public social services, and infrastructure. A sustainable and just recovery must focus on forward-thinking, community-driven solutions to minimize future devastation, ease recovery, and set-up the island, and its millions of residents for a successful, sustainable future. Our concerns extend to Puerto Ricans who have been forced to leave the island because of ineffective emergency relief, a slow recovery, and lack of employment or education. Puerto Rican Americans are disaster victims and need ongoing support from national and local governments, and from philanthropic sources, to ensure a successful transition to the U.S. or promote a safe return to the island.



POLICY RECOMMENDATIONS

- Ensure adequate disaster relief and other federal funds are appropriated and released in a timely and legal manner without additional restrictions and barriers to access not required of other post-disaster entities.
- Increase access to federal programs that lift families out of poverty and help workers, such as access to the federal Child Tax Credit (CTC), the Earned Income Tax Credit (EITC), and the Supplemental Nutrition Assistance Program (SNAP), and ensure they have access to the same health services, such as Medicaid, and the same protections other U.S. workers enjoy.
- Support measures that ensure that disaster relief funding has a multiplier effect by prioritizing local businesses and non-profit organizations to strengthen local economies and communities, by supporting the current work, investing in the growth and capacity of the small business sector, and prioritizing local workforce development.
- Collaborate with Puerto Rico's government and community leadership to develop economic and social support plans that allow the island to rebuild and retain its social capital, such as promoting the return of evacuees.
- Reverse draconian austerity measures imposed by the federal budgetary oversight board in the PROMESA legislation that allows workers to be paid less than the minimum wage in Puerto Rico.
- Repeal the PROMESA legislation, particularly the establishment of the Fiscal Control Board, which prioritizes debt repayment above all else and has produced an unsustainable debt burden that will force the Puerto Rican government to default again, which would accelerate the island's economic decline and outmigration.
- Enact legislation to permanently and retroactively include Puerto Rico in Chapter 9 of the Bankruptcy Code:
 - This should include special provisions for the current debt crisis to provide federal relief for retirement plans and small investors who trusted the Federally promoted triple-exempt status of Puerto Rican debt and require an independent audit of the debt to determine illegality and conflicts of interest.
 - This also should exclude protections for so-called vulture funds, sophisticated investors who gambled by buying distressed debt at pennies on the dollar and now wrongfully demand full repayment.
- Support a Marshall Plan for Puerto Rico to ensure that the Island is on a path to recovery and that it can access substantial federal funding to invest in critical infrastructure, such as an electric grid, a water system, and roads, which were damaged by Hurricane Maria and subsequent natural disasters.
- Support the permanent exemption of Puerto Rico from the coastwise restrictions of the Merchant Marine Act of 1920, also known as the Jones Act or the Cabotage Law. The President should issue a temporary Jones Act waiver for Puerto Rico immediately and keep it for as long as it takes Congress to repeal the law.
- Ensure U.S. citizens living in Puerto Rico have equitable access to programs that lift children and families out of poverty such as the Child Tax Credit (CTC) and the federal Earned Income Tax Credit (EITC).