

Power Policies

HOW TO GET AND KEEP PEOPLE POWER
IN THE UNITED STATES

DĒMOS 2026 POLICY AGENDA



About Dēmos

Dēmos is a non-profit public policy organization working to build a just, inclusive, multiracial democracy and economy. We work hand in hand to build power with and for Black and brown communities, forging strategic alliances with grassroots and state-based organizations.



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Foreword

Since 2000, Dēmos has worked at the intersection of economic justice and democracy reform, offering people-centered solutions that tackle economic inequality and advance racial equity.

We do this work to realize our vision of a just, inclusive multiracial democracy and economy. Central to our work has been exposing how the legacy of racism and the ills of anti-Blackness animate the struggle for economic and political power—especially for Black and brown people, the nation’s rising majority. Building economic and political power for them is the mission of our time.

Today, the stakes are higher as more threats loom that undermine economic and political power for the multiracial working class. As authoritarianism rises, coupled with the outsized influence of the ultra-wealthy in our politics and economy, we must act with urgency to redistribute wealth, rebuild our democratic systems, and ultimately rebalance power so that people power endures.

By pairing populist policies with structural solutions, we can build lasting people power.



POLICIES FOR LASTING PEOPLE POWER

This is not a comprehensive list.

It is our hope that Dēmos' Policy Agenda will inspire others to identify and craft their own *power policies*.

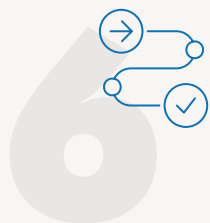


POPULIST POLICIES

Affordable Housing

Universal Child Care

Wealth Tax



STRUCTURAL SOLUTIONS

Redistricting Reform

Automatic Voter Registration

Universal Vote by Mail

Public Banks

Public Dollars for Worker Power

Democracy Vouchers



CONTEXT — THIS CHAPTER IS A CONTINUATION OF THE AMERICAN STORY

Since January 2025, we have watched our young, multiracial democracy backslide into authoritarianism at an alarming speed. Under a government animated by unapologetic white supremacy, our institutions have buckled, and our media have been muzzled. We've seen the dollars that once paid for health care for millions redirected to the pockets of the already wealthy. We've seen the erasure of protections that ensure Black and brown Americans can cast a ballot and have it count. And we've seen members of our communities—neighbors and friends—snatched off the street and deported without due process, and the people who tried to protect them summarily killed by officers of the state.

It is devastating to witness such a regression. And it may feel unprecedented. But as a nation, we've been here before. Most notably, since the close of the Civil War, white supremacists and proponents of a multiracial democracy have battled for power over this nation. We are in a new chapter of this struggle, and the white supremacists working to ensure white minority rule are winning—for now.

But we can take inspiration from those who came before us, those who organized and won. Their histories remind us that, in times of profound upheaval, there is also profound opportunity. We think of the emergence of Black businesses, Black political representation, and Black power during the First Reconstruction. We think of how the victories of the Civil Rights Movement and the Second Reconstruction grew out of the authoritarian rule that was Jim Crow. We look to the organizers in the streets today—with their whistles, with their signs, with their phones and their clipboards—and we know that they are working to pry open another policy window. If we play our cards right, a Third Reconstruction will emerge.¹

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AN IMPERATIVE: THE TIME TO ACT IS NOW

Now is the time to prepare for its arrival and to think big. Not just to *regain* governing power but to build *new* forms of power for proponents of a multiracial democracy that will endure.

This push and pull between white supremacy and multiracial democracy is not an abstract struggle found in history books. It's a defining struggle of our time. We must plan for a power that lasts to finally stop the pendulum's swing. Policy will play a key role in this project.

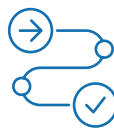
In the fight against authoritarianism, two camps have emerged. One camp is focused on recapturing the middle with moderate policy proposals. Another camp argues that now is the time for bold solutions. We at Dēmos are betting on bold solutions that make life better for everyday people. We believe that listening to people's needs and then offering and delivering solutions is the key to restoring governing power for anti-authoritarians. In these pages, we share *Populist Policies* in this vein.

We believe that listening to people's needs and then offering and delivering solutions is the key to restoring governing power for anti-authoritarians.

But using these bold solutions to get power is fleeting if we don't make the structural changes needed to fundamentally shift power. So, in this vein, we then share *Structural Solutions*. When our economic and political structures reflect the will of the people, people power will endure.

When they are coupled, *Populist Policies* and *Structural Solutions* are *Power Policies*. Together, they build lasting power for the people.

We wrote this agenda, composed of emblematic examples of *power policies*, to make an intervention in the conversations that are happening today about what comes next. When proponents of a multiracial democracy govern again, we must plan for long-term, structural change, as well as immediate relief for households in the United States. Both are necessary.



Together, they build lasting power for the people.



OUR THEORY OF THE CASE — HOW TO BUILD DURABLE POWER

WHAT IS POWER?

At Dēmos, we talk about power a lot. We've offered thoughtful, academic definitions in the past.²

But in this moment, we are speaking plainly: **Power is the ability to write the rules. *Power Policies* enable the people, especially Black and brown people, to write the rules that shape our economy and our government, creating a more just and inclusive future.**

GETTING GOVERNING POWER: *POPULIST POLICIES*

People in the United States are suffering. Their wages are low. Their bills are high. Their rent is overdue. Endless bureaucratic loops ensnare them as they fight for medical care. Their struggles are real, but nothing is changing.

When policymakers deliver *populist policies*, it shows they are listening. They act boldly, crafting solutions as large as the problems they aim to address. These solutions change the material conditions of the multiracial working class, putting money in their pockets, medical care at their fingertips, and time at their disposal. These solutions prevent the unmerited extraction of resources from Black and brown communities by corporations and other wealthy actors. When circumstances shift in this manner, when we disrupt the avenues by which corporations and the ultra-wealthy have a stranglehold on our markets, the economic power of Black and brown communities will grow.

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WHAT DO WE MEAN BY “POPULIST POLICIES”?

Let’s start by being clear about what we mean by populism. Populism is an approach to politics that appeals to ordinary people by painting elites as the opposition. Historically and currently, however, many populists do not have the interests of ordinary people in mind: They abandon the basic rules of governance, they use violence, and, ultimately, they take power away from people. Racism and scapegoating are commonly used tools for populists.

The *populist policies* we describe here diverge from that history.

Like other *populist policies*, the ones we describe here identify the elites, who wield economic and political power to their advantage at the expense of everyday people, as the opponent. As is the case with other populisms, our *populist policies* aim to appeal to ordinary people who can see themselves in their messaging, who eagerly anticipate that the policies will swiftly and resolutely improve living conditions. But unlike many *populist policies* of the past, our *populist policies* have no sordid underbelly, no ulterior motive. Our *populist policies* don’t just identify elites as the antagonist in name, they enact solutions that effectively take away elite power. The power that populism for the people consolidates belongs to the multiracial working class.

The *populist policies* we describe here appeal to everyday people by using policy to disrupt elite power and radically improve material conditions.

The populism we are trying to advance is not a thin mask held over the face of racism. It is a populism that serves the needs of all, not one that leaves Black and brown people behind. Our *populist policies* are easy to understand and transformational when implemented. Crucially, these ideas disrupt private markets and regulate corporate actors so that elites have less economic power and the multiracial working class has more. These ideas are all around us: Medicare for all, free buses, a living wage. In the pages that follow, we will share three examples of policy ideas that propel populism and are central to current conversations: **Universal Child Care, Affordable Housing, and Wealth Taxes.**

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KEEPING POWER: *STRUCTURAL SOLUTIONS*

How do we build power that lasts? When the proponents of a multiracial democracy return to the halls of power, they will face a stacked deck. The Supreme Court has essentially allowed corporations and the ultra-wealthy to influence our elections—and lawmakers to heavily gerrymander congressional maps, leaving people of color underrepresented. Labor law has left unions diminished and unable to advocate for workers as they once did.

For proponents of multiracial democracy, existing structures create an environment where power is likely to be fleeting. Unequal representation and barriers to voting dilute their political power. When the people manage to win power, it often can be easily reversed in the next election cycle. Then, the structures of government—from Senate rules to the outsized role of money in politics—make it hard to legislate the people’s agenda. When legislators don’t deliver, they can’t justify retaining their governing power to their electorate.

The Electoral College, the disproportionate power of the Senate, the anti-democratic actions of the Supreme Court, the outsized role of money in politics, and federal preemption of progressive state and local policies—these are just a few of the ways that the rules are rigged so that even when in power, proponents of a multiracial democracy have difficulty enacting policies that deliver for the people. These rigged structures are what hamstrung the First and Second Reconstructions, meeting their progress with retrenchment and leaving true enfranchisement out of reach.





WHAT DO WE MEAN BY “STRUCTURAL SOLUTIONS”?

In many ways, the U.S. Constitution is a liberatory document. But it’s also where our rules were first rigged, where our systems that concentrate economic and political power with a small number of elites began.

Our country’s Constitution hands power to white, wealthy men, at the expense of women, people of color, and people with low incomes. It legitimizes the enslavement and subjugation of Black and Indigenous people for the enrichment and benefit of the wealthy and powerful. Progress in this country has been defined by compromise—as the rules have become more fair in some ways, they have entrenched inequities in others. Over the past quarter century, right-wing actors have waged a successful campaign to rig the rules for the white and wealthy through legal, technical, and social changes that might seem mundane but fundamentally shift power in the United States.

To implement *structural solutions* means engaging in this terrain. It means taking a close look at the ways economic and political power are structured in the United States and intervening so that the deck is no longer stacked against Black and brown people, the multiracial working class, and anyone outside of the elite.

Structural solutions change the systems that govern political and economic power so that everyday people, especially Black and brown people, have more power, and corporations and the wealthy have less.

To ensure that power and enfranchisement are real and lasting, we must implement *structural solutions* that fundamentally shift the balance of power so that Black and brown communities, as well as the multiracial working class, are represented and heard. These ideas are technical, and they are powerful. In the pages that follow, we will share six examples of *structural solutions* that would bring about meaningful change in people’s lives:

Redistricting Reform, Automatic Voter Registration, Universal Vote by Mail, Public Banks, Public Dollars for Worker Power, and Democracy Vouchers.

To ensure that power and enfranchisement are real and lasting, we must implement structural solutions that fundamentally shift the balance of power.



GETTING SPECIFIC — WHAT FOLLOWS IN THESE PAGES

In the pages that follow, you'll find introductions to three *populist policies* and six *structural solutions*. When these types of policies—*populist policies* and *structural solutions*—are pursued together, they become *power policies* that can be used to build lasting people power. The policies described here are not comprehensive; they are emblematic. We selected these policies in collaboration with our movement partners because they speak to the moment we are in today. We plan to revisit them periodically.

The policies detailed here can be implemented at local, state, or federal levels, and we are clear which policies are appropriate for which level. It is our hope that people who read this agenda will be inspired to identify and craft their own *power policies*. We support you in thinking about what aspects of *populist policies* resonate with your base or constituency and which *structural solutions* will grow your base's power the most. We at Dēmos are here to partner with you to make these *power policies* real. At the conclusion of our presentation of each policy idea, we share contact information for our resident experts. Please be in touch.





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POPULIST POLICY

Affordable Housing



THE PROBLEM

Housing costs have soared in recent years, leaving renters spending an unaffordable share of their income to remain housed.³

About half of households in the United States who rent their homes are cost-burdened, meaning they spend more than a third of their income on rent.⁴ Black households, who face even more overlapping barriers to economic security as a direct result of racist policies and practices, have an even higher rate of housing cost burden, at 56.2 percent.⁵

Housing costs are so high, and rising, because the private housing market (the primary supplier of housing in the United States) has failed to provide enough housing that is located where people need it and is priced at a level they can afford.⁶ This is not a surprise: The private market will never on its own provide housing at scale that is affordable to households with low or moderate incomes.⁷ This is because the system for financing production or preservation relies on the assumption that housing costs will increase over time.

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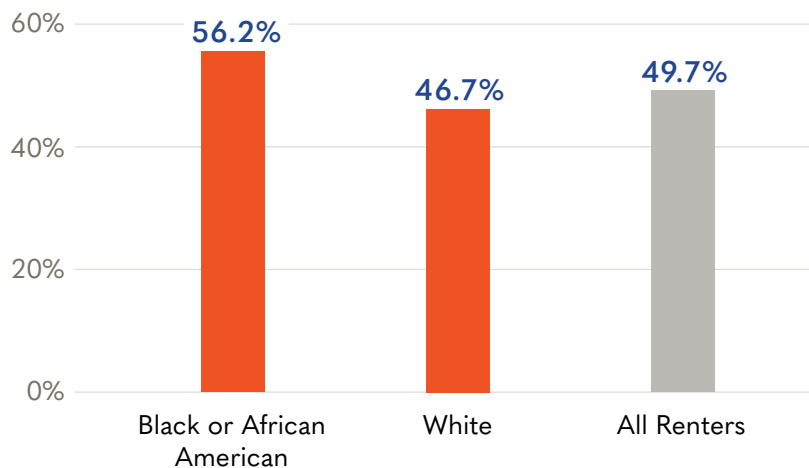
Building and preserving housing are expensive endeavors, so developers require an infusion of capital from outside lenders to cover acquisition, materials, labor, developer fees, and more. In the current system, these lenders are frequently private equity investors who expect a return on their investment.⁸ For the project financing to pencil out, developers and lenders must incorporate rent increases into the financing equations. Because the private system for housing financing must eventually guarantee profit, prices for consumers will inevitably rise.⁹

The government has over-relied on this private, profit-driven model to provide rental housing, failing to intervene in the market in ways that actually protect housing stability for people.¹⁰ While the government does invest billions of dollars a year in housing, the vast majority of those dollars go to forms of subsidy that have been ineffective and insufficient.¹¹

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About Half of All Renters are Cost-Burdened, Spending More Than a Third of Their Income on Housing

Percentage of Renters That are Housing Cost-Burdened by Race



56.2%

of Black Households are Rent Cost-Burdened

About half of all renters in the United States are cost-burdened, spending more than a third of their income on rent.

Source: U.S. Census Bureau, "Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race," press release no. CB24-150, September 12, 2024, <https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html>.



THERE'S A POLICY SOLUTION FOR THAT

The federal government can use public dollars to create a large-scale public financing program that invests directly in the creation and preservation of permanently affordable rental housing.

The creation and maintenance of adequate rental housing stock to meet the needs of families and individuals will require a structural intervention in the housing market that fundamentally changes the equation so that affordability, not profit, is the central priority. Only the federal government has the resources and the reach to intervene at the scale required.

The high cost of construction is one of the main drivers of rising rents and is therefore the main barrier to overcome when crafting an affordable housing strategy.¹² Many states and Washington, D.C., already have programs that offer grants or very low-cost loans that drastically reduce construction costs. For example, D.C.'s program, the Housing Production Trust Fund, supported the creation of 9,000 affordable units.¹³ But the scale of the funding need is far beyond what D.C. or any other state could fund on their own.

The federal government can employ its unique ability to dedicate resources at the magnitude necessary to bring down the cost of rental housing and already has mechanisms that it could use to make this possible. The Housing Trust Fund (HTF), for example, allocates funds to states to subsidize affordable housing for people experiencing homelessness, people with disabilities, and the elderly.¹⁴ The HTF is funded through dedicated contributions from Fannie Mae and Freddie Mac, two government-sponsored enterprises (GSEs), not through annual congressional appropriations and therefore less vulnerable to cuts from partisan funding fights.¹⁵

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By using the Housing Trust Fund (or a similar program modeled after it) and expanding its funding and scope, the federal government can meaningfully bring down the rent costs that are eating up family budgets. To accomplish this, it should:

- **Dedicate adequate funding from a stable revenue source that is not dependent on the wild swings in the housing market, as GSEs are.** Lawmakers could use revenue from a tax on wealth, a strengthened estate tax, or a surtax on incomes over \$1 million, which could raise billions of dollars in additional revenue.
- **Expand the scope and eligibility criteria of the current Housing Trust Fund.** Currently, states are required to use funds from the HTF to support housing for households with extremely low incomes.¹⁶ For the HTF to bring down the cost of housing at the scale that the U.S. needs, the federal government should raise the income limits significantly, allowing the HTF to fund housing for households with low, or even moderate, incomes.
- **Ensure that the fund still reaches those most in need.** While overall eligibility requirements should be expanded to meet overall need, to ensure that households with very low incomes continue to be served, the HTF should require that states set aside funds for housing affordable to households with extremely low incomes.
- **Require permanent affordability.** The Housing Trust Fund requires that rental projects receiving funding maintain affordability for 30 years, and either 10, 20, or 30 years for homeownership projects, depending on the level of investment. To ensure that housing funded through public funds continues to benefit the public, affordability requirements should be permanent, not time-limited.
- **Retain part-ownership of housing.** In exchange for contribution of public funds, the government can use something called “public equity retention” to maintain part-ownership of the housing receiving the funding. This ownership stake not only allows the government to preserve affordability requirements, it also lowers, or entirely eliminates, the need for a significant return on investment that private lenders or owners would require.¹⁷

The Housing Trust Fund allocates funds to states to subsidize affordable housing for people experiencing homelessness, people with disabilities, and the elderly.

This program could also allow the government to retain some equity ownership in the buildings that receive this public financing. This would be an even more robust way to preserve the long-term affordability of new and rehabilitated housing.



THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

As housing costs rise across the country, families are struggling to keep up.

This is particularly true for Black, brown, and Indigenous households, because discriminatory practices and policies have excluded them from the generational wealth and economic opportunity that have enabled many white families to access stable, high-quality housing. Job discrimination, wage suppression, and exclusionary housing policies have left Black and brown households with overall lower median incomes and significantly less wealth than their white counterparts.¹⁸ This means that Black and brown families are much more likely to experience housing insecurity and are less able to weather sudden rental cost increases.¹⁹

If the federal government commits to providing low-cost public financing at the scale necessary, with adequate affordability restrictions and oversight, it could not only bring down the cost of housing for everyone but also make the housing market more equitable. The first and most direct way it would do this is by simply increasing the amount of genuinely affordable housing.

A massive infusion of public dollars into the housing market in this way would decouple housing production from a very volatile housing market that is increasingly subject to the interests of billionaires and private equity. Shifting the market actors so that the federal government is the major investor in rental housing stock in the U.S. rather than private equity, we can change the experience of Black and brown renters. By diminishing the control that profit-driven developers and landlords have in the housing market, we can interrupt their patterns of extracting these resources from Black and brown communities.²⁰

More robust public investment and oversight in the housing market would diminish the power that private equity has amassed to the detriment of Black and brown communities.

THIS SOLUTION BUILDS POWER

Creating a substantial program that provides adequate low-cost public financing to lower the cost of housing would make a tangible difference in everyone's day-to-day lives, but the impact would be felt especially by Black and brown communities.

This proposed solution would help everyone grow their economic power and contribute to closing a longstanding racial wealth divide. It would do this by diminishing the amount of financial control that corporations have over the housing market, including where housing is built and who can afford to live in it.



Significant, direct public investment and oversight in the housing market represents a significant shift in market forces. When government takes on a stronger role as an active, accountable agent, it challenges the private actors whose profits have depended on keeping housing costs high and excluding Black and brown communities.

Not only does this solution reduce economic power for corporations, it increases the economic power of Black and brown families. Rigorous oversight would help reduce discrimination, which has long been a barrier for Black and brown communities in accessing stable housing and wealth-building opportunities.

With lower housing costs and fewer discriminatory barriers, Black and brown families will have more agency over their homes and neighborhoods. With more ability to choose where they want to live, including the ability to withstand displacement pressures, Black and brown families can invest more time and resources in their own communities and avoid the negative effects of displacement.²¹ When families are not spending an untenable portion of their paychecks on staying housed, they have more resources available to invest in other aspects of their own economic security and mobility.

RESOURCES TO LEARN MORE

- U.S. Department of Housing and Urban Development, [Housing Trust Fund](#)
- National Low Income Housing Coalition, [National Housing Trust Fund Project](#)
- Will Viederman and Daria Guzzo, NYU Furman Center, [What Policymakers Need to Know About New and Evolving Publicly-Driven Housing Development Models in the U.S.](#), October 3, 2024
- Paul Williams et al., National Housing Crisis Network, [Mixed-Income Public Development Model: Local Housing Finance Agency Innovation](#)
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- Chuck Collins, Omar Ocampo, and Amee Chew, Institute for Policy Studies, [Billionaire Blowback on Housing](#), October 21, 2024

DĒMOS STAFF WHO CAN PROVIDE MORE INFORMATION

Eliana Golding, Associate Director, Budget and Tax Policy

POPULIST POLICY

Universal Child Care

THE PROBLEM

High-quality child care is essential for healthy child development, and child care work sustains families, communities, and the broader economy. Yet our current policies fail to meet these basic needs.

Families are Overwhelmed and Financially Stretched

Child care costs have grown faster than inflation²² and exceed²³ public college tuition in most states. These high costs force many parents out of the labor force in order to remain home to care for loved ones. More than 1 in 4 parents have had to quit a job or drop out of schooling because they can't afford child care. Additionally, high child care costs²⁴ push 134,000 low-income families into poverty each year, and an average of 446,000 middle-class families are pushed into a lower income bracket. And these burdens fall unevenly: More than 70 percent²⁵ of Black, Hispanic, and immigrant parents face unaffordable child care prices. Moreover, due to systemic public underinvestment in child care, there is a significant lack of licensed child care²⁶ in urban and rural majority-Hispanic communities and in rural majority-Black communities.

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1 in 4

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Child Care Workers are Overworked and Underpaid

Care workers, who are disproportionately²⁷ Black and brown women, are paid some of the lowest wages²⁸ in any industry. Child care worker turnover is 65 percent higher²⁹ than the median turnover rate for all occupations because of low pay and labor-intensive working conditions. High turnover in child care leads to worse³⁰ student outcomes and increased logistical and financial pressure³¹ on families.

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Underinvestment in Care Costs Our Communities and Our Economy

When parents lack reliable child care, they suffer absenteeism (missing work) and presenteeism (being distracted at work), and that ripples out to affect the economy as a whole. Insufficient child care infrastructure costs the economy \$172 billion³² each year due to absenteeism and turnover, harming³³ businesses' bottom lines and constraining³⁴ economic growth as parents forego opportunities to increase their earning potential.

Each year, insufficient child care infrastructure costs the economy

\$172B



When child care is universally provided, it is free for every family regardless of their income level.

THERE'S A POLICY SOLUTION FOR THAT

Economists³⁵ and policy experts³⁶ agree that only sustained, large-scale public investment can ease the child care burden working families face.

Indeed, in other wealthy nations³⁷ around the world, care for young children is available, accessible, and affordable to all families that need it. The technical term for this is “universal child care.” An effective universal child care policy requires several key inputs:

- 1 Ensure that every family that needs child care is eligible to access support.** Universal child care should be high-quality, available, accessible, and affordable for all families with children who are not yet old enough to go to school. When child care is universally provided, it is free³⁸ for every family regardless of their income level. This makes administering the program simpler,³⁹ ensures that families who need care do not encounter complex eligibility requirements,⁴⁰ and creates a strong and engaged⁴¹ base of support for the program.

It may take time to raise the revenue needed to ensure universal access. In the meantime, governments can phase in greater accessibility and affordability by looking to already-existing means-tested programs and raising the income threshold⁴² for receiving assistance.⁴³ This can alleviate immediate needs for working families while putting in place other key elements of a universal child care policy.



2 Designate a sustainable funding source for universal child care. To cover the significant costs of universal child care, a universal child care policy needs to designate a clear, sustainable funding stream for the public good it will underwrite. Otherwise, there is too much risk that child care services will become unreliably funded when political winds shift. There are several⁴⁴ examples⁴⁵ of states creating designated early childhood education funds that serve as dedicated endowments for child care systems. Other jurisdictions, such as Vermont and Washington, D.C., have already created payroll⁴⁶ or wealth⁴⁷ taxes or have the potential to set taxes that specifically fund early childhood education. These options are also available to the federal government.

3 Raise wages and improve conditions for child care workers. Raising wages is an essential step⁴⁸ toward ensuring that child care workers can afford to remain in the profession and to expand the workforce with new care workers. This, in turn, reduces workforce turnover,⁴⁹ which improves care quality.⁵⁰ Some states⁵¹ have opted for a direct payment to early childhood educators, while others⁵² condition public funding to child care providers on those providers paying their employees at a higher rate than they would otherwise receive without public funding to support the wage increase.

These solutions can be implemented at the local, state, or federal level—and we can already look to powerful examples in San Francisco,⁵³ New Mexico,⁵⁴ or federal⁵⁵ universal child care programs during World War II.



Raising wages is an essential step toward ensuring that child care workers can afford to remain in the profession and to expand the workforce with new care workers.



THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

By capping or eliminating costs for parents, designating a financially sustainable revenue source, and raising wages for workers, universal child care will create better outcomes for all—and more equitable outcomes for Black and brown families,⁵⁶ workers,⁵⁷ and communities.⁵⁸

Where elements of this policy have already been adopted, there is already evidence of how the policy has alleviated financial insecurity⁵⁹ for Black and brown child care workers and increased child care enrollment⁶⁰ in a state where people of color make up nearly two-thirds of the population.

Some might argue that the low-income states where Black and brown parents and children are disproportionately represented cannot afford universal child care, yet these states are acting. For example, New Mexico's population is majority people-of-color,⁶¹ and it is one of the poorest states⁶² in the country, yet it has created one of the nation's most ambitious universal child care systems. New Mexico's child care funding structure is unique in that it relies on public revenue from the state's oil and gas resources. But the organizers and advocates who won universal child care in the state have emphasized that they do not have universal child care because they have oil and gas resources; they have universal child care because a broad and well-organized coalition forged the political will to identify a funding source that many had previously labelled as untouchable.⁶³

There is already evidence of how the policy has alleviated financial insecurity for Black and brown child care workers and increased child care enrollment.





THIS SOLUTION BUILDS POWER

Universal child care funded through dedicated public investment is not only an economic policy intervention; it is a strategy for building lasting political and economic power for working families and Black and brown communities.

A universal child care program that requires improved wages and working conditions for child care workers would improve the quality of care children receive while reducing the immediate economic strain on families and the turnover rate for workers. As workers stay in the profession longer, they become more important stakeholders in determining its future. And as families see the benefits of universal child care, and the care workers who provide it, it primes public support for continued investment and further expansion of the benefits of the policy.

Over time, these dynamics can create powerful feedback loops that can reverberate through future elections and policy debates while better defining and empowering key child care constituencies.⁶⁴ In New Mexico, the demand for universal child care brought together a powerful coalition of working families, early childhood educators, and child care providers that won universal child care. In California, after child care workers won the right to unionize and collectively bargain, child care workers and parents wielded enough power to successfully defend state funding for child care from budget cuts.⁶⁵ By delivering tangible economic gains and improving daily life, the fight for child care solidifies a broad, multiracial coalition of workers and families with a vested interest in building, expanding, and maintaining a system for universal child care.

RESOURCES TO LEARN MORE

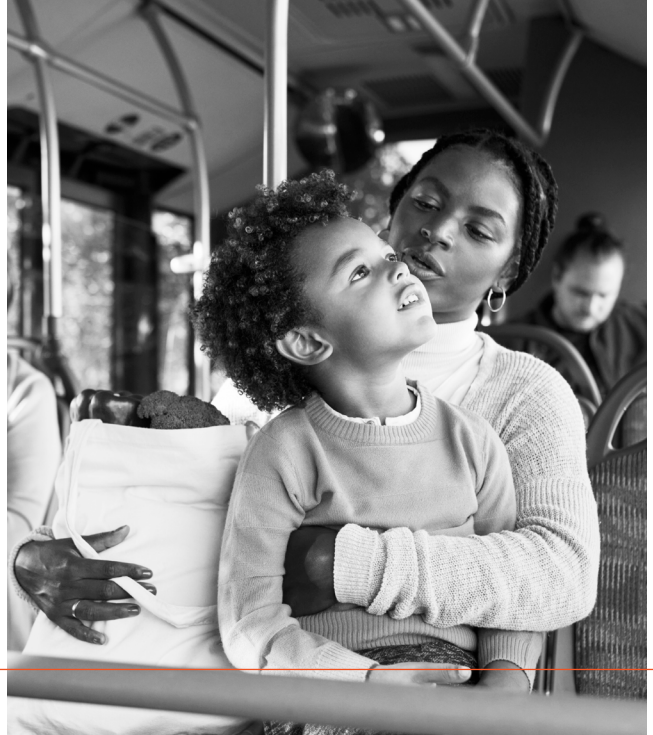
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- Dēmos, [Economic Democracy Explained: Reimagining Public Goods](#), May 16, 2023
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POPULIST POLICY

A Wealth Tax



THE PROBLEM

The racial wealth divide in the United States is growing, fueled by decades of policies and practices that have excluded Black and brown people from the opportunity to accumulate the same wealth that white people have amassed for centuries.

White taxpayers hold a disproportionate share of wealth in the United States and hold almost every type of wealth-bearing asset at higher rates than Black or brown households.⁶⁶ The result is extreme inequity: In 2020, the combined wealth of America's 400 wealthiest billionaires exceeded the total wealth held by all 10 million Black American households.⁶⁷

One of the core drivers of the widening divide is the tax code, which gives preferential tax treatment to wealth.⁶⁸ This means that the tax code taxes income earned from work (like wages or a paycheck) at a higher rate than income received from wealth (like dividends or an inheritance). What's more, the United States does not tax wealth itself.

The tax code is extremely complex. Wealthy households are able to exploit this fact, finding loopholes and strategies to avoid paying taxes. For example, ultra-wealthy households use a strategy which some call "buy, borrow, die," in which a household purchases assets and holds on to the investments as they increase in value.⁶⁹ Instead of selling these assets, which would trigger a capital gains tax, the holder of those assets can borrow against them and live off of those loans, which are not taxed. When the holder of the asset dies and passes on their fortune, their heirs

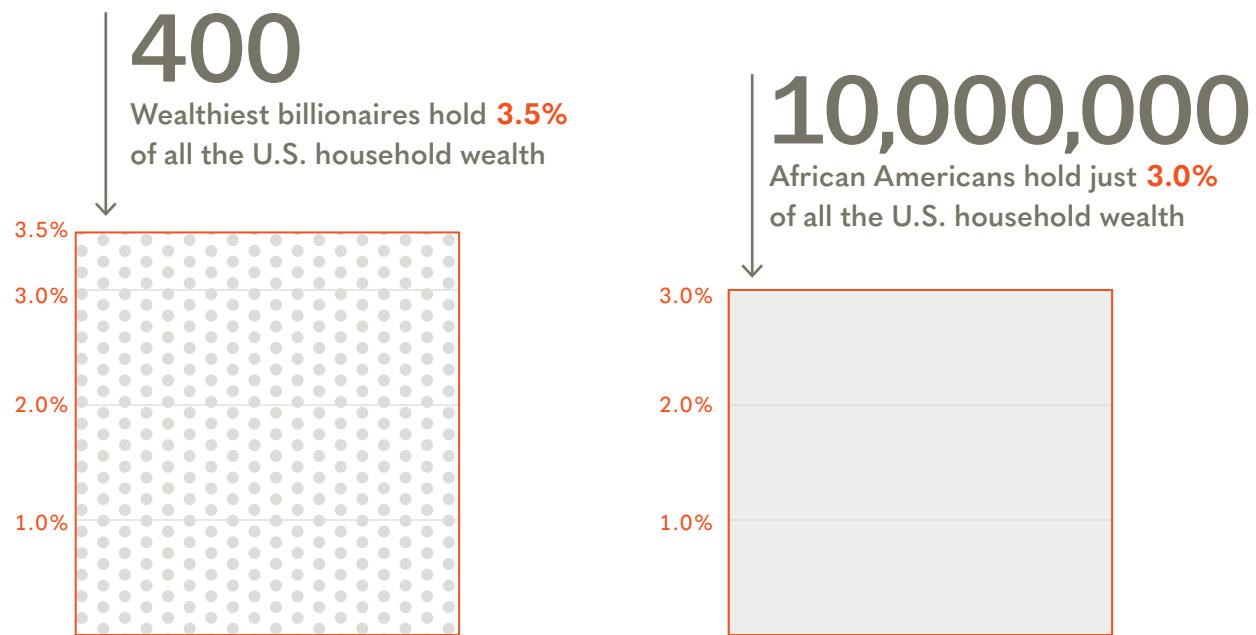


do not have to pay taxes on the increased value of those assets, because the government now considers the current value to be the original, baseline value. The “buy, borrow, die” strategy drives extreme wealth concentration and widens the racial wealth divide.⁷⁰

The inequities in the tax code have far-reaching impacts. Because the United States fails to tax wealth, the ultra-wealthy have been able to exponentially grow their fortunes, leading to increased wealth concentration. This not only widens the racial wealth divide, it also undermines our democracy. Economic and political power are linked, and the increased dominance of big money in politics made possible by *Citizens United* has allowed the wealthy to exert power and influence over policy outcomes. This makes it harder for people of color to exert their political

A Small Number of Billionaires Hold More Wealth Than All African American Households

Visual Depiction of the Percentage of U.S. Household Wealth Held by the 400 Richest Billionaire Households



- NUMBER OF HOUSEHOLDS
- PERCENTAGE OF U.S. HOUSEHOLD WEALTH

Note: Visual Representation of Percentage Population Only

Source: Vanessa Williamson, “Closing the Racial Wealth Gap Requires Heavy, Progressive Taxation of Wealth,” Brookings Institution, December 9, 2020, <https://www.brookings.edu/articles/closing-the-racial-wealth-gap-requires-heavy-progressive-taxation-of-wealth/>



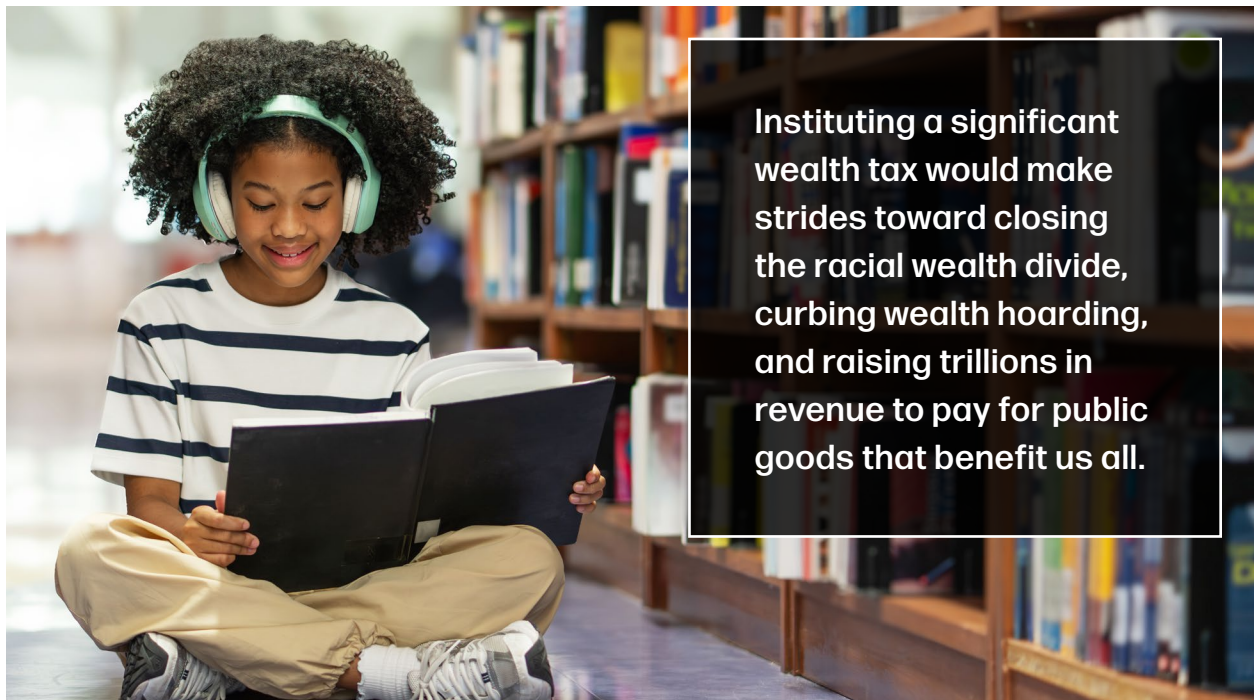
power and effectively advocate for their interests as both wealth and power are consolidated by a very small, very white share of the population.⁷¹

Failure to tax wealth also costs the public trillions in revenue.⁷² We need this revenue to strengthen our country's social and physical infrastructure.

THERE'S A POLICY SOLUTION FOR THAT

Instituting a significant wealth tax would make strides toward closing the racial wealth divide, curbing wealth hoarding, and raising trillions in revenue to pay for public goods that benefit us all.

The federal government could institute a “net-worth” tax.⁷³ Such a tax would apply to the entire value of a household's (or a trust's) wealth, rather than targeting specific forms of wealth, such as a house, artwork, or stock holdings. A net-worth tax would include all of these things and other forms of wealth, such as businesses, and would remove the incentive for the ultra-rich to hide their wealth by converting their assets into forms of wealth that have preferential tax treatment.⁷⁴ Households would be required to report the value of their assets when filing their taxes, similar to how households report the value of estates when reporting for the sake of an estate tax.⁷⁵



Instituting a significant wealth tax would make strides toward closing the racial wealth divide, curbing wealth hoarding, and raising trillions in revenue to pay for public goods that benefit us all.



A recent proposal, the Make the Billionaires Pay Their Fair Share Act, would levy a five percent tax on net household wealth above \$1 billion.⁷⁶ Economists Emmanuel Saez and Gabriel Zucman estimate that this would raise \$4.4 trillion in revenue over 10 years, even when factoring tax avoidance.⁷⁷ This amount of revenue is more than 10 times the cost of free universal pre-kindergarten for all 3- and 4-year-olds.⁷⁸

An even more robust and equitable policy would tax households with wealth in the multimillions, not just billionaires. Such a policy should mirror the existing income tax structure, which uses graduated marginal rates, a system in which tax rates increase as income rises, with the higher rate applying only to the portion of income within a certain bracket, as shown in the table below. Using graduated marginal rates with a lower threshold, rather than imposing a flat tax on wealth above a certain high threshold, makes the tax more gradually progressive, rather than binary.

For example, under the “Make the Billionaires Pay Their Fair Share Act,” a household with \$1 billion in net value would pay the tax, whereas a household with \$999 million would not. A graduated marginal structure starting with a lower threshold, say \$50 million, would mean that the tax would apply to more high-wealth households and avoid this “cliff effect.”

BRACKET	MARGINAL SURTAX RATE
\$50–\$100 million	1%
\$100–\$250 million	2%
\$250–\$500 million	3%
\$500 million–\$1 billion	4%
+\$1 billion	5%

To successfully implement a wealth tax, the tax must be coupled with a significant increase in IRS funding to audit and prevent tax avoidance.

Robust enforcement of this policy is essential to its success. Recently, Congress has gutted funding for the Internal Revenue Service (IRS), vastly reducing the agency’s ability to enforce the tax code.⁷⁹ With reduced auditing power, the IRS is less able to rein in tax avoidance by wealthy households.⁸⁰ To successfully implement a wealth tax, the tax must be coupled with a significant increase in IRS funding to audit and prevent tax avoidance.



THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

Taxing wealth would make the economy work better for everyone, and particularly for Black and brown people.

The racial wealth divide exists because the government has propped up and protected an economic system built on racial exclusion. Chattel slavery in the 18th century fueled the growth of the national economy and also boxed enslaved Black people out of those economic gains. Because wealth compounds over generations, this inequality reverberates to today and has been coupled with other racist economic policies—from redlining to failing to prevent employment discrimination to stop Black and brown people from reaping the benefits of their economic contributions.⁸¹

A lasting, equitable approach to eliminating the resulting racial wealth divide will require a holistic strategy that deconcentrates wealth at the top while investing deeply in wealth-building programs and opportunities for Black and brown communities. Taxing the nation’s wealthiest households would reduce the disparity by breaking up the massive fortunes that a small number of mostly white households have accumulated.

A federal wealth tax would also raise an enormous amount of revenue that could be spent on programs and opportunities that would allow everyone to achieve economic security and mobility, and it would remove the barriers to economic security and mobility that policy choices have placed on communities of color. If Congress passed the Make the Billionaires Pay Their Fair Share Act, or similar legislation, legislators could raise \$4.4 trillion in revenue. Less than half of this revenue could:

- Provide free universal pre-k and expanded access to child care—\$600 billion⁸²
- Build, repair, and operate nearly two million homes affordable to the lowest-income renters—\$445 billion⁸³
- Provide national, comprehensive paid family and medical leave—\$325 billion⁸⁴
- Expand the Child Tax Credit, a form of income support that effectively reduces child poverty and allows families to invest in their futures—\$310 billion⁸⁵
- Permanently extend coverage to low-income individuals in states that have not expanded Medicaid—\$200 billion⁸⁶
- Make two-year community college tuition free—\$90 billion⁸⁷

Using the tax code to more equitably distribute the nation’s abundant resources is, and should be, one of the core functions of government.⁸⁸



THIS SOLUTION BUILDS POWER

A robust wealth tax would make strides toward closing the wealth divide and building economic power for Black and brown communities.

Corporations and the wealthy elite have enormous influence over the policy choices our government makes—choices that shape the quality of life for everyone. Taxing wealth would begin to diminish the economic and political power that a small group of ultra-wealthy, mostly white households have.

The enormous revenue that a wealth tax could raise is also an important step toward building economic power for Black and brown communities and creating a more equitable democracy. To actualize that power, the federal government must use that revenue to fund programs that support economic mobility, particularly targeted so that Black and brown communities can build the kind of wealth that white families have for centuries.

A robust wealth tax would make strides toward closing the wealth divide and building economic power for Black and brown communities.

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STRUCTURAL SOLUTION

Redistricting Reform



THE PROBLEM

Redistricting, the process of redrawing the boundaries of electoral districts, is not a neutral exercise.

It has become a scramble for power, with political parties and interest groups skirting traditional timelines and practices to ensure that their preferred constituency has more representation and others have less. The deck is stacked in this scramble. A wave of recent Supreme Court decisions⁸⁹ has resulted in serious setbacks to the federal Voting Rights Act (VRA), which protected communities of color for decades, while allowing partisan gerrymandering that divides communities to flourish.

As a result, communities of color are especially vulnerable to vote dilution and unfair representation,⁹⁰ with legislators given a license by the courts to engage in partisan gerrymandering as a pretext for overt racial discrimination. We have already seen gerrymanders in Southern states⁹¹ before the 2026 elections and can expect even more throughout the U.S. before the 2028 elections. These gerrymanders wreak havoc on the representation of communities of color, as they are sacrificed and split between districts or packed into a single district to create partisan advantages. It is possible there will only be a handful—or even zero—majority-Black or majority-Latino districts left standing in some states. This trend will no doubt continue into 2030, when states and localities throughout the U.S. begin redistricting after the decennial census.



THERE'S A POLICY SOLUTION FOR THAT

States and localities can significantly improve the redistricting process by combining three key pillars of reform:

- 1 Creating more accountability and transparency⁹² by holding redistricting meetings that are open to the public and requiring significant community input⁹³ in map drawing;
- 2 Reshaping redistricting criteria to protect racial and ethnic communities, consistent with the federal and state law, and to limit partisan gerrymandering that could divide communities for the sake of party advantages; and
- 3 Shifting power to independent redistricting bodies⁹⁴ such as citizen commissions that are more responsive to community input.

These reforms, working together, would make sure that the bodies responsible for drawing district lines are independent of partisan interests, promote transparency, and seriously consider community input, including the interests of voters of color.

These reforms can also help counter further setbacks in voting rights, particularly after the recent Supreme Court ruling in *Louisiana v. Callais*,⁹⁵ which limited lawsuits under Section 2 of the VRA to cases of intentional racial discrimination. The Supreme Court has acknowledged that race can be considered in redistricting, but it should not predominate. Communities of color can advocate for using race in tandem with nonracial factors such as economic commonalities, health and service needs, language usage, and media sources. Strong avenues for community-based input, clear redistricting criteria, and the independence of the redistricting body can all help gain fair representation for communities of color.

These reforms can also help counter further setbacks in voting rights, particularly after the recent Supreme Court ruling in *Louisiana v. Callais*.

Redistricting reform packages have already been enacted in states such as California and Michigan, and over the next four years, new reforms could be enacted for the 2030 cycle.⁹⁶ Particularly fruitful areas for reform are county- and city-level policies, which can be enacted via both state legislation and local ballot initiatives. At the federal level, proposed legislation like the Redistricting Reform Act of 2025 (H.R. 5449⁹⁷/S. 2885⁹⁸) would mandate independent commissions in all states for congressional maps and help put an end to partisan redistricting wars where states try to tip the balance of the House of Representatives and ignore the interests of communities of color.



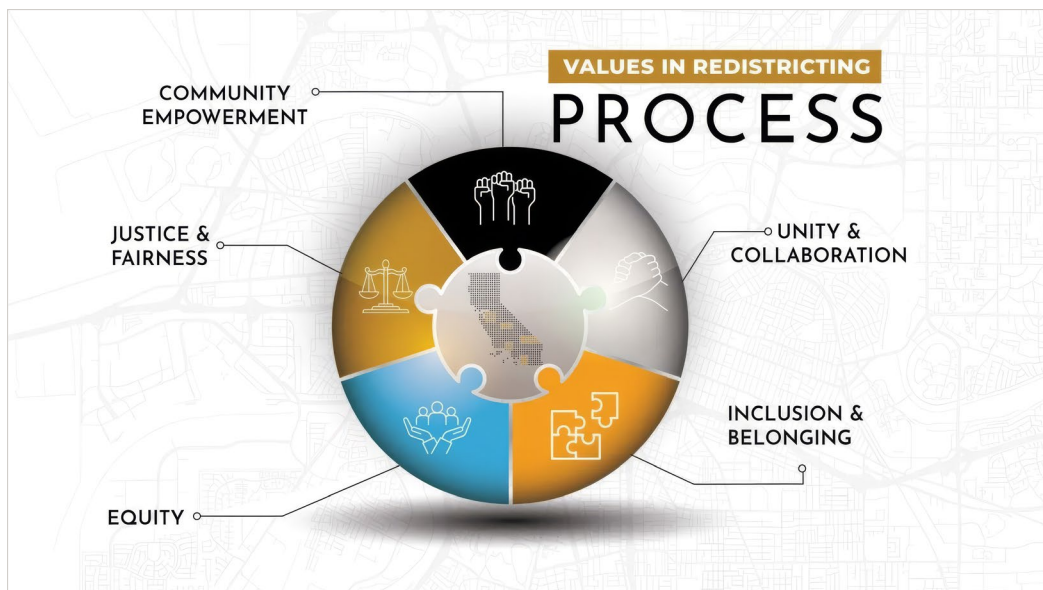
THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

Redistricting reforms with the factors⁹⁹ described above have already made it possible for Black and brown communities to have greater influence in drawing the maps that ultimately affect their representation.

In California, for example, reforms first enacted for the 2010 cycle¹⁰⁰ have made the process far more transparent to communities of color. The reforms have prioritized consideration of communities of interest (including racial communities). And they have implemented a citizen-commission system designed to promote geographic and racial diversity in its membership.

Grassroots coalition building tied to redistricting has been a key development in areas with redistricting reforms. For instance, the California Black Census and Redistricting Hub¹⁰¹ was a statewide coalition that developed multiple district maps and successfully advocated for Black communities to be kept intact throughout the state in the 2020 cycle; it has since evolved into the California Black Power Network, a 501(c)(3) organization.¹⁰² Comparable examples of reforms and advocacy can be found in states such as Michigan,¹⁰³ Colorado,¹⁰⁴ and Arizona,¹⁰⁵ as well as in cities such as Austin, Texas.¹⁰⁶

Community Values and Power Can Be Advanced Through Redistricting



Source: California Black Power Network (formerly California Black Census & Redistricting Hub)



THIS SOLUTION BUILDS POWER

Enacting these redistricting reforms will build power along several dimensions.

- 1 A more transparent and accessible redistricting process encourages the development of grassroots advocacy aimed at improving representation, including coalitions across multiple geographies and racial/ethnic groups. And these structures can be sustained beyond the redistricting cycle.
- 2 Black and brown membership on the redistricting body itself can improve representation and advocacy within a governmental body. As one recent report has noted,¹⁰⁷ there is widespread agreement that “commissions must reflect the diversity of their constituents with lived and/or learned experience” and “commissions must ‘marry demographics, ethnic/racial representation, and political party diversity.’” California’s law, for example, requires various types of diversity on its commission, including racial, ethnic, and geographic diversity.
- 3 The resulting district maps can preserve the voices of voters of color by keeping communities of color intact within districts—especially critical given recent court rulings that strip away traditional tools for protecting Black and brown political power. Advocacy centered on communities of interest can still produce strong minority opportunity districts, keeping these communities together rather than splitting or packing them.

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STRUCTURAL SOLUTION

Automatic Voter Registration



THE PROBLEM

Traditional voter registration systems in the U.S. put the onus on the individual to register to vote.

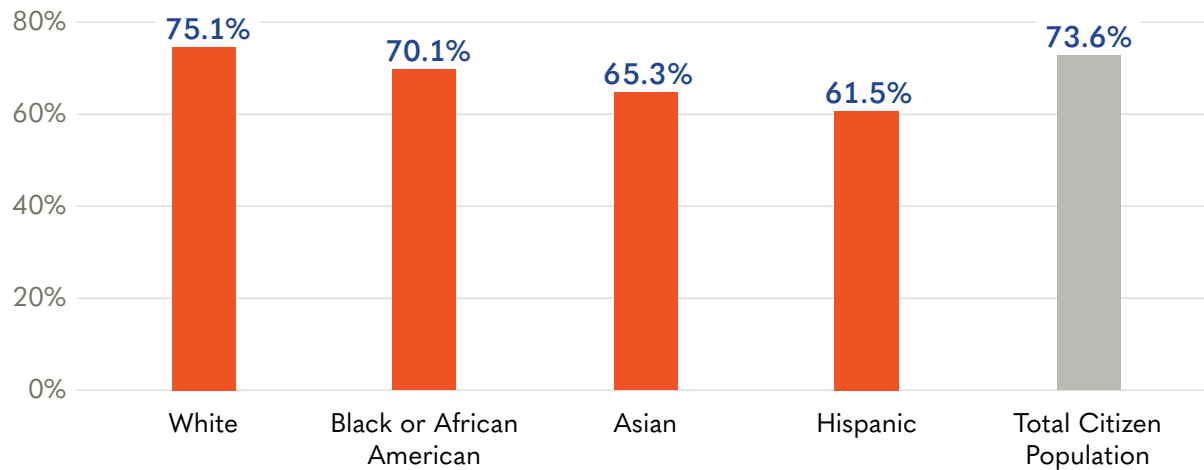
Voters must also consistently check and keep their registrations active, particularly in states that regularly and aggressively purge voters¹⁰⁸ from their rolls. This burden is a barrier to political participation and inclusion.¹⁰⁹ Moreover, the voter-initiated registration system is burdensome for election officials,¹¹⁰ who must process a deluge of registration applications in the lead-up to each election.

Reducing barriers for voter registration is critically important for all voters but has special significance for voters of color, due to the racist origins of voter registration laws. Voter registration was first implemented in the U.S. after the 15th Amendment granted formerly enslaved Americans the right to vote. Such laws “served—and often were intended to serve—as a means of keeping African-American, working-class, immigrant, and poor voters from the polls.”¹¹¹ Additionally, laws that outright banned Native Americans from registering to vote were not all repealed until 1957.¹¹² These structural inequities persist today: As shown in the chart on page 35 these structural barriers mean voter registration rates for non-white racial and ethnic groups trail those of their white counterparts.



Fewer Than Three-Quarters of Adult U.S. Citizens are Registered to Vote, and the Rates are Even Lower for Eligible Voters of Color.¹¹³

Rate of Voter Registration for U.S. Citizens by Race and Ethnicity, 2024



Source: United States Census Bureau, Historical Reported Voting Rates, Table A-1: Reported Voting and Registration by Race, Hispanic Origin, Sex and Age Groups: November 1964 to 2024



Fewer than

75%

of adult U.S. citizens are registered to vote, and the rates are even lower for eligible voters of color.

“[Voter registration laws] served – and often were intended to serve – as a means of keeping African-American, working-class, immigrant, and poor voters from the polls.”

Alexander Keyssar in *The Right to Vote: The Contested History of Democracy in America*



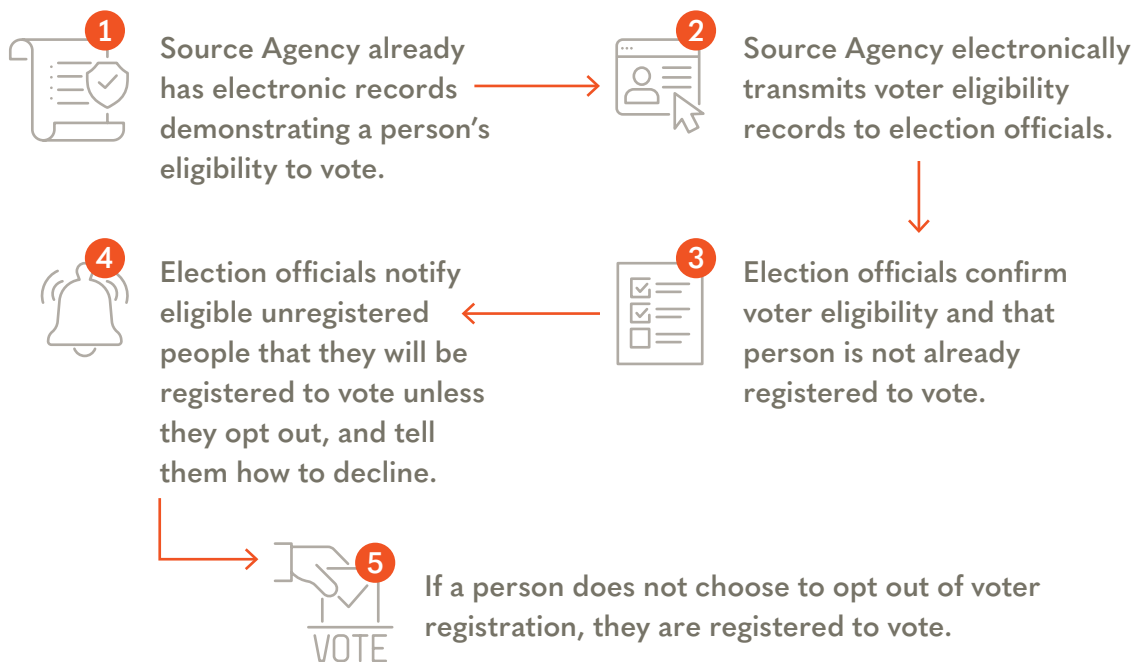
THERE'S A POLICY SOLUTION FOR THAT

Unlike the U.S., most democracies around the world take responsibility for registering their citizens to vote through automatic voter registration (AVR).¹¹⁴

Oregon was the first state to implement AVR in 2015; today, 10 states and Washington, D.C., have implemented the preferred method of AVR, known as “secure” AVR.¹¹⁵ Fourteen additional states have implemented a more limited form of AVR known as “partial” AVR.¹¹⁶

Secure AVR is implemented through public entities—such as departments of motor vehicles (DMVs), Medicaid offices, departments of corrections, and tribal nations—that regularly interact with people and routinely collect information necessary to verify voter eligibility (name, date of birth, residence, and citizenship status). Under this system, agencies directly transmit information concerning voter eligibility to election officials. Election officials then comb through the list from each agency, remove those who are already registered, and confirm eligibility of those who are unregistered. Election officials go on to notify eligible unregistered people that they will be added to the voter rolls unless they decide to opt out of registration. If the eligible voter takes no action, they are registered to vote.

The Five Key Steps for Secure AVR (Best Practice Process)





To reach as many potential voters as possible, multiple agencies in each state should implement secure AVR. While DMVs are often best situated to implement AVR, that is not always the case. For example, in many states, people who have lawful immigration statuses but have not yet naturalized can get driver's licenses. They often become citizens *after* they have interacted with the DMV, and so the DMV records will not reflect that they are newly eligible to vote. For this reason, other entities such as Medicaid offices,¹¹⁷ tribal nations,¹¹⁸ and departments of corrections¹¹⁹ should also be included.

It is also critically important that state agencies are able to easily and securely transfer voter eligibility information to election officials. Legislation that establishes AVR systems should also ensure that infrastructure is in place to ensure data privacy and efficient data sharing.

THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

The Institute for Responsive Government has found that secure AVR consistently registers at least 95 percent of a state's eligible population.¹²⁰

Using statistical techniques to identify the impact of AVR in each implementing state, the Brennan Center for Justice found that the practice significantly increased the weekly number of new registrants anywhere between nine percent and 94 percent.¹²¹ When implemented correctly, AVR takes the burden off individuals to continually update and check their voter registration and registers the majority of a state's population, which goes a long way toward counteracting the racist origin of voter registration requirements.

To reach as many potential voters as possible, multiple agencies in each state should implement secure AVR.



When implemented correctly, AVR takes the burden off individuals to continually update and check their voter registration.



THIS SOLUTION BUILDS POWER

A just, inclusive multiracial democracy must reflect the voices of all eligible voters.

Yet those who are eligible but unregistered cannot participate in our elections. Simplifying and streamlining the voter registration process is a necessary step toward building political power for more voters. Moreover, being registered to vote correlates with greater rates of voting participation among people of color, young people, and people earning low incomes.¹²² By removing the barriers to voter registration, AVR can create the conditions necessary for everyday people to build greater political power.

Simplifying and streamlining the voter registration process is a necessary step toward building political power for more voters.

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STRUCTURAL SOLUTION

Universal Vote by Mail



THE PROBLEM

Voting is the primary way U.S. citizens make their voices heard and exercise political power.

Vote by mail (VBM) is a popular method for overcoming these barriers. However, VBM with complicated rules disproportionately impedes the political participation of voters of color.¹²³ Requiring voters to buy and affix a postage stamp to return a mail ballot amounts to a modern-day poll tax.¹²⁴ Subjective reviews of ballot signatures result in higher rejection rates for voters of color,¹²⁵ a problem that compounds in about 17 states¹²⁶ where there's no ballot curing process that notifies voters and gives them a chance to fix the error.¹²⁷

Requiring voters to buy and affix a postage stamp to return a mail ballot amounts to a modern-day poll tax.

The consequences of these policies are predictable. Mail ballots of Black and brown voters are more likely to be rejected than those cast by white voters.¹²⁸ In Washington, mail ballots cast by voters of color were rejected twice as often.¹²⁹ In Texas¹³⁰ and Georgia,¹³¹ voters of color have had mail ballots rejected at significantly higher rates than white voters.

When systems keep Black and brown voters out of the electorate, their interests and concerns drop out with them.



Ordinary Life Barriers to the Ballot Box



Hourly Shifts



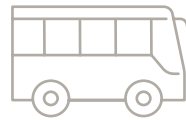
Unstable Housing



Disabilities and Illness



Care Obligations



Lack of Transportation



Language Barriers

These are serious obstacles to casting a vote in person.¹³²
Voters of color encounter these barriers disproportionately.¹³³

THERE'S A POLICY SOLUTION FOR THAT

The flexibility of voting by mail makes a difference for those with rigid work schedules, transportation barriers, care obligations, illnesses, or disabilities that make in-person voting difficult.

It also provides a much-needed correction to broader voter suppression efforts—such as documentary proof-of-citizenship requirements for voter registration,¹³⁴ polling place closures,¹³⁵ and aggressive voter-roll challenges¹³⁶—that disproportionately impact communities of color. An effective universal VBM policy ensures that all eligible voters receive a ballot, can easily cast it, and have their vote counted, without facing burdensome requirements at any step.





HOW UNIVERSAL VOTE-BY-MAIL WORKS

Step 1 — Ensure All Eligible Voters Receive a Mail Ballot

- Send mail ballots automatically to every registered voter, as eight states and Washington, D.C.,¹³⁷ already do.

Step 2 — Remove Unnecessary Requirements for Casting a Mail Ballot

- Include postage-paid, self-sealing return envelopes with all mailed voting materials, including registration forms and VBM ballot applications.
- Make mail ballots available to all eligible voters, no excuses or qualifications required.
- Make 24-hour, no-postage ballot drop-boxes available in prominent locations accessible by public transit. These should be spread throughout a county or municipality.
- Allow Native voters to submit their VBM ballots at tribally designated buildings, and ensure there are adequate 24-hour, no-postage drop boxes on tribal lands.
- Eliminate any requirement for government identification when submitting a mail ballot application or casting a mail ballot.
- Eliminate requirements for a witness or notary signature on a mail ballot. A voter's signature should suffice.
- Require ballots, instructions, and cure notices be available in multiple languages.
- Provide electronic ballots compatible with screen readers and ballot-marking tools so voters with disabilities can complete mail ballots privately and independently.

Step 3 — Take Steps to Reduce the Number of Rejected Ballots

- Count mail ballots received within 10 days after election day, if they were placed in a drop box or postmarked by the time polls closed.
- Start the processing of mail ballots that arrive before election day early, and alert voters of any problems.
- For curable problems such as a missing signature, provide an accessible way for a voter to fix the issue before the ballot is counted.
- Set uniform statewide signature verification rules.
- Require multiple trained reviewers to agree before rejecting any ballot.



States should pass legislation enacting these best-practice, commonsense procedures to make vote-by-mail available to all. While mail voting is largely governed at the state level, federal and local governments should also take steps to increase the accessibility of mail voting. The Freedom to Vote Act would set national minimum standards for voting access and prevent states from rolling back core protections such as early voting,¹³⁸ same-day registration, and fair access to mail ballots. Local election officials, for their part, can adopt proactive notice and cure programs, expand ballot drop box access, and partner with community organizations to reach voters at risk of rejection.

THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

States with universal VBM have seen modest increases in turnout without creating a clear partisan advantage.¹³⁹ There appear to be larger gains among groups with low turnout rates,¹⁴⁰ including Black and brown voters,¹⁴¹ though more research is needed.

Low-burden VBM policies with standard processes for submitting, counting, and accurately processing mail ballots in multiple languages and in accessible locations, including tribally designated buildings, create more equitable access to the ballot box.

Prepaid postage eliminates the de facto poll tax, uniform signature rules replace inconsistent review, and cure processes let voters correct errors before their ballots are rejected, reducing the racial disparities that emerge when these practices are not in place.

The Freedom to Vote Act would set national minimum standards for voting access and prevent states from rolling back core protections such as early voting, same-day registration, and fair access to mail ballots.





THIS SOLUTION BUILDS POWER

Universal VBM enables more eligible voters to participate in our democracy by removing a number of structural barriers.

The impact of increasing voter turnout through universal VBM extends beyond any single election. Research shows that when someone votes in an election, they're more likely to do so again.¹⁴²

Durable elevated turnout helps make parties and policymakers accountable to Black and brown communities year after year and builds lasting political power.

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Research shows that when someone votes in an election, they're more likely to do so again.

STRUCTURAL SOLUTION

Public Banks



THE PROBLEM

The racial wealth divide is widening,¹⁴³ and our current financial system actively deepens inequities that worsen the divide. Commercial banks — including the ones municipal and state governments rely on to hold public dollars — are structured to serve shareholders rather than the public.

They charge governments steep fees and interest that drain money away from public goods like affordable housing, and they invest public deposits in harmful industries rather than back into the communities those dollars came from. The result is a system that extracts wealth from communities, with disproportionate harm to Black and brown neighborhoods, while enriching corporate shareholders.¹⁴⁴

When you renew your car registration, pay a traffic ticket, register your small business, or file your taxes, the money you pay your state or local government becomes a public fund. These funds are used by state and local governments to run programs, but before that money is spent, it sits in a private bank. And that bank

Public banks can directly expand Black and brown communities' economic and political power by shifting both who makes financial decisions and who benefits from them.



invests public funds in harmful industries such as private prisons and fossil fuels to generate high returns that line their shareholders' pockets. The public sees none of these profits, even though it was public funds that generated them.

How Using Private Banks for Public Needs Profits Shareholders and Costs the Public: An Example



1 The county doesn't have enough money upfront to build affordable housing, so it borrows from a commercial bank.



2 The bank charges interest on the loan, and over time, the county pays back far more than it borrowed.



3 To make those interest payments, the county uses public dollars raised from everyday people through taxes, fees, and fines.



4 The bank's shareholders profit at the public's expense.



5 The county gets its housing but at a much higher price.



6 In the end, there is less money for child care, schools, and other community needs.

Local governments spend \$160 billion on interest payments to commercial banks each year.¹⁴⁵ In some cases, the cost of infrastructure projects doubled due to the interest on loans. The Bay Bridge Retrofit in Oakland, California, for example, cost \$6 billion in interest, nearly the same amount as the principal loan.¹⁴⁶ Cash-strapped school districts in California have relied on capital appreciation bonds—an expensive form of long-term debt—just to build classrooms. For the Santa Ana Unified School District, this means taxpayers will have to pay \$340 million to settle a \$35 million debt.¹⁴⁷ In addition to high interest rates to borrow money, governments also pay banking fees on their depository accounts to hold and manage public funds.

Local governments spend

\$160B

on interest payments to commercial banks each year.



When Commercial Banks Provide Loans for Infrastructure Projects, Taxpayers Can Pay Significant Costs in Interest and Fees.¹⁴⁸

Principal and Interest Cost for Oakland Bay Bridge Retrofit, 2013



Source: Public Banks 101, Public Banking Institute, accessed June 2026 <https://publicbankinginstitute.org/public-banks-101/>

THERE'S A POLICY SOLUTION FOR THAT

State and local governments can intervene in this extractive system by establishing public banks — financial institutions owned by the people and operated for the public good.¹⁴⁹

Public banks give governments control over their own money, so public dollars build housing, schools, and infrastructure at a fraction of the cost instead of padding shareholder returns. By leveraging their own deposits, public banks can finance public projects at lower costs, expand access to credit for local businesses and developers, and respond more directly to local economic needs through partnerships with local financial institutions.¹⁵⁰

Implementation of public banks begins at the state or municipal level through legislation that establishes a public bank, defines its governance structure, and sets clear public-interest mandates. When established, the day-to-day activities of a public bank are run by skilled banking professionals who ensure compliance, while a board of elected officials, community members, and public stakeholders ensures the bank and its activities are responsive to the needs of the community.

The federal government can play a key role in increasing the number of public banks in the United States by passing a bill that explicitly authorizes states and localities to establish public banks, removes legal barriers and threats of preemption, provides grants and technical support to help launch them, and grants access to Federal Reserve services. Federal legislation can create a clear pathway for broader adoption of public banking and enable communities to retain control over their public funds.



THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

Well-structured public banks would allow municipalities and states to expand access to fair banking and build wealth in Black and brown communities, all while investing public funds in ways that advance the public interest.¹⁵¹

Beyond expanding access to equitable financial services such as affordable loans for small-business owners, public banks can invest savings and profits back into the communities they serve. **The public bank of North Dakota—the only public bank in the United States—has returned over \$1 billion to the state general fund, and over the past 35 years, two-thirds of its profits have gone back to the state, on average.**¹⁵² Feasibility studies in cities across the country show what this could look like elsewhere. A New York economic impact study¹⁵³ concluded that \$6.5 billion in deposits could generate \$1.1 billion in investments in climate solutions, 17,855 units of affordable housing, 70,600 local jobs, and \$5.8 billion in loans to Black and brown communities in just five years. In Massachusetts, researchers project that a public bank could lend \$1.3 billion¹⁵⁴ at sustainable interest rates to close local credit shortfalls. In Los Angeles, an interactive balance sheet simulator¹⁵⁵ shows that \$100 million of deposits¹⁵⁶ could build or preserve 17,000 housing units and generate enough green energy to power 2.8 million average U.S. homes a year over 10 years.¹⁵⁷

By delivering economic stability and creating visible, community-centered pathways for public investment, public banks can also strengthen democratic engagement. When people feel like they have a voice in the government's decisions and are satisfied with public services,¹⁵⁸ they are more likely to trust the government and participate in civic processes. In this way, public banking is not just an economic tool but also a mechanism for deepening democratic inclusion and political power.

THIS SOLUTION BUILDS POWER

Public banks can directly expand Black and brown communities' economic and political power by shifting both who makes financial decisions and who benefits from them.

The choices a bank makes—who gets a loan, what gets built, which industries get funded, which neighborhoods get capital—shape the daily lives of us all and have historically harmed Black and brown communities the most. By including community representatives on governing boards,



public banks put those choices in the hands of the people most affected by them, creating formal roles for residents to shape how public dollars get invested. This shared governance gives Black and brown communities real power over the economic decisions that determine whether their neighborhoods are invested in or left behind.

At the same time, public banks operate at cost, which allows them to reduce fees and offer lower interest rates. Instead of generating profits for private shareholders, they reinvest earnings back into communities. Governments can redirect savings from reduced interest payments and fees toward affordable housing, small business lending, infrastructure, and job creation in Black and brown neighborhoods.

Public banks keep wealth circulating locally. They expand access to capital, support long-term asset building, and create more-stable economic conditions. As communities gain a voice in financial decisions and see resources flow back into their neighborhoods, they build the kind of lasting economic and political power that the current banking system has long denied them. Public banking is more than a policy fix—it's a tool for redistributing power, repairing harm, and reimagining whom our financial system is built to serve.

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Lydia Casmier Anway, Director of Economic Justice

STRUCTURAL SOLUTION

Public Dollars for Worker Power



THE PROBLEM

Over the past several decades, policy choices at the federal and state levels have systematically eroded¹⁵⁹ workers' ability to organize and build collective power.

Weak labor laws, aggressive employer opposition, and the spread of anti-union policies have made it increasingly difficult¹⁶⁰ for workers to unionize or negotiate for better wages and conditions, and economic inequality has grown. This is even more pronounced in Southern states¹⁶¹ where conservative policymakers have interfered¹⁶² with the ability of local governments to protect workers with policies such as minimum wage increases and paid sick day requirements. For workers, this has meant stagnant wages,¹⁶³ rampant wage theft,¹⁶⁴ dropping unionization rates,¹⁶⁵ and worse¹⁶⁶ health and safety¹⁶⁷ outcomes.

State and local governments funnel more than a trillion dollars to contractors every year – and too often, contractors use those dollars in ways that harm workers.



THERE'S A POLICY SOLUTION FOR THAT

State and local governments can adopt worker-centered policies that raise job quality and build collective worker power by tying worker-centered requirements to the public funds they distribute to private contractors.

Across the country, state and local governments spend \$1.3 trillion¹⁶⁸ in public funds on public procurement annually, and their procurement and contracting policies shape labor markets and regional industries. Too often, these dollars flow¹⁶⁹ to contractors¹⁷⁰ that rely on low-wage, precarious employment models. Rather than counteracting the decline in economic security for workers, the contracting decisions of state and local governments¹⁷¹ create a race to the bottom.¹⁷² When government entities with significant purchasing power prioritize lower costs over compliance with labor standards, they incentivize bidders to cut labor costs by paying lower wages, cutting corners on safety measures, providing fewer benefits, and eliminating the ability of workers to demand or negotiate for better conditions that might increase costs. This suppresses worker power and leads to precarious work.¹⁷³

While most people don't think of procurement policy as a channel through which workers can exert power and improve their working conditions (strikes, boycotts, and contract negotiations are more typical), it has something in common with these other tools. By hitting companies where it hurts—at the profit margins—effective worker-centered procurement policy can set up a dynamic where companies that want to stay profitable have no other choice but to improve working conditions.

State and local governments' procurement and contracting policies shape labor markets and regional industries.

The purchasing power of state and local governments is vast, and it has steadily grown over time in proportion to federal spending—state and local governments account for more than 70 percent of all public spending on infrastructure.¹⁷⁴ Individual county¹⁷⁵ and city¹⁷⁶ governments¹⁷⁷ often allocate hundreds of millions—and sometimes billions—of dollars in contracts in a given year, amounts large enough to anchor local economies and shape certain industries, such as construction¹⁷⁸ and janitorial¹⁷⁹ work. When state and local governments are the ones channeling this money to private-sector businesses through contracting, they have the power to set the requirements associated with receiving funds. They can use that purchasing authority to set and enforce higher standards for the wages and working conditions of funded contractors.



There are two key components to an effective worker-centered procurement policy: (1) setting high-road standards through government contracts and (2) attaching strong enforcement mechanisms to those standards that empower the local government or workers themselves to hold contractors accountable when receiving public funding.

Some examples of high-road standards include:

- paying living wages¹⁸⁰ that are updated annually to keep up with the cost of living;
- setting worker health and safety standards, including protections from heat stress;¹⁸¹
- creating local, targeted hiring requirements¹⁸² to promote equity for communities historically underrepresented in an industry;
- setting responsible bidder¹⁸³ standards to screen for contractors with a track record of violating workers' rights before awarding a contract; and
- prohibiting retaliation¹⁸⁴ against workers who exercise their rights on the job.

Standards matter only if they can be enforced. To ensure compliance, an effective policy should embed clear and functional enforcement mechanisms into government contracts. This could include:

- **Contract-based consequences:** If a contractor fails to comply with high-road standards, the government entity could withhold payment until violations are remedied, terminate the contract, or bar a contractor from bidding on future contracts. (These consequences are already often a part of worker protections in federal contracts¹⁸⁵ and could easily be adapted for state or local government contracts.)



- **Requiring Project Labor Agreements (PLAs) or Labor Peace Agreements (LPAs):** These types of agreements, when not preempted,¹⁸⁶ effectively position labor unions to negotiate and enforce agreements¹⁸⁷ regarding workers' rights on publicly funded projects.
- **Private rights of action:** While less common, it is possible to use government contracts to create a private right of action¹⁸⁸ for workers, which would allow them to sue directly to enforce specific standards. Provided that this right also includes the ability to claim attorney fees if a worker is successful (as does a recently passed policy in Harris County, TX),¹⁸⁹ this has the added benefit of complementing public enforcement and addressing compliance resource gaps.

These standards and enforcement policies can be implemented at the local, state, and federal levels of government. State and local governments are well positioned to incubate these policies before scaling them up. Widespread adoption of these policies at the state and local level can create momentum for adoption at the federal level later.

THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

Public spending has historically excluded or underpaid Black and brown workers, but high-road worker-centered procurement offers a direct pathway to address these inequities.

Targeted and local hiring requirements can ensure that historically marginalized¹⁹⁰ groups, such as Black and brown workers and women, gain meaningful access to publicly funded jobs. Higher wage and benefit standards disproportionately benefit¹⁹¹ Black and brown workers, who are overrepresented in the low-wage sectors frequently supported by government contracts.

Strong anti-retaliation protections and enforcement mechanisms are also essential, as workers of color are more likely¹⁹² to experience workplace exploitation and face barriers to reporting violations. By tying public dollars to standards that address racial equity, governments can help reduce racial wage gaps, expand access to stable employment, and improve job quality in communities that have long been excluded from the full benefits of public investment.

Strong anti-retaliation protections and enforcement mechanisms are also essential, as workers of color are more likely to experience workplace exploitation and face barriers to reporting violations.



This is an especially important strategy to pursue at the local government level in the South, because it offers workers and Black and brown communities a policy vehicle¹⁹³ to reroute the flow of public dollars to build power for more equitable outcomes. Because these protections and enforcement powers are established through government contracts, instead of through broadly applicable laws, this strategy has already proven particularly resilient¹⁹⁴ in the face of abusive state preemption¹⁹⁵ laws in the South.

THIS SOLUTION BUILDS POWER

Worker-centered procurement builds long-term economic strength¹⁹⁶ for workers and communities by raising wages, expanding benefits, and promoting stable employment.

Leveraging public dollars to create strong protections and enforcement mechanisms¹⁹⁷ ensures that workers can safely assert their rights, helping to expand workplace voice and support organizing efforts. At the same time, conditioning public contracts on labor standards shifts market incentives,¹⁹⁸ encouraging firms to compete on quality rather than low wages and reducing race-to-the-bottom dynamics. This can even improve wages and conditions for workers who are not on government contracts. By ensuring public spending does not erode standards in the private market, these policies can also help safeguard worker power and spread higher standards¹⁹⁹ across entire industries.

RESOURCES TO LEARN MORE

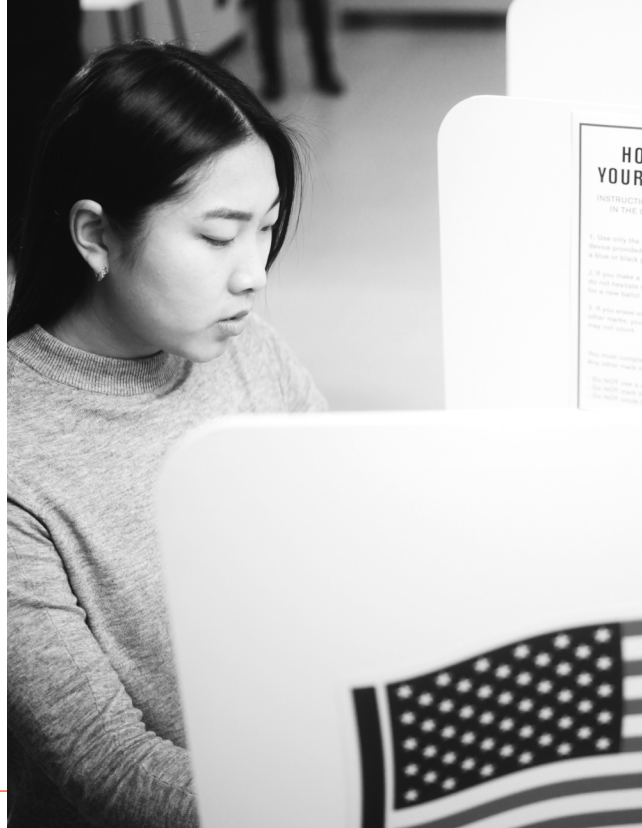
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STRUCTURAL SOLUTION

Democracy Vouchers



THE PROBLEM

Everyone, regardless of their race, income, or ZIP code, deserves to have a voice in our democracy and a say in the policies that impact their lives.

However, Americans understand all too well that today we face a coordinated system that concentrates wealth and power in the hands of a small group of people and corporations.

Over the past 16 years, following changes²⁰⁰ to campaign finance law, billionaires and corporations have become more brazen²⁰¹ in using wealth to control policy outcomes. They tilt the rules to protect their interests, weaken public institutions, and keep people feeling divided and discouraged.²⁰² Politicians are complicit, as they manipulate the rules to entrench wealthy minority rule and avoid accountability.

The undue influence of wealthy donors and big business runs counter to basic notions of democratic fairness and equity. But the problem is much more acute for people of color for two main reasons. First, as shown in the chart on page 55, donor and corporate interests are different from those of everyday people. People of color are disproportionately harmed by this

“Corporations wield enormous power in Congress and in state legislatures. It is hard to tell where government ends and corporate America begins: The transition is seamless and overlapping.”

Justice James C. Nelson, Montana Supreme Court



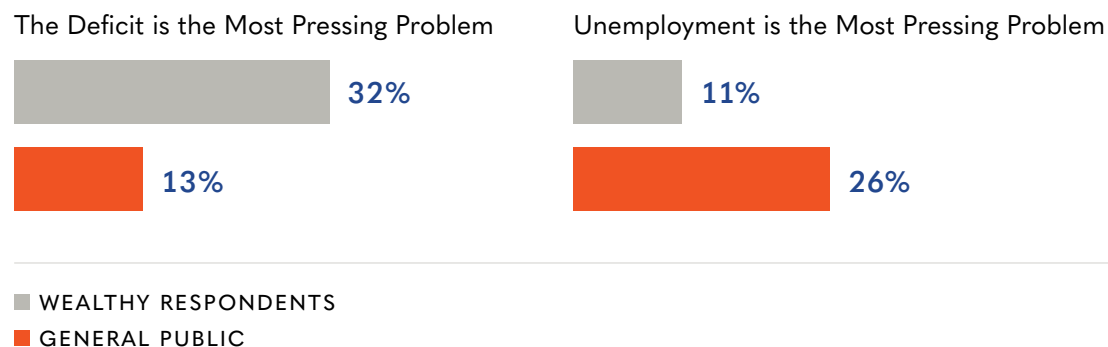
mismatch, because a larger percentage of people of color experience poverty or are working class due to historic, systemic exclusion from wealth-building opportunities.²⁰³

Second, the dominance of big money in our politics makes it far harder for people of color to exert political power and effectively advocate for their interests.²⁰⁴ When access and influence are tied to wealth, communities that have been systematically excluded from building wealth face additional barriers to having their voices heard by policymakers and elected officials. Both wealth and power are consolidated by a very small, very white, share of the population. This means that, as shown below, the donor class, and the influence they wield, is predominantly white.

Today, this donor class has effectively captured our democracy. Nobel-prize winning economist Paul Krugman has described the current moment as “an unprecedented power grab by America’s oligarchs.”²⁰⁵ That assessment is reflected in the surge of billionaire political spending, which has grown dramatically since court rulings in 2010 and now dramatically shapes election outcomes.²⁰⁶ In the 2024 election cycle, just 100 billionaire families contributed \$2.6 billion—roughly one in every six dollars spent in federal elections.²⁰⁷ This gives wealthy donors and corporations severely disproportionate influence over who runs for office and who wins. That influence also shows up in policy. Candidates backed by wealthy donors continue to support²⁰⁸ tax packages that deliver hundreds of billions to the top one percent and have pushed to weaken regulations on industries such as tech and crypto to further their donor’s wealth.²⁰⁹

Wealthy Individuals Have Different Priorities than Average-Earning Individuals

Percentage of General Public and Wealthy U.S. Residents Listing Deficit and Unemployment as the Most Pressing Problem Facing the Country, 2013 and 2011, Respectively



Source: Wealthy respondent numbers from Page, Bartels, and Seawright (2013); general public numbers from Gallup average of January to May 2011.

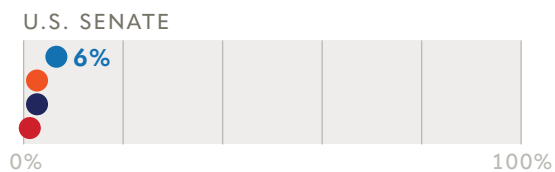


The dominance of big money in our politics makes it far harder for people of color to exert political power and effectively advocate for their interests.

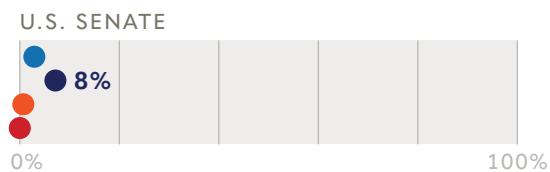
Only Three Percent of Money Contributed to Open Seat U.S. House Races Came from Black Donors

Percentage of Total Campaign Donations to Democratic Female, Democratic Male, Republican Female, and Republican Male Candidates in Open House Races Contributed by Donors Identified as Asian, Black, Latino, and White Respectively, 2024

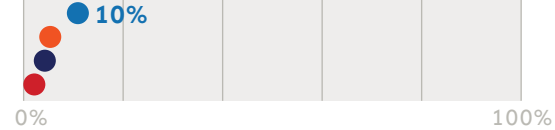
Asian Donors



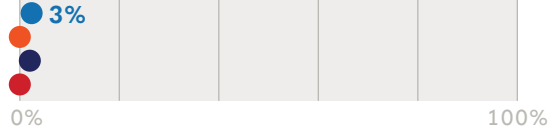
Black Donors



Latino Donors



White Donors



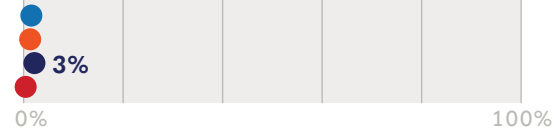
Latino Donors



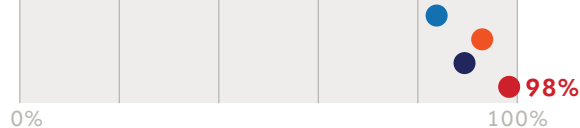
White Donors



Latino Donors



White Donors



● DEMOCRATIC WOMEN CANDIDATES ● REPUBLICAN WOMEN CANDIDATES
● DEMOCRATIC MEN CANDIDATES ● REPUBLICAN MEN CANDIDATES

Source: Center for American Women and Politics, OpenSecrets, and Catalist (2024)



THERE'S A POLICY SOLUTION FOR THAT

We can rebalance the scales. “Small donor democracy” reforms shift power to Black and brown communities through public financing programs that amplify their voices. Implementing **democracy vouchers** is one such strategy that both multiplies the contributions of small donors and minimizes the influence of the wealthy elite.

Democracy vouchers are small amounts of public funds that are made available to each eligible resident to donate to a participating candidate of their choice. They are ideally designed and implemented as follows: To ensure broad access and participation, in the months leading up to election day, every eligible resident in a given jurisdiction is sent a standard number of vouchers via mail and/or email. So that each contribution feels meaningful to voters and is large enough to make a difference to campaigns, vouchers worth at least \$25 are given to residents.

Candidates who are eligible to receive these vouchers agree to specific requirements such as contribution limits, spending limits, and debate participation to promote fairness, reduce the influence of large donors, and ensure candidates remain accountable to the public.²¹⁰

Building Blocks of a Democracy Voucher System

-  1 To ensure broad access and participation, in the months leading up to election day, every eligible resident in a given jurisdiction is sent a standard number of vouchers via mail and/or email.
-  2 So that each contribution feels meaningful to voters and is large enough to make a difference to campaigns, vouchers worth at least \$25 are given to residents.
-  3 Candidates who are eligible to receive these vouchers agree to specific requirements such as contribution limits, spending limits, and debate participation to promote fairness, reduce the influence of large donors, and ensure candidates remain accountable to the public.



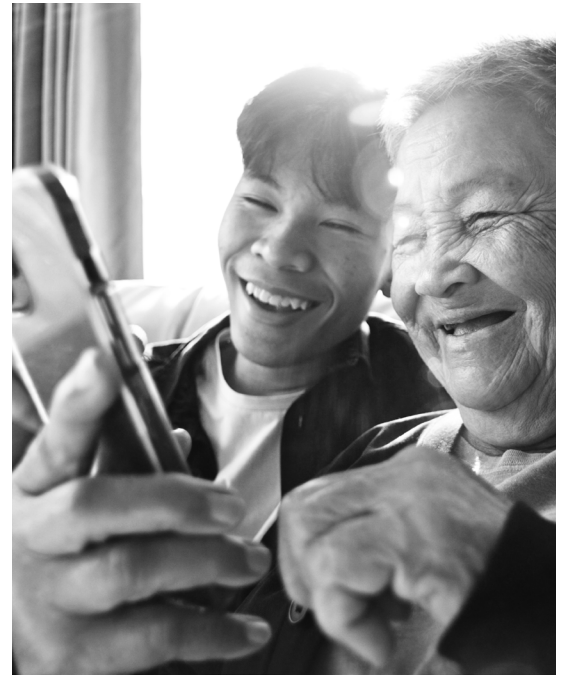
In an ideal model, voucher candidates are also banned from accepting money from political action committees (PACs) and corporations (e.g., as required by the Seattle Ethics and Elections Commission)²¹¹ to prevent the program from being undermined by outside big-money influence.²¹²

The vouchers are sent to any resident who is:

- 16 years of age or older,²¹³ in order to engage young people early and build lifelong habits of civic participation, and
- lawfully able to donate to campaigns, including all U.S. citizens and lawful permanent residents, to ensure compliance with existing campaign finance laws and avoid legal barriers to implementation.

Distributing vouchers to this broad group encourages civic participation across demographic groups.

Legislative bodies at the local, state, and federal level can establish democracy voucher programs for all kinds of races—from city council to state governor, from House representative to the presidency.



THIS SOLUTION WORKS FOR BLACK AND BROWN PEOPLE

Democracy vouchers have been shown to diversify the donor pool, giving candidates greater incentive to prioritize the needs of Black and brown Americans.

In 2021, the Seattle democracy vouchers program was shown to significantly reduce or almost eliminate the racial contribution gap.²¹⁴ This commonsense solution to the corporate capture of our democracy puts the needs and priorities of people of color onto the agenda in Washington, D.C., and state capitals across the United States. In this way, curbing the influence of big money in politics is a key part of the unfinished business of the Civil Rights Movement.

In 2021, the Seattle democracy vouchers program was shown to significantly reduce or almost eliminate the racial contribution gap.



THIS SOLUTION BUILDS POWER

In a 2014 study, Baylor University political scientist Patrick Flavin examined spending priorities in various states between 1962 and 2008 and compared them with campaign finance laws.²¹⁵

Flavin concluded that campaign finance laws do have important effects on public policy decisions that matter most for disadvantaged citizens.²¹⁶ Specifically, when states more strictly regulate the financing of political campaigns, they tend to devote a larger portion of their spending each year to redistributive programs such as public assistance, housing, and community development.

This relationship between stricter campaign finance laws and more spending on redistributive programs holds even after accounting for differences in the ideology and partisanship of a state's citizens and elected officials over time.

Democracy vouchers shift power away from the billionaire class.

Democracy vouchers shift power away from the billionaire class and toward Black and brown communities to meaningfully shape public policy and exercise real political power.

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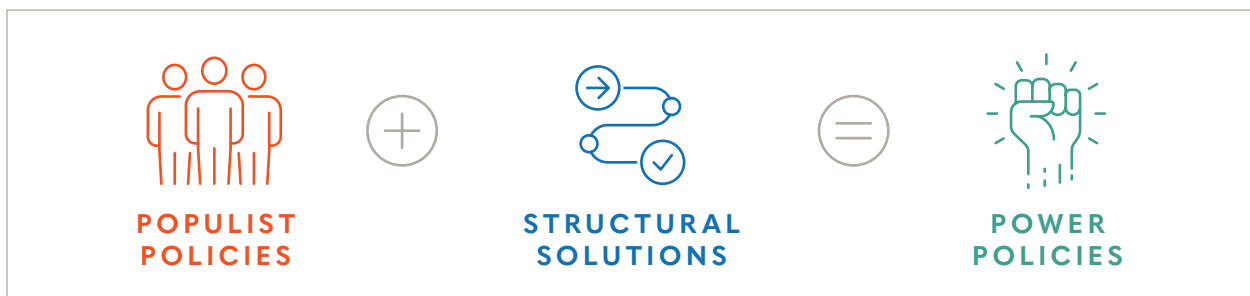


Conclusion

To combat authoritarianism and arrest the democratic backslide in America, we must build durable power for the people. In these pages, we laid out a plan for getting and keeping people power in the United States.

To get power, we need *populist policies*, ideas that appeal to everyday people by using policy to disrupt elite consolidation and radically improve material conditions. To keep power, we must implement *structural solutions* by using policy to change the way political and economic power are governed so that everyday people, especially Black and brown people, have more power and corporations and the wealthy have less. When pursued in tandem, *populist policies* and *structural solutions* are *power policies* that bring about durable power for the people.

We shared three *populist policies*: **Affordable Housing**, **Universal Child Care**, and **Wealth Taxation**. These policies are excellent examples because they tackle the biggest cost burdens in household budgets and can generate the revenue needed to make public investment in public goods that make living more affordable. Crucially, these *populist policies* disrupt the economic power of corporations and billionaires by arresting the escalation of massive funds in private markets, controlled by private equity, and moving them into public hands for transparency and public investment. That economic power is then held by people who have more money in their pockets and more say over how those dollars are allocated.

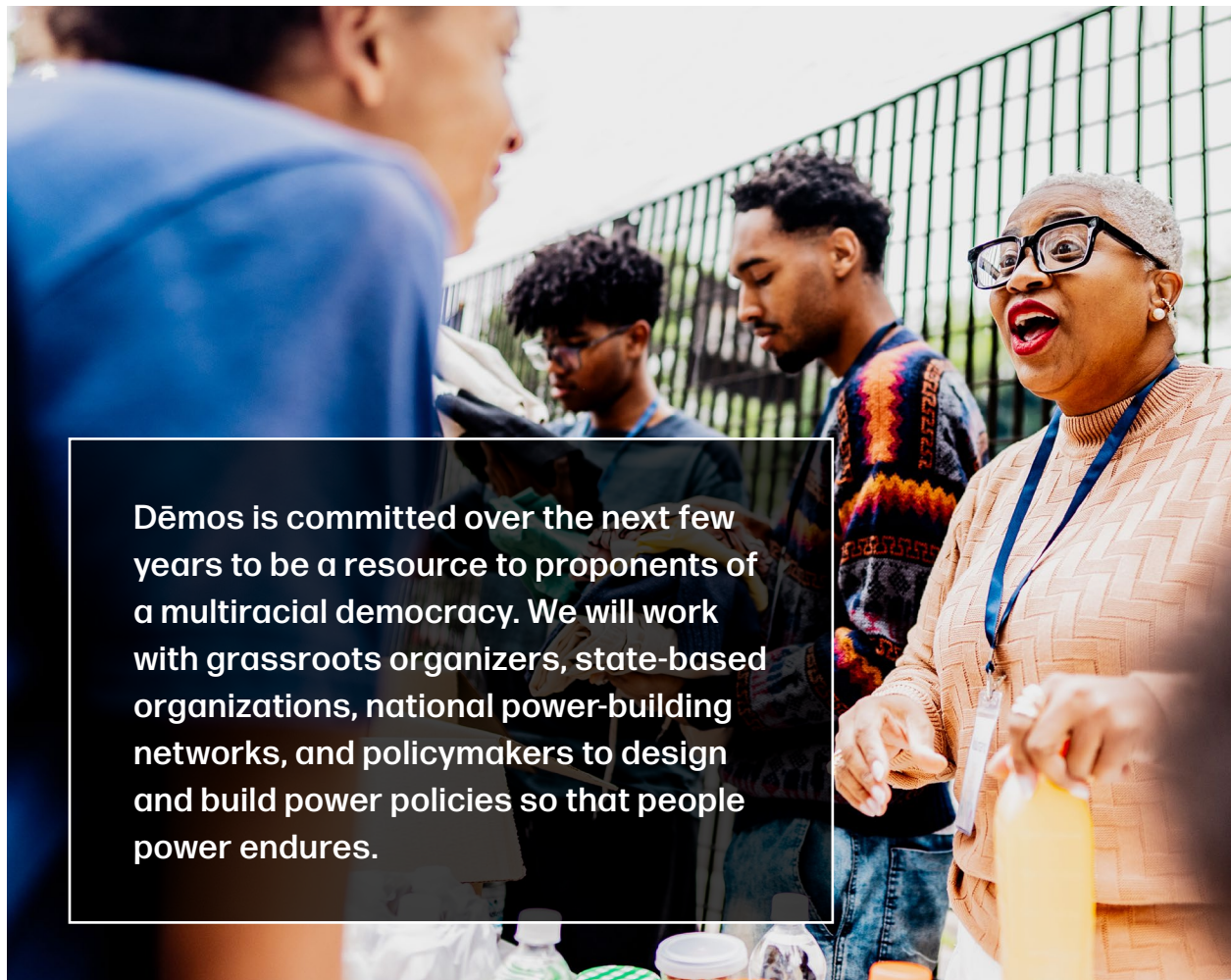




We shared six *structural solutions*: **Redistricting Reform, Automatic Voter Registration, Universal Vote by Mail, Public Banks, Public Dollars for Worker Power, and Democracy Vouchers.** This suite of examples showcases the ground a successful restructuring will need to cover. Both our political and economic systems must be restructured for people power to last. We must intervene in our financial system and our labor market. For enfranchisement to be real, people must be able to vote, their votes must yield fair representation, and their votes must influence their elected representatives more than monied interests do.

The policies in this agenda are emblematic, not comprehensive. Our grassroots partners have noted that to meet the needs of their bases, we need policy for affordable health care. There is no unrigging of the rules without court reform. In the post-*Callais* environment, an overhaul to the way representation works in this nation is called for. The policies we describe are necessary, but they are not sufficient to enact a durable power.

For that, our collective work continues.



Dēmos is committed over the next few years to be a resource to proponents of a multiracial democracy. We will work with grassroots organizers, state-based organizations, national power-building networks, and policymakers to design and build power policies so that people power endures.

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