



**Building Power:
A Women’s Agenda for the 21st Century**

Women have always been at the forefront of American progress—especially when that progress requires struggle. From Harriet Tubman, who risked her life to lead enslaved Black people to freedom and fight in the Civil War, to Ida B. Wells, whose searing exposes of violent racism fueled the anti-lynching movement, to Dorothy Day, who protested for woman’s suffrage and built the Catholic Worker Movement to advocate for those in poverty, women have worked to ensure that America’s values apply to all Americans.

Especially in the last three years, women have challenged our country to live up to our values. We’ve watched women lead powerful movements for justice, organizing the Women’s March—the largest single-day protest in American history—insisting on the importance of Black lives, and galvanizing the #MeToo movement. The 2018 elections marked historic gains for women in Congress, propelled by the activism and commitment of women voters—particularly Black women and other women of color.

Women are 51 percent of the U.S. population, and nearly half the workforce. They hold essential jobs, from first responders to teachers to CEOs. Most mothers work, ensuring that their families can make ends meet. Twenty-one percent of children are raised by single moms.¹ And their work pays off for all of us—women’s record participation in the U.S. labor market over the past 40 years has sparked economic growth of historic proportions.

But progress for women has come despite systematic sexism and persistent gender bias, which has excluded women from economic, political, and social power for far too long.

At the current rate, we won’t close the gender pay gap for all women—including the women of color, for whom the gap is largest—for over 200 years.² The “motherhood penalty” still causes women to permanently lose income when they have a child—while men with children are more likely to be hired and given raises.³ Women are the majority of minimum wage earners—and at \$7.25 per hour, they haven’t seen a raise in over a decade. Women today are more likely to die from pregnancy than their mothers were, and Black and Native American women die from pregnancy at rates three to four times higher than white women.⁴ Overwhelming numbers of women continue to face illegal harassment and other discrimination at work and in their personal lives, including new and vicious forms of online harassment. And women’s right to control their own medical decisions has been under assault all over the country.

¹ Pew Research. “[About one-third of U.S. children are living with an unmarried parent.](#)” April 27, 2018.

² Holtzman, Tessa, Ariane Hegewisch, and Claudia Williams. “[Women’s Median Earnings as a Percent of Men’s, 1984-2017 \(Full-Time, Year-Round Workers\) with Projections for Pay Equity, by Race/Ethnicity.](#)” Institute for Women’s Policy Research, June 1, 2019.

³ Miller, Claire Cain. “[The Motherhood Penalty vs. the Fatherhood Bonus.](#)” The New York Times. The New York Times, September 6, 2014.

⁴ Center for Disease Control and Prevention. “[Racial and Ethnic Disparities Continue in Pregnancy-Related Deaths.](#)” September 5, 2019.

A woman isn't free in America if her boss pays her less than men who do the same job, or if she faces sexual harassment at work. She isn't free if she has to interrupt her career because child care is too expensive, if banks are less likely to loan her money for her business, or if a lifetime of compounding bias and low wages leads to poverty in retirement. She isn't free if she can't make choices about her healthcare. And she's not free if the political decisions that shape her life are made by people who don't know what it's like to be in her shoes.

The freedom of women is bound up in the freedom of all Americans.

Women's freedom can't depend on Washington—it can only come from systematically building women's power in our economy, our political system, and in every part of our society. That's why, as President, I will:

- **Close the pay and wealth gaps** by ending workplace discrimination and harassment, investing over \$50 billion to grow women-owned business, and eliminating the trade-off between career and family with affordable child care and paid family and medical leave.
- **Advance women's health and choice** by writing abortion rights into law, ensuring every woman has access to affordable health care, and ending the maternal mortality crisis.
- **Secure women's power and influence** by ratifying the Equal Rights Amendment to recognize women's equal rights in the Constitution, appointing at least 50% women to the Cabinet and judiciary and promoting gender- and racially-diverse leadership across all sectors.
- **Build safe, inclusive communities for women and families** through accountability and culture change that combat domestic and gender-based violence, particularly against trans women and women of color.

Nearly 100 years ago, American women fought for and won the right to vote. We can't wait any longer to secure the full inclusion of women in our American story. It's time for a president who understands that freedom for women doesn't mean incremental progress—it means lasting power.

PART I: CLOSE THE LEADERSHIP GAP

When women are an equal part of decision-making, better decisions are made. Women are 51 percent of the American population, but are shut out of leadership positions in government and beyond—meaning that decisions about their health care, economic opportunities, and communities are made by male-dominated state legislatures and a U.S. Congress with three men for every one woman. Women of color are particularly underrepresented, holding fewer than one in ten seats in Congress.⁵

Women are missing on the staff level as well: no president has ever appointed a Cabinet with equal numbers of women and men. The picture is even worse for corporate America: women are 45 percent of workers at S&P 500 companies, but only five percent of CEOs—and only one Fortune 500 CEO is a woman of color.⁶

Pete understands that policy only works when it's informed by diverse experiences, and that representation matters not just at the highest levels of government, but throughout the public and private sectors. Pete is committed to fielding a full team of America's most talented leaders and pushing the private sector to do the same. To see that commitment through as President, Pete will:

- **Nominate a Cabinet that is at least 50 percent women.** Pete will nominate a gender- and racially-diverse Cabinet to ensure meaningful representation across federal agencies and throughout government. He will challenge governors, mayors, and county executives to do the same.
- **Reinstate the White House Council on Women and Girls.** This council will be a policymaking body closely integrated with senior staff on the White House Domestic Policy and National Security Councils, and will ensure that gender equity is at the forefront of policy priorities at home and abroad and that every policy is analyzed with an intersectional lens. Pete will charge its leadership to work with agencies and the White House to coordinate, monitor, and report the progress of federal efforts to close the wage gap, wealth gap, and leadership gap between men and women across racial and ethnic backgrounds. The Chair of the Council on Women and Girls will be a Senior Advisor to the President.
- **Nominate at least 50 percent women for judicial appointments and prioritize diversity in all Presidential appointments across federal agencies, commissions, and boards.** Pete is committed to equal representation of women and people of color in all his appointments, including the judiciary. He will ensure that federal agencies and departments prioritize gender and racial equity in staffing and will be the first President to commit that his judicial nominations will consist of at least 50 percent women, while also increasing the number of nonwhite appointees to

⁵ Warner, Judith, Nora Ellman, Diane Boesch. "The Women's Leadership Gap." Center for American Progress. November 20, 2018.

⁶Pyramid: Women in S&P 500 Companies." Catalyst, September 1, 2019.

Rabouin, Dion. "Only 1 Fortune 500 Company Is Headed by a Woman of Color." Axios, January 14, 2019.

again match the U.S. population and prioritizing public defenders, civil rights attorneys, and other diverse professional backgrounds.

- **Use presidential appointments to commissions, boards, and other honorary positions to create a ripple effect for diversity.** Before making appointments, Pete will require that individuals under consideration submit information on the demographics of their organizational leadership and their efforts to increase gender and racial diversity in their organizations.
- **Break down barriers to women running for public office by implementing a small-dollar matching system for federal elections.** Fundraising is a key barrier to women seeking to run for office.⁷ By implementing robust public financing for federal elections, Pete will level the playing field for female candidates and those without personal wealth who seek to represent Americans in public office.
- **Invest in the next generation of women’s leadership talent by expanding paid entry-level and service opportunities in the federal government** for students and recent graduates.
- **Require public companies to disclose the gender, racial, and ethnic diversity of board members and executives.** Women hold fewer than 20 percent of seats on corporate boards and women of color hold even fewer, although nearly half of the employees of S&P 500 companies are women.⁸ Pete will issue Securities and Exchange Commission (SEC) guidance to require diversity disclosures that show shareholders and the public if companies are improving representation in executive- and board-level leadership—or if they should take their dollars elsewhere.
- **Increase representation of women in corporate leadership and on corporate boards.** Pete will leverage the power of federal institutional investment to promote diversity in companies where the federal government is a significant shareholder. He will ensure that banks used by the federal government disclose demographic information about their lending practices and leadership.
- **Accelerate ratification of the Equal Rights Amendment (ERA).** The ERA establishes that the rights granted in the Constitution apply equally to women and men, creating a stronger legal standard for reviewing sex discrimination. Introduced 96 years ago, it deserves ratification; it is time to remove the ratification deadline and work with states and Congress to finally get it ratified.
- **Support establishing a Smithsonian Women’s History Museum on the National Mall.** Pete will support a new Women’s History Museum in order to honor the pivotal role of women throughout our nation’s history and inspire the next generation of leaders.

⁷ Warner, Judith. “Opening the Gates.” Center for American Progress, May 19, 2017

⁸ “Pyramid: Women in S&P 500 Companies.” Catalyst, September 1, 2019.

- **Establish a commission to study and recommend new national monuments dedicated to women.** Out of 129 national monuments, only three are named after women. It's time to make sure that when we honor America's history, we honor all those who have been part of it.
- **Issue the \$20 bill with the image of Harriet Tubman.** Pete will mark the importance of Black women in American history by reversing the Trump administration's political delay of the new bill.

PART II: CLOSE THE PAY GAP

Women are nearly half the American workforce and hold positions from first responders to CEOs. They are two-thirds of the workers in low-wage jobs and nearly half of the employees in S&P 500 companies.⁹

But women aren't paid equally for the work that they do. On average, women are paid 82 cents for each dollar paid to a white man, while Black women are paid 62 cents and Latinas 54 cents.¹⁰ The pay gap persists at all levels, widening for workers with more education and income.¹¹ On top of that, women who become parents permanently lose income, while men are professionally rewarded for parenthood.¹²

If progress towards closing the pay gap continues at the current rate, it won't close for all women for over 200 years.¹³ We cannot wait that long.

Pete will address pay discrimination as well as the occupational and social structures that push women into lower-paying fields.¹⁴ His administration will hold companies accountable when they discriminate against women who have caregiving responsibilities, and he will ban the use of salary history to set compensation, which perpetuates discrimination that keeps women's salaries lower than men's, especially at senior levels.¹⁵

In addition to civil rights protections, Pete will invest in comprehensive paid family and medical leave, affordable, high-quality child care, and paid sick leave—crucial supports that keep women in the workforce, enable them to advance professionally, and are proven to narrow the wage gap.¹⁶ Women shoulder the majority of responsibility for family caregiving, from raising children to caring for aging parents. Access to affordable child care and paid leave will narrow the wage gap by making sure women don't have to leave their job or sacrifice getting a degree just to care for their families.

⁹National Women's Law Center. "Low Wage Jobs Held Primarily by Women Will Grow Most Over Next Decade." August 2018.

"Pyramid: Women in S&P 500 Companies." Catalyst, September 1, 2019.

¹⁰"America's Women and the Wage Gap." National Partnership for Women and Families, September, 2019

¹¹U.S. Census Bureau. "College Degree Widens Gender Earnings Gap." The United States Census Bureau, May 29, 2019.

¹²Miller, Claire Cain. "The Motherhood Penalty vs. the Fatherhood Bonus." The New York Times. The New York Times, September 6, 2014.

¹³Institute of Women's Policy Research. "Women's Median Earnings as a Percent of Men's, 1984-2017 (Full-time, Year-Round Workers), with Projections for Pay equity, by Race/Ethnicity." October 31, 2018.

¹⁴"State of the Gender Pay Gap." White House Council of Economic Advisers. June 14, 2016.

¹⁵National Women's Law Center. "Asking For Salary History Perpetuates Job Discrimination from Job to Job." December 2018.

¹⁶Family-friendly work arrangements are key for gender pay equity. See Goldin, Claudia. "A Grand Gender Convergence: Its Last Chapter." *American Economic Review*, 104(4): 1091-1119. 2014.

Paying women equally will put over \$500 billion in the pockets of American families every year, benefitting over 25 million children and cutting the poverty rate in half for working women and their families.¹⁷

- **Require gender pay transparency and hold employers accountable for discrimination.** Closing the gender pay gap requires not only that women get equal pay for equal work *within* jobs, but also that women are promoted into and retained in the well-paying jobs higher on the career ladder. Pete will propose legislation that makes the median pay gap, broken down by race and gender, at every large company public information, so we can see: (1) if men and women make the same amount of money for the same job, or for jobs at the same level; (2) if women and men of color get paid the same as their counterparts; and (3) if women and minority employees are stuck in low-paying jobs. Transparency allows the public to see which companies are doing right by their women employees and employees of color with fair promotions and family-friendly work arrangements, and which ones still have glass ceilings. Transparency means that women can make educated decisions about where to work and can negotiate for the salaries that they deserve. Transparency means that companies will face public pressure and legal accountability to pay women equally for equal work within jobs and also to hire, promote, and retain women throughout the pay scale.
- **Address factors that disproportionately target women of color and widen the racial wage gap.** Pete will ensure that jobs and industries that disproportionately employ women of color have strong workplace protections and opportunities for advancement, invest in training and apprenticeship programs that provide ladders into high-opportunity fields, and ensure that federal Equal Employment Opportunity Commission (EEOC) analyses parse results in a manner that reveals intersectional discrimination if present.
- **Ban the use of salary history to determine wages and pass the Paycheck Fairness Act.** We cannot wait any longer to pass this bill, which was introduced 20 years ago and would attack the 38 percent of the gender wage gap that is potentially attributable to discrimination.¹⁸ The Paycheck Fairness Act would ban employers from using salary history to determine wages, ensure that workers have the right to discuss wages without retaliation, and require employers to justify any pay discrepancies.¹⁹
- **Pass a \$15 federal minimum wage indexed to wage growth and end the tipped minimum wage.** 60 percent of low-wage workers are women, the majority of whom are single, supporting children under 18, or both.²⁰ Raising the federal minimum wage to \$15 by 2025 will benefit 13.6 million women with direct wage increases.²¹ That's why Pete will fight for the [Raise the Wage](#)

¹⁷Holtzman, Tessa, Ariane Hegewisch, Barbara Gault, and Jeff Hayes. "The Impact of Equal Pay on Poverty and the Economy." Institute for Women's Policy Research, June 1, 2019.

¹⁸Blau, Francine D, Kahn, and Lawrence M. "The Gender Wage Gap: Extent, Trends, and Explanations." NBER, January 21, 2016.

¹⁹DeLauro, Rosa. "The Paycheck Fairness Act of 2019." January 24, 2019.

²⁰National Women's Law Center. "Interactive Map: Women and Men in the Low-Wage Workforce." 2019.

Patrick, Kayla. "Low-Wage Workers are Women: Three Truths and a Few Misconceptions." National Women's Law Center. August 31, 2017.

²¹Cooper, David. "Raising the Federal Minimum Wage to \$15 by 2025 Would Lift Wages for over 33 Million Workers." Economic Policy Institute. July 17, 2019.

[Act](#),²² which also includes ending the subminimum wage and ending the tipped minimum wage for service workers. Women represent over two-thirds of tipped workers.²³

- **Increase women’s representation in leadership positions.** Pete will launch a research initiative through the Department of Labor Women’s Bureau to partner with companies and test interventions to combat the “missing rung” in women’s advancement from entry-level jobs to their first management position. Lean In identifies this hurdle as the biggest obstacle in women advancing in organizations and their careers.²⁴
- **Make core investments in professions with majority-female workforces, including teaching, early childhood education, and caregiving** to close the wage gap and improve working conditions in industries critical to American success.
- **Combat sexual harassment and assault** that drive women out of the workforce or force them to leave jobs

End the trade-off between career and family.

- **Ensure all working Americans have access to 12 weeks of paid family leave.** Women disproportionately bear the responsibility for family caregiving, particularly for young children and aging parents. Pete will ensure that both women and men are supported when they need to care for family members by providing at least 12 weeks of paid family leave per year as a portable benefit. Pete will pass an enhanced version of the FAMILY Act to create a national paid family and medical leave fund, which will include making sure that benefits for lower-income workers are high enough that workers who need leave can afford to take it and still pay their bills. He will also make sure that caregiving responsibilities for grandparents, grandchildren, siblings, and chosen family members are included and that workers will not lose their jobs when they need time away to provide care. He will decouple medical leave benefits from family care and new child leave benefits to provide a longer total annual leave for workers who have both serious personal health issues and a family health issue or new child within the same year. To ensure that workers are connected to the paid leave they need, he will establish new partnerships with health systems and the Department of Veterans Affairs to improve outreach and education.
- **Ensure workers have access to earned sick leave—no matter where they work.** In addition to passing the [Healthy Families Act](#), Pete will set up a national system of paid sick leave. For workers who do not receive at least seven paid sick leave days from their employer, even under the Healthy Families Act, their employers will be required to pay into a state fund from which workers can draw. If a worker has more than one employer, all employers will pay in.

²² “[Raise the Wage Fact Sheet](#).” Ed and Labor Committee, January 16, 2019.

²³ “[Minimum Wage for Women: Raising The Federal Minimum Wage](#).” NWLC, October 2019.

²⁴ “[Women in the Workplace 2019: The State of Women in Corporate America](#).” Lean In, 2019.

- **Make high-quality, full-day child care free for families most in need, and affordable for all.** Lack of access to high-quality, affordable child care prevents women from joining or remaining in the workforce, starting businesses, or pursuing educational opportunities. Pete’s forthcoming comprehensive child care plan will strengthen and build on Head Start and enable all families to choose affordable, high-quality early learning and care options that work for them—improving financial stability for families, providing young children with nurturing, high quality, responsive early learning experiences to help them thrive and succeed, and enabling more women to join the labor force.
- **Reduce the burden on unpaid family caregivers.** There are over 40 million unpaid caregivers in America, one in four of whom are millennials.²⁵ Women disproportionately shoulder this responsibility: two of every three caregivers are women, totaling over 25 million women.²⁶ Unpaid family caregivers can incur high out-of-pocket costs—an average of 20 percent of their income—and working family caregivers often incur lost wages and benefits.²⁷ Studies indicate that a 50-year-old woman who leaves the workforce to care for an aging parent loses over \$300,000 in wages and retirement savings.²⁸

Pete is committed to ensuring that women lead lives of their choosing by:

- Removing barriers to home- and community-based services for individuals in need of long-term services and supports.
- Ensuring that family caregivers have access to community-based, culturally appropriate services and supports, including training and respite care.
- Assessing the needs of unpaid family caregivers at each point of care delivery including office visits, admission to and discharge from hospitals and emergency rooms, and care coordination for chronic conditions, among others.

He will elaborate on these policies in a forthcoming long-term care plan.

- **Ensure that workers have access to fair and predictable schedules.** Workers should know their hours in advance so they can plan their weeks, arrange child care, and pay their monthly bills.²⁹ Pete will champion the [Schedules that Work Act](#) to give workers more control over their schedules, or else receive compensation for their irregular schedule.
- **Restore overtime regulations that protect over four million women.**³⁰ Too many workers are forced to work long hours away from their families and communities—and often receive no extra pay for their hard work because of the erosion of overtime pay protections. Pete will restore the

²⁵ Caregiver Family Alliance. “[Caregiver Statistics: Demographics.](#)”

Gastfriend, Jody. “[The Cost Of Caregiving: Meet The Millennials Taking A Second \(Unpaid\) Shift.](#)” Forbes. Forbes Magazine, July 25, 2018.

²⁶ National Center on Caregiving at Family Caregiver Alliance. “[Women and Caregiving: Facts and Figures.](#)” February 2015.

National Partnership for Women and Families. “[The Female Face of Family Caregiving.](#)” November 2018.

²⁷ Rainville, Chuck. “[Family Caregiving and Out of Pocket Costs: 2016 Report.](#)” November, 2016.

²⁸ Feinberg, Lynn and Rita Choula. “[Understanding the Impact of Family Caregiving on Work.](#)” AARP Public Policy Institute. October 2012.

²⁹ Heather Boushey, Bridget Ansel. “[Modernizing U.S. Work Scheduling Standards for 21st Century Families.](#)” Equitable Growth, July 2, 2018.

³⁰ Shierholz, Heidi. “[More than Eight Million Workers Will Be Left behind by the Trump Overtime Proposal: Workers Would Receive \\$1.2 Billion Less than under the 2016 Rule.](#)” Economic Policy Institute, April 8, 2019.

Obama administration's overtime regulations and pass new legislation ensuring that overtime applies any time an eligible employee works more than eight hours in a day, or over seven days in a row.

PART III: PROTECT WOMEN IN THE WORKPLACE

Sexual harassment and other forms of gender discrimination are illegal and contribute to the gender pay gap by depriving women of income and opportunities to advance at work. Over 40 percent of women have faced discrimination at work, and 36 percent say sexual harassment is a problem in their workplace.

³¹

Pete will put \$10 billion into ending workplace sexual harassment and other forms of discrimination against women by investing in both *accountability* for employers and perpetrators, and *oversight and prevention* that protects women. Right now, the system places the burden on those who have experienced discrimination or harassment to advocate for change—often at risk of retaliation. As a result, the vast majority of discrimination and harassment never gets reported. Pete will fund oversight and prevention efforts that make it the responsibility of employers—not employees—to maintain safe and equitable work environments.

As President, he will **invest \$10 billion to end workplace sexual harassment and discrimination against women** by increasing accountability and prevention.

- **Hold employers accountable for individual and systemic discrimination by doubling funding for the Equal Employment Opportunity Commission (EEOC).** It's time to get serious about enforcement. Doubling funding for the EEOC will enable the Commission to fully investigate claims, proactively address potential employment discrimination patterns revealed by employer workforce data, modernize data management practices, and collaborate with the Department of Labor's Office of Federal Contract Compliance Programs and Women's Bureau for data collection and analysis. Pete will also reinstate the EEOC's authorization to collect and analyze pay data and appoint his EEOC Chair as a member of the White House Council on Women and Girls. He will make funding available to EEOC field offices and local labor and workers rights organizations so that women across the country have local resources
- **Promote healthy, harassment-free work environments for low-wage workers.** Women working in low-wage positions such as food service, hospitality, and domestic work are at a higher risk of experiencing sexual harassment at work.³² For many women, continuing to work in these positions, quitting outright, or pursuing legal remedies may be too risky, expensive, or

³¹Parker, Kim, and Cary Funk. "42% Of US Working Women Have Faced Gender Discrimination on the Job." Pew Research Center. Pew Research Center, December 14, 2017.

³²"Who Is at Highest Risk of Sexual Harassment?" American Civil Liberties Union, April 10, 2019.

Amanda Rossie, Jasmine Tucker, Kayla Patrick. "Out of the Shadows: An Analysis of Sexual Harassment Charges Filed by Working Women." National Women's Law Center. 2018

inaccessible.³³ That is why Pete believes the entire culture that allows sexual harassment to persist must change. In addition to fighting for the legislative proposals above, his administration will:

- Improve transparency around sexual harassment by requiring public companies to disclose via SEC filing the aggregate number of workplace sexual harassment incidents reported and investigated annually, and create a digital tool to inform and empower those who are making decisions about their own workplaces.
 - Bring industry leaders, labor, and other stakeholders together to create best practice models for climate assessments, employer policies, and training tailored to specific, high-risk industries.
 - Require companies in industries with the highest risk of harassment, based on EEOC data and the EEOC risk factors, to conduct climate assessments and create or update harassment prevention plans every three years.³⁴
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- **Treat workplace violence like the safety issue it is.** Pete will charge the Occupational Safety and Health Administration (OSHA) to develop a standard for workplace violence, including sexual violence, and proactively enforce employers' general duty to comply with providing safe workplaces, particularly for health care and service workers at greatest risk of workplace violence and harassment.
 - **Guarantee that every worker—regardless of the size of their company—is protected from workplace sexual harassment and discrimination.** Civil rights protection at work is non-negotiable. Pete will fight to pass and sign the BE HEARD Act, which will ensure that workers in firms with fewer than 15 people are federally protected from workplace sexual harassment, keeping millions more workers safe.³⁵
 - **Empower workers to file formal complaints about sexual harassment and discrimination, and stop companies from hiding problems.** 90 percent of people who experience workplace harassment never file a formal complaint—meaning that perpetrators and the companies that enable them can't be held to account.³⁶ Pete will work to pass the EMPOWER Act, which stops companies from hiding sexual harassment and discrimination by banning nondisclosure and non-disparagement clauses that cover workplace discrimination and harassment. He will create a confidential tip line for EEOC complaints, task the EEOC to develop best practices and training programs for employers, and require companies to disclose repeat settlements tied to a single employee on SEC filings.
 - **Ensure women in fields like child care, domestic work, and home care work have power and representation in the workplace.** Pete will allow multi-employer bargaining to protect workers

³³ Burnham, Linda, and Nikolas Theodore. "[Home economics: The invisible and unregulated world of domestic work](#). *National Domestic Workers Alliance*, 2012." Note: This report includes several reasons why domestic workers do not report abusive behavior, including fear of retaliation or economic retribution.

Hart Research Associates. "[Key Findings from a Survey of Women Fast Food Workers](#)." October 5, 2016.

³⁴ U.S. Equal Employment Opportunity Commission. "[Chart of Risk Factors for Harassment and Responsive Strategies](#)."

³⁵ Clark, Katherine M. "[H.R.2148 - 116th Congress \(2019-2020\): BE HEARD in the Workplace Act](#)." Library of Congress. May 3, 2019.

³⁶ Lilia M. Cortina and Jennifer L. Berdahl. *Sexual Harassment in Organizations: A Decade of Research in Review*, *The Sage Handbook of Organizational Behavior* 469, 469-96 (J. Barling & C. L. Cooper eds., 2008).

by ensuring bargaining rights for independent contractors, supporting the right for temp workers and contract firm workers to bargain directly with the firm that sets their terms of employment, and cracking down on employee misclassification that hurts women workers.

- **Ban forced arbitration clauses that deny women their right to challenge workplace harassment and discrimination in court.** 60 million workers are bound by forced arbitration agreements that restrict their ability to sue employers for workplace discrimination and pursue class actions.³⁷ 98 percent of victims of workplace abuse abandon their claims when they are blocked from accessing the court system.³⁸ This practice allows companies to hide patterns of worker abuse and escape accountability.³⁹ Pete will pass a federal law banning mandatory arbitration in cases of harassment or discrimination.
- **Endorse the National Domestic Workers Bill of Rights and expand worker protections for domestic workers, most of whom are women of color.**⁴⁰ Federal labor and employment law does not adequately protect farm workers or domestic workers seeking to organize, which especially harms women and people of color.⁴¹ Pete will ensure that these workers are protected by labor and employment law and have access to overtime pay, access to time off if they have been working seven days in a row, and protection from harassment and retaliation by employers.⁴²
- **Pass the Pregnant Workers Fairness Act to ensure that no woman has to risk economic security for her or her baby's health.** The Pregnancy Discrimination Act desperately needs an update to reflect the realities faced by working pregnant women. The Pregnant Workers Fairness Act would help prevent employers from forcing pregnant women out of the workplace and ensure that employers make reasonable accommodations available to pregnant women who plan to continue working.⁴³

PART IV: CLOSE THE WEALTH GAP

³⁷Colvin, Alexander J.S. “[The Growing Use of Mandatory Arbitration: Access to the Courts Is Now Barred for More than 60 Million American Workers.](#)” Economic Policy Institute. April 6, 2018.

³⁸The Center for Popular Democracy. “[Forced Arbitration Clauses in the #MeToo Era.](#)”

³⁹Estlund, Cynthia L. “[The Black Hole of Mandatory Arbitration.](#)” Social Science Research Network. February 5, 2018.

⁴⁰Burnham, Linda and Nik Theodore “[HomeEconomics The Invisible and Unregulated World of Domestic Work.](#)” National Domestic Workers Alliance. 2012.

⁴¹“[Are You Covered?](#)” National Labor Relations Board.

Homer, Rachel “[An Explainer: What’s Happening with Domestic Workers’ Rights?](#)” On Labor. November 6, 2013.

Christman, Anastasia. “[Ending Injustice in Our Fields and Dairies: New York State Should Extend Basic Labor Protections to Farmworkers.](#)” National Employment Law Project, May 6, 2019.

U.S Department of Labor “[Findings from the National Agricultural Workers Survey.](#)” January 2018.

Burnham, Linda and Nik Theodore “[HomeEconomics The Invisible and Unregulated World of Domestic Work.](#)” National Domestic Workers Alliance. 2012.

⁴²Greenhouse, Steven. “[In Florida Tomato Fields, a Penny Buys Progress.](#)” *The New York Times*. April 24, 2014.

⁴³Nadler, Jerrold. “[H.R.2417 - 115th Congress \(2017-2018\): Pregnant Workers Fairness Act.](#)” Library of Congress. June 7, 2017.

For every dollar of wealth held by men in the United States, the average woman has 32 cents, and women of color have pennies.⁴⁴ The cumulative lifetime earnings gap between white men and women of color is almost \$1 million, and all women are more likely to live in and retire in poverty than men.⁴⁵

Even though women-led startups generate better returns, they get less than three percent of venture capital funding.⁴⁶ Increasing the number of women-owned small businesses and expanding access to capital will improve economic security for women and drive new job growth across industries.

At the same time, we need to address the public systems that impact women's economic security throughout their lives. This includes changing Social Security policies that limit women's retirement support, simplifying cumbersome enrollment procedures that prevent eligible women and families from accessing benefits that they need, lifting caregiving responsibilities, and ending lending discrimination that inhibits women's ability to start and scale businesses. To promote women's financial security and close the gender wealth gap, Pete will:

Grow successful women-owned businesses.

Increase the number of women-owned businesses, and invest in scaling successful businesses

Access to capital is a key barrier to women starting and growing small businesses.⁴⁷ Only 36 percent of businesses are woman-owned, and only 10% of those businesses have scaled to employ additional staff beyond the entrepreneur herself.⁴⁸ Women-led enterprises only receive under three percent of venture capital funding and women receive only 13.6 percent of Small Business Administration (SBA) 7(a) loans.

⁴⁹ As President, Pete will:

- **Increase access to capital and mentorship for women entrepreneurs by over \$50 billion.**
 - Underwrite more than 40,000 businesses by providing \$1 billion in loan guarantees to microlenders, expanding lending to start-ups in underserved communities through the SBA Microloan Program, and removing collateral requirements so local microlenders can provide seed capital to promising local start-ups.
 - Double the number of larger SBA 7a loans awarded to women-owned small businesses by reducing the guarantee loan fee for loans going to underserved populations, including

⁴⁴ McCulloch, Heather. "Closing The Women's Wealth Gap." January 2017.

⁴⁵ National Women's Law Center. "The Wage Gap Costs Black Women a Staggering \$946,120 Over a 40-year Career, NWLC New Analysis Shows." August 22, 2019.

National Institute on Retirement Security. "Women 80% More Likely to be Impoverished in Retirement." March 1, 2016.

⁴⁶ Abouzahr, Katie Brooks, Frances Brooks Taplett, Matt Krentz, and John Harthorne. "Why Women-Owned Startups Are a Better Bet." BCG. June 6, 2018.

Hinchliffe, Emma. "Funding For Female Founders Stalled at 2.2% of VC Dollars in 2018." Fortune. Fortune. January 30, 2019.

Unnikrishnan, Shalini, and Cherie Blair. "Want to Boost the Global Economy by \$5 Trillion? Support Women as Entrepreneurs." BCG. July 30, 2019.

⁴⁷ "Understanding the Landscape: Access to Capital for Women Entrepreneurs." Library of Congress-Federal Research Division. March 1, 2018.

⁴⁸ McManus, Michael J. "Get the Facts on Women Business Owners." U.S. Department of Labor Blog. July 5, 2017.

McManus, Michael J. "Women's Business Ownership: Data from the 2012 Survey of Business Owners." U.S. Small Business Administration. May 31, 2017.

⁴⁹ "The VC Female Founders Dashboard." PitchBook. PitchBook. February 28, 2019.

"Small Business Administration 7(a) Loan Guaranty Program." Congressional Research Service. October 15, 2019.

- women, and funding mentoring and outreach efforts to empower women through the lending process to scale and leverage at critical growth points in their business.⁵⁰
- Invest up to \$10 billion within five years in entrepreneurs from underrepresented backgrounds through a new federal Walker-Lewis Entrepreneurship Fund. This will especially target women of color, who receive less than one percent of venture capital funding annually.⁵¹
 - Increase the number of women-led Small Business Investment Company (SBIC) funds and provide competitive incentives for SBIC fund applicants to develop an investment strategy that includes underrepresented small business owners.
 - Supercharge investment (5X) in Community Development Finance Institutions, which have been lending to low-income, low-wealth, and overlooked communities for decades.
 - Leverage Women’s Business Centers, Small Business Development Centers, Veteran Business Outreach Centers, and the SCORE network as hubs for volunteer mentorship and coaching.
 - Creating a central online portal for women to learn about and apply for local business assistance.
- **Reduce gender discrimination in business lending.** Pete will enforce Section 1071 of the Dodd-Frank Act, requiring banks to report demographic information about their business loans. Pete will also ensure that the Consumer Financial Protection Bureau’s (CFPB) leadership will act aggressively on any pattern of discrimination.
 - **Reduce gender discrimination in consumer lending by passing the Protections in Consumer Lending Act.** This Act requires credit lenders to collect and report information on which applicants have been approved or denied for a variety of loans, including, auto, credit card, and payday loans. This will enable the CFPB to review and act on any discriminatory patterns in consumer credit lending.⁵²
 - **Increase federal contracting opportunities for women-owned small businesses.** Pete will launch the Walker-Lewis Initiative to aim to award 25 percent of federal contracting dollars to historically disadvantaged small business owners, including women-owned firms, which currently receive five percent.⁵³

Build ladders to opportunity in high-paying, high-priority fields.

⁵⁰“Small Business Administration 7(a) Loan Guaranty Program.” Congressional Research Service. October 15, 2019.

⁵¹Zipkin, Nina. “Out of \$85 Billion in VC Funding Last Year, Only 2.2 Percent Went to Female Founders. And Every Year, Women of Color Get Less Than 1 Percent of Total Funding.” Entrepreneur. December 12, 2018.

⁵²“Senator Gillibrand And Congressman Garcia Announce New Legislation To Protect Consumers Against Discrimination In Credit Lending.” Kirsten Gillibrand | U.S. Senator for New York. May 6, 2019.

⁵³Janetsky, Megan. “Women- and minority-owned businesses receive only a small fraction of federal contracts.” Open Secrets News. April 13, 2018.

- **Ensure women can compete for jobs in high-paying fields like computer science and construction.** Women, particularly women of color, are predominantly employed in lower-paid sectors that are highly vulnerable to automation,⁵⁴ which is why Pete is committed to investing in STEM, technical education, and apprenticeship programs to give women and girls greater opportunities to access quality jobs in growing industries. He will require that federally funded workforce development programs set and monitor aggressive targets for women’s participation in high-priority fields, which will reduce occupational segregation and prepare women for the work of the future.
- **Engage young women and girls in STEM and technical education by providing on-the-job training in emerging sectors like computer science, health care, and green energy** as part of K-12 education. Through public-private partnerships, districts can provide student participants with additional academic interventions and comprehensive support services.

Reform public systems to treat women fairly.

- **Narrow the retirement gap for women, particularly women of color, by providing credit toward Social Security for family and other unpaid caregiving.** Women are the majority of our nation’s full-time family caregivers, yet they do not receive credit for Social Security benefits for their work. Under Pete’s plan, Social Security will finally recognize caregiving as work. For a given period of years, the caregiver of a child, senior, or dependent with a disability will be awarded credit toward Social Security benefits as if they earned 50 percent of the average earnings of a full-time, year-round worker.
- **Increase the number of eligible women and families that benefit from social safety net support.** Women are disproportionately responsible for managing their families’ participation in benefit programs to receive critical support for their families. Yet finding out about and getting enrolled in these programs is often difficult, time-intensive, and poorly integrated across programs. Pete will hold his Cabinet accountable for ensuring that benefits like the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); the Supplemental Nutrition Assistance Program (SNAP); Temporary Assistance for Needy Families (TANF); and Unemployment Insurance (UI), reach those who need them.
- **Address the financial burden imposed on women by the criminal legal system.** The rate of women’s incarceration has grown at double the rate of men,⁵⁵ resulting in many women facing barriers to financial autonomy—including lack of access to education, housing, and medical benefits during and after incarceration. Women, particularly women of color, have faced the brunt of the financial burdens associated with incarceration when their friends and family members are brought into the system. On average, individuals incur \$13,607 in debt for court-related fees and

⁵⁴ Holder, Sarah. “Why Women’s Jobs are Disproportionately Threatened by Automation.” Pacific Standard. March 20, 2019.

⁵⁵ The Sentencing Project. “Incarcerated Women and Girls.” June 6, 2019.

finer.⁵⁶ In 63 percent of all cases, these fees are paid by family members on the outside; 83 percent of those family members are women.⁵⁷ The de-facto American re-entry system consists of women shouldering the financial burdens of reintegrating their loved ones. Pete will work with states to eliminate the profiteering that contributes to these high costs, including by reducing the amount of revenue municipalities and counties can get from fines and fees; ending the privatization of things like phone calls, supervision fees, and commissaries; eliminating for-profit bail; and amending the Fair Debt Collection Practices Act (FDCPA) to expand protections for people with criminal justice debt.

PART V: BUILD SAFE, INCLUSIVE COMMUNITIES FOR WOMEN AND FAMILIES

Every American deserves to live in safety, but one in four women in the United States experiences domestic violence over the course of her life.⁵⁸ Domestic violence accounts for 21% of *all* violent crime,⁵⁹ domestic abusers are five times more likely to murder an intimate partner when a firearm is in the house.⁶⁰ Sexual violence and harassment are pervasive on college and university campuses, and new forms of online harassment, such as nonconsensual pornography and sextortion, move faster than existing legal remedies.⁶¹ Not only are women of color, trans women, and poor women at higher risk of being targeted for violence, but they are also less likely to receive support from law enforcement.⁶²

Legal protections for women against harassment and violence are hard-won and recent—and the federal government must do more to hold institutions accountable for protecting women and individuals at risk of discrimination and violence. Addressing violence, harassment, and discrimination involves more than legal protection and accountability; it includes access to safe housing, gun control policies that restrict abusers from accessing deadly weapons, and partnerships with technology companies to address the connection between online harassment and violence.

To support women’s right to live free from violence, harassment, and discrimination, and secure safe communities for women and families, Pete will:

Promote inclusion in federal law.

- **Strengthen anti-discrimination protections against gender- and sexual identity-based discrimination by passing the Equality Act.** Pete will make sure that all relevant federal

⁵⁶ Fines and Fees Justice Center. “Who Pays? The True Cost of Incarceration on Families.” November 29, 2018.

⁵⁷ Fines and Fees Justice Center. “Who Pays? The True Cost of Incarceration on Families.” November 29, 2018.

⁵⁸ National Domestic Violence Hotline. “Get the Facts and Figures.”

⁵⁹ Truman, Jennifer L. and Rachel E. Morgan. “Nonfatal Domestic Violence, 2003–2012.” US Department of Justice Office of Justice Programs - Bureau of Justice Statistics. April 2014.

⁶⁰ Everytown Research. “Guns and Violence Against Women: America’s Uniquely Lethal Intimate Partner Violence Problem.” October 17, 2019.

⁶¹ Dills, J., Fowler D., and Payne G. “Sexual Violence on Campus: Strategies for Prevention.” National Center for Injury Prevention and Control, Centers for Disease Control and Prevention. 2016.

⁶² Martinez, Gina and Tara Laws. “Two Recent Murders of Black Trans Women in Texas Reveal a Nationwide Crisis, Advocates Say.” Time. June 12, 2019.

agencies restore interpretations of federal civil rights laws that prohibit discrimination by federal contractors and by recipients of federal funding based on sex, sexual orientation, and gender identity, and will vigorously prosecute such discrimination.

Prevent gender-based violence and support survivors.

- **Reauthorize the Violence Against Women Act (VAWA).** This will provide federal resources for addressing and preventing domestic violence, sexual assault, dating violence, and stalking, and for supporting survivors of those crimes. Pete will also ensure that future VAWA reauthorizations cannot be held up for political reasons by implementing automatic reauthorization with a five-year review for necessary updates.
- **Increase funding for affordable housing and shelter services to support women and children escaping domestic violence.** Pete will also work to reduce discrimination toward domestic violence victims in public and private housing and employment, and to increase resources for trans women.
- **Combat rising online harassment of women and girls, which is often connected to violent crime.** Pete will support the SHIELD Act to criminalize revenge porn at the federal level, increase funding for law enforcement training, and work with industry to eradicate online harassment on their platforms.
- **Empower women to reach their full potential in college through strong Title IX protections.** Sexual harassment and assault at colleges and universities is a ubiquitous problem, with one in five women reporting sexual assault while in college.⁶³ Pete’s administration will reverse the Trump administration’s weakening of Title IX by enacting a student-centric and comprehensive process to amend Title IX regulations, focusing on early intervention and prevention through required training programs, protecting survivors by offering supports like counseling and academic accommodations, and making clear that schools owe each student a full investigation of their claim with a transparent process.
- **Eliminate the backlog in untested rape kits on the federal and state levels through initiatives such as the Sexual Assault Kit Initiative (SAKI).**⁶⁴ SAKI is a key federal grant program that supports the elimination of the nationwide backlog of untested rape kits (which delays rape investigations and prosecutions, robbing survivors of seeking justice).
- **Address the intersection of gun ownership and domestic violence by enacting common sense gun laws.** Compared to women in other high-income countries, women in the United States are

⁶³National Sexual Violence Resource Center. “[Statistics About Sexual Violence](#).” 2015.

⁶⁴“[Federal Funding for Reform](#)” End the Backlog.

21 times more likely to be killed by guns.⁶⁵ That’s why Pete will immediately close federal loopholes, including the Boyfriend Loophole, to prevent abusive dating partners and convicted stalkers from possessing guns, and strengthen existing laws that require domestic abusers to relinquish their guns. Pete also supports federal legislation requiring notification of state or local law enforcement whenever a domestic abuser or convicted stalker tries to buy a gun and fails a required background check.

- **Address violence against Native American women.** Pete supports a statutory *Oliphant* fix to affirm tribal jurisdiction over all reservation activity and will appoint a commission dedicated to the study of the crisis of missing and murdered indigenous women during his first 100 days. Pete also supports Savanna’s Act and strengthening the protocols and reporting standards surrounding the documentation and investigation of the crisis.
- **Protect survivors of sexual assault in the military.** Pete will promote better training for military officers to prevent sexual assault in the military and to protect people who report instances of sexual assault.
- **Protect immigrants who are survivors of domestic violence by eliminating caps for U and T visas,** which protect victims of crimes and encourage cooperation with law enforcement.
- **Ensure that first responders, law enforcement, and members of the judiciary have access to ongoing training regarding trauma, domestic violence, and abuse.**

Change the culture of harassment and discrimination.

- **Work with states to develop trainings for all students in consent and bystander intervention to change the culture of sexual harassment and discrimination.** While college campuses have instituted consent and bystander intervention trainings that have reduced incidence of sexual assault and harassment,⁶⁶ promoting genuine culture change requires starting earlier. Pete’s Department of Education will collaborate with states to ensure that students in public schools learn how to identify and address gender discrimination and bias.
- **Support comprehensive campus-based sexual violence prevention through Department of Education leadership and funding** for programs such as bystander intervention, interventions to address social norms, enforcement of alcohol policies, staff training on trauma-informed approaches, and online harassment and bullying based on gender and gender identity.

⁶⁵ Erin Grinshteyn and David Hemenway, “Violent Death Rates in the US Compared to Those of the Other High-Income Countries, 2015,” Preventive Medicine. 2019.

⁶⁶Coker, Ann L., Bonnie S. Fisher, Heather M. Bush, Suzanne C. Swan, Corrine M. Williams, Emily R. Clear, and Sarah Degue. “Evaluation of the Green Dot Bystander Intervention to Reduce Interpersonal Violence Among College Students Across Three Campuses.” Violence Against Women 21, no. 12 (2014): 1507–27.

PART VI: PRIORITIZE WOMEN’S HEALTH

Health care is a human right. Yet women often don’t have access to affordable, comprehensive health care. Across the country, more than 10 million women still do not have health insurance.⁶⁷ This is especially true for women with low incomes and for women of color. More than one in four Latinas are uninsured,⁶⁸ for example, and millions more women are underinsured, with coverage that is either unaffordable or inadequate for their needs.⁶⁹ These women are less likely to seek out critical health services, such as breast cancer screenings, and they are more likely to forgo care for chronic diseases like diabetes and heart disease.⁷⁰

Women are also subject to health care policies that restrict their freedom, threaten their safety and jeopardize their lifelong well-being. For example, many policies prioritize women’s health only within the context of pregnancy. Some policies rely on abstinence-only education, which leave young people unprepared to plan for families, to prevent sexually transmitted diseases, to have healthy relationships, and much more. Other policies attack a woman’s access to abortion and comprehensive reproductive care or limit family planning options under Title X. And still others impose work requirements to obtain Medicaid coverage. All of these are closely associated with poor health outcomes for women.

Pete’s plan supports women and girls’ health and well-being throughout their lives. As president, he will make sure that everyone has affordable health care, he will bring down the cost of prescriptions, including contraception, and he will tackle disparities that disproportionately affect women and gender nonconforming individuals. Ultimately, his policies are aimed at improving health outcomes for every woman, no matter the state where she lives and works, her insurance status, her race, ethnicity, or place of birth.

Guarantee every woman affordable health coverage.

Through Pete’s [Medicare for All Who Want It](#) plan, anyone will be able to opt in to an affordable, comprehensive public plan or stay on their employer-sponsored care. The public plan will cover preventive and comprehensive reproductive care for women, including abortion. This approach gives the American people a choice and trusts them to set the pace at which our country moves in a better direction on health care.

End the maternal mortality crisis and improve maternal and infant health, with a focus on eliminating racial disparities.

⁶⁷ Kaiser Family Foundation. “[Women’s Health Insurance Coverage](#).” December 21, 2018.

⁶⁸ Kaiser Family Foundation. “[Women’s Health Insurance Coverage](#).” December 21, 2018.

⁶⁹ [Key Facts about the Uninsured Population](#).” The Henry J. Kaiser Family Foundation, February 7, 2019.

⁷⁰ Garfield, Rachel, Kendal Orgera, and Anthony Damico. “[The Uninsured and the ACA: A Primer - Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act](#).” Kaiser Family Foundation. January 25, 2019.

A woman in America today is 50 percent more likely to die from pregnancy-related complications than her mother was.⁷¹ While the maternal mortality rate has increased for all women, it is three to four times higher for Black and Native American women than for white women.⁷² Black women's physical symptoms are taken less seriously by doctors, so life-threatening complications go undiagnosed, and Native women are often unable to get timely care after they go into labor because maternity wards and hospitals near them have closed.⁷³ While the infant mortality rate is improving, it is still higher in the U.S. than in European countries,⁷⁴ and infants born to Black and Native American mothers are more likely to die during their first year of life than infants born to white mothers.⁷⁵

To improve maternal and infant health outcomes, Pete will:

- **Ensure coverage for, and access to, the full range of preventive health care and family planning services to improve pre-pregnancy and postpartum health.** Good health prior to pregnancy is a key part of ensuring healthy mom and baby during and after pregnancy.⁷⁶ Women must have access to affordable care to receive treatment for medical concerns including high blood pressure, diabetes, and mental health; assess which prescription drugs are safe for pregnancy; and receive support to quit smoking or create a healthy diet. All plans, both public and private, will be required to cover these services.
- **Support the [MOMMA Act](#), [Maternal CARE Act](#), [MOMS Act](#), [MOMMIES Act](#), and [Rural MOMS Act](#).** These Acts require training to address implicit bias and racism in hospitals and other health care settings, increase and support funding for state Maternal Mortality Review Commissions, expand Medicaid coverage for one year postpartum, expand evidence-based programs shown to reduce disparities in pregnancy outcomes, such as the maternal safety bundles developed by the Alliance for Innovation on Maternal Health, and establish pregnancy medical home demonstrations to improve continuity of care.
- **Ensure that every woman with a mental illness or a substance use disorder has the resources and support she needs through Pete's [Healing and Belonging in America](#) plan.** Depression and anxiety disorders during the prenatal and postpartum period affect up to one in seven women, and mental illness can also be the underlying cause in cases of maternal deaths.⁷⁷

⁷¹ Shah, Neal. "A soaring maternal mortality rate: what does it mean for you?" Harvard Health Publishing. October 16, 2018.

⁷² Center for Disease Control and Prevention. "Racial and Ethnic Disparities Continue in Pregnancy-Related Deaths." September 5, 2019.

⁷³ Spataro, Joanne. "Doctors Don't Always Believe You When You're a Black Woman." VICE News. February 2, 2018.

Friedman, Mischa. "For Native Americans, Health Care Is A Long, Hard Road Away." NPR. April 13, 2016.

⁷⁴ Mathews T.J. and Anne K. Driscoll. "Trends in Infant Mortality in the United States, 2005–2014." Center for Disease Control and Prevention. March 2017.

⁷⁵ Taylor, Jamila, Cristina Novoa, Katie Hamm, and Shilpa Phadke. "Eliminating Racial Disparities in Maternal and Infant Mortality." Center for American Progress, May 2, 2019.

⁷⁶ Verbeist, Sarah, Erin McClain, and Suzanne Woodward. "Advancing preconception health in the United States: strategies for change." Upsala Journal of Medical Sciences." November 2016.

⁷⁷ National Institute for Children's Health Quality. "Eliminating the Consequences of Maternal Depression." 2019.

Review to Action. "Building U.S. Capacity to Review and Prevent Maternal Deaths." Report from nine maternal mortality review committees. 2018.

- **Increase access to maternal health services in rural, Tribal Nations, and other underserved areas.** Women living in rural America, including in the predominantly Black rural South, are 60 percent more likely to die during or after labor than in the rest of the country.⁷⁸ This is partly the result of poor access to health services in rural areas. More than half of rural counties lack hospital obstetric services, affecting 2.4 million women.⁷⁹ In some states, almost half of rural moms live more than 30 minutes away from a hospital equipped for deliveries.⁸⁰ Next year, rural communities will have 8,000 fewer OB-GYNs than needed, putting women at risk.⁸¹
- **Reverse the closure of obstetric units.** Pete will make payment reforms to address the closure of obstetric units by basing payment on the actual cost of care, as well as other pricing schemes that take into consideration lower patient volume in rural areas. He will also encourage clinicians to serve patients in rural and tribal areas by expanding and reforming the Public Service Loan Forgiveness Program, funding new training programs, encouraging immigrant doctors to work in rural communities by expanding the Conrad 30 visa waiver program, increasing reimbursement rates for providers working in underserved areas, and more, as outlined in Pete's [Securing a Healthy Future for Rural America](#) plan.
- **Protect the health care of women who are incarcerated while they are pregnant,** during and after delivery. Women who are incarcerated often lack access to proper health care. Pete will enforce and enhance federal standards and protocols for pregnancy, prenatal, and postpartum care. Pete will also ensure that the First Step Act is properly funded and enforced, including its provision barring the shackling of pregnant women, and instruct the Bureau of Prisons to update standards for post-birth contact between mother and child and support programs that allow for mothers to spend time with their newborns.

Eliminate barriers to care for transgender women and ensure LGBTQ+ women receive respectful care.

Many transgender women require medically necessary gender-affirming treatments and procedures. Pete will enact policies that not only require coverage of gender-affirming care but also address the shortages of transition-related care. Such medically-necessary care should be recognized and paid for by all insurers. Pete will also support funding for initiatives that help ensure clinicians understand sexual orientation and gender identity, use inclusive language, appreciate the unique health needs of the LGBTQ+ community, and provide trauma-informed care. And he will promote provider education and training to address stigma based on multiple identities, which is particularly important for LGBTQ+ people of color.

⁷⁸ Maron, Dina Fine. "Maternal Health Care Is Disappearing in Rural Woman." Scientific American. February 15, 2017.

⁷⁹ Hung, Peiyin et al. "Access to obstetrics services still declining, with 9 percent losing services, 2004-2014." Health Affairs. September 2017.

⁸⁰ Anderson, Britta et al. "NRHA Policy Paper: Access to Rural Maternity Care." National Rural Health Association. January 16, 2019.

⁸¹ Rayburn, William F. "The Obstetrician-Gynecologist Workforce in the United States: Facts, Figures, and Implications, 2017." American College of Obstetricians and Gynecologists. 2017.

Reduce disparities in women’s health outcomes.

Significant disparities in women’s health outcomes and access to health care services stem from systemic racism⁸² and result in the marginalization of women of color, women living in rural areas, and transgender women. Latinas, for example, are 60 percent more likely to be diagnosed with cervical cancer and 30 percent more likely to die from the disease than white women.⁸³ Black women are 40 percent more likely than white women to die from breast cancer.⁸⁴ Transgender women are more likely to have a mental health disorder than other women.⁸⁵ Pete is committed to addressing disparities head on, as a matter of both health and justice. To that end, Pete will:

- **Establish Health Equity Zones to address communities’ most pressing health disparities.** Health Equity Zones will create multi-sector coalitions focused on health equity and reflect the fundamental economic, social, and political determinants of health in a community. Funding will be conditional on concrete plans to address high-priority disparities.
- **Diversify the health workforce and train our current health workforce to combat discrimination and bias—especially racial bias—when treating patients.** Pete will transform our institutions to ensure that they are prepared to engage with communities in culturally, linguistically, and historically appropriate ways. We will design data systems to create new protocols to help the government better address disparities.
- **Revitalize the Office of Civil Rights in the Department of Health and Human Services (HHS).** Pete will ensure that HHS has frameworks to address health inequities, promote equal access to health care, and prohibit discrimination and that it explicitly considers racial impact in its regulatory decisions and rulemaking.
- **Expand funding for research into gender-mediated disease disparities affecting women and communities of color.** Pete’s administration will expand funding through the National Institute of Health, the Food and Drug Administration, and the Agency for Healthcare Research and Quality to study gender-based disparities. in cancer mortality, cardiovascular treatment, and other areas.
- **Support states in repealing taxation on menstrual hygiene products.** In many states, tampons are often excluded from tax-exempt status given to other health-related products. This practice places a discriminatory economic burden on women and girls, while states can earn \$150 million from such taxes annually.⁸⁶ This so-called “tampon tax” is an example of women having to pay more for products that are uniquely consumed by them, otherwise known as a “pink tax.”⁸⁷

⁸²Committee on Health Care for Underserved Women. “[Racial and Ethnic Disparities in Obstetrics and Gynecology](#).”

⁸³ US Department of Health and Human Services Office of Minority Health. “[Cancer and Hispanic Americans](#).” 2018.

⁸⁴ Susan G. Komen Foundation. “[Comparing Breast Cancer Screening Rates Among Different Groups](#).” 2019.

⁸⁵ Schreiber, Katherine. “[Why Transgender People Experience More Mental Health Issues](#).” Psychology Today. December 6, 2016.

⁸⁶ Bach, Natasha. “[35 States in the U.S. Still Charge Women a Tampon Tax](#).” Fortune. June 11, 2019.

⁸⁷ “[Period Equity](#).” Period Equity.

Safeguard the constitutional right to safe and legal abortion and related care.

In 1973, the Supreme Court established that women have a constitutional right to privacy that encompasses the right to choose whether or not to have an abortion. In a 1992 case affirming *Roe v. Wade*, the Supreme Court noted that the decision to have an abortion was one of many “choices central to personal dignity and autonomy, [which] are central to the liberty protected by the Fourteenth Amendment.”

Despite these rulings, this administration and Republican-controlled state legislatures all over the country have waged an all-out assault on the right of women to control their own body, including criminalizing women and doctors who exercise that right. These assaults on reproductive rights have made women less safe, especially women of color and women with low incomes. Restrictions on reproductive health harm women’s ability to plan their families and can lead to worse maternal and infant health outcomes. This year, for example, Missouri banned abortion at eight weeks—a time at which many women don’t even know they’re pregnant—with no exceptions for rape and incest. Alabama went further: doctors who perform abortions after six weeks would face up to 99 years in prison—in the most restrictive anti-abortion law in the country.⁸⁸

These politicians’ decisions not only violate the constitutional right to privacy, but are also at odds with the majority of Americans who support a woman’s ability to make her own health decisions.⁸⁹ Pete vows to uphold this right and ensure that abortion is safe, accessible, and affordable to all as part of comprehensive reproductive care. To safeguard the right to a safe and legal abortion, Pete will:

- **Appoint Supreme Court justices who match the values of his Presidency.** Pete is committed to appointing judges that share his vision of freedom and choice for all Americans, which includes reproductive rights.
- **Codify the right to abortion into law to protect women from state-level interference.** Several states under Republican control have put up unconstitutional barriers to make exercising a woman’s right to an abortion all but unavailable. In 18 states, a woman is by law subjected to medically unnecessary—and in some cases, blatantly inaccurate—counseling, such as being falsely informed that abortion can cause breast cancer or higher rates of mental illness.⁹⁰ In 27 states, a woman seeking an abortion must wait a full 24 hours between when she decides to have the procedure and when the procedure is performed.⁹¹ There is no medical purpose and, like other

⁸⁸ Elliott, Debbie and Laurel Wamsley. “Alabama Governor Signs Abortion Ban Into Law.” NPR. May 14, 2019.

⁸⁹ Guskin, Emily and Scott Clement. “Abortion support is the highest it’s been in two decades as challenges mount.” The Washington Post. July 10, 2019.

⁹⁰ Biggs, Antonia, et al. “Women’s Mental Health and Well-being 5 Years After Receiving or Being Denied an Abortion: A Prospective, Longitudinal Cohort Study.” JAMA Network. February 2017; Steinberg, Julia, Charles McCulloh and Nancy Adler. “Abortion and Mental Health: Findings from the National Comorbidity Survey Replication.” Obstetrics Gynecology. February 2014.

⁹¹ Guttmacher Institute. “Overview of Abortion Laws.” 2019.

restrictions, it does nothing to lower the abortion rate overall.⁹² Instead, it imposes a severe burden on women who must take time off work, arrange and pay for child care, and plan for transportation if the facility is not in their hometown.⁹³ Pete will protect the right to abortion from state-level interference by supporting the [Women’s Health Protection Act](#). Even if *Roe v. Wade* were overturned, this act would guarantee women’s access to abortion by prohibiting states from imposing medically unnecessary restrictions.

- **Abolish the Hyde Amendment.** The Hyde Amendment prohibits the use of federal funds to pay for virtually any abortion services, which disproportionately impacts low-income, minority women who are more likely to have public coverage.⁹⁴ Pete supports the [Equal Access to Abortion Coverage in Health Insurance \(EACH\) Woman Act](#), which would overturn the Hyde Amendment and restore the ability to access and afford abortion for all women.
- **Prohibit governments from interfering in private insurance coverage of abortion.** 11 states bar women from accessing abortion through any private coverage,⁹⁵ and in 26 states, women who obtain private coverage through the marketplaces are also prohibited from accessing abortion services.⁹⁶ Many of these restrictions are so punitive to women that they make no exceptions for rape or incest. Two states—Louisiana and Tennessee—make no exceptions even when a woman’s life is in danger.⁹⁷ Pete will support the [EACH Woman Act](#), which will prohibit states from getting in the way of a woman’s right to access abortion.
- **Expand access to abortion services by increasing the number of clinicians capable of providing an abortion and supporting telehealth initiatives.**⁹⁸ Almost one in four women must travel over 30 miles to access abortion services,⁹⁹ and women in 27 major cities live in abortion deserts, meaning they are 100 miles or more from the nearest abortion provider.¹⁰⁰ Pete will expand access to abortion services by allowing physicians to provide remote medication abortion services, an initiative tested in Iowa over 10 years ago.¹⁰¹ Such abortions are as safe and effective as in-person ones.¹⁰²

Ensure access to family planning, reproductive care, and preventive services.

⁹² Jones, Rachel K., Elizabeth Witwer, and Jenna Jerman. “[Abortion Incidence and Service Availability in the United States, 2017](#).” Guttmacher Institute. September 2019.

⁹³ Guttmacher Institute. “[Overview of Abortion Laws](#).” 2019.

⁹⁴ Salganicoff, Alina, Laurie Sobel, and Amrutha Ramasawamy. “[The Hyde Amendment and Coverage for Abortion Services](#).” Kaiser Family Foundation. July 30, 2019.

⁹⁵ Guttmacher Institute. “[Restricting Insurance Coverage of Abortion](#).” October 1, 2019.

⁹⁶ Guttmacher Institute. “[Restricting Insurance Coverage of Abortion](#).” October 1, 2019.

⁹⁷ Guttmacher Institute. “[Restricting Insurance Coverage of Abortion](#).” October 1, 2019.

⁹⁸ Nash, Elizabeth and Megan K. Donovan. “[Ensuring Access to Abortion at the State-Level: Selected Examples and Lessons](#).” Guttmacher Institute. January 9, 2019.

⁹⁹ Nash, Elizabeth and Megan K. Donovan. “[Ensuring Access to Abortion at the State-Level: Selected Examples and Lessons](#).” Guttmacher Institute. January 9, 2019.

¹⁰⁰ Mogensen, Jackie Flynn. “[This Map Depicts Abortion Access America and it’s Really Bleak](#).” Mother Jones. May 15, 2018.

¹⁰¹ Henderson Garnet. “[Telemedicine could help fill the gaps in America’s abortion care](#).” Wired, August 7, 2018

¹⁰² Grossman, Daniel and Katie Grindlay. “[Receiving Medication Abortion Through Telemedicine as Safe as in Person](#).” Obstetrics and Gynecology. October 2017.

Title X-funded clinics are a critical source of health care for women, particularly women with low incomes, Black women, and Latinas.¹⁰³ Title X promotes family integrity, maternal and infant health, and economic stability. Family planning was recognized, by both Democrats and Republicans, as a universal human right. Over the last four decades, this understanding has created significant social value: Title X-funded family planning and preventive care services have expanded women's educational opportunities, lowered the rate of STIs, improved maternal and infant health, reduced racial disparities in reproductive health and abortion,¹⁰⁴ and lowered the teen birth rate by subsidizing long-acting reversible contraceptives.^{105,106}

Despite Title X's profoundly positive impact on the lives of women, the Trump administration banned Title X funds from being used by clinics that either offer abortion services or refer pregnant patients to other providers for abortion services. This regulation has significantly curtailed low-income women's access to family planning services: Planned Parenthood, which previously served 41 percent of the 3.8 million patients receiving Title X funds, has left the program on account of the new restrictions.¹⁰⁷ Five hundred clinics have shut down, threatening access to care for millions of women and lowering rates of preventive care.^{108,109} Despite its original mandate, Title X funding has gone to clinics that promote abstinence-only practices.¹¹⁰

Pete commits to protecting and expanding Title X funding to ensure that all women have access to critical family planning, reproductive care, and preventive services. Further, his Medicare for All Who Want It plan will:

- Guarantee contraception coverage and cover all family planning methods with no cost sharing, including long-acting reversible contraception, such as intrauterine devices (IUDs).
- Ensure that women are allowed to obtain a year's supply of their preferred form of birth control.
- Ensure that Title X funding only goes to grantees that provide comprehensive and evidence-based family planning services and the full range of methods.

Tackle the crisis of mental health and addiction among women.

Women are almost 50 percent more likely to be diagnosed with a mental health disorder than men, and twice as likely to experience serious mental illness.¹¹¹ For girls and young women, the suicide rate has been rising significantly, and an alarmingly high 10.5 percent of Latina and 12.5 percent of Black girls

¹⁰³ Salganicoff, Alina, Laurie Sobel, and Amrutha Ramasawamy "New Title X Regulations: Implications for Women and Family Planning Providers." Kaiser Family Foundation. March 8, 2019.

¹⁰⁴ Hasstedt, Kinsey. "Title X: The Lynchpin of Publicly Funded Family Planning in the United States." Health Affairs. August 10, 2015.

¹⁰⁵ Lindo, Jason M., and Analisa Packham. 2017. "How Much Can Expanding Access to Long-Acting Reversible Contraceptives Reduce Teen Birth Rates?" American Economic Journal: Economic Policy.

¹⁰⁶ Kelly, Andrea M., Jason M. Lindo, Analisa Packham. 2019. "The Power of the IUD: Effects of Expanding Access to Contraception Through Title X Clinics." NBER Working Paper No. 25656.

¹⁰⁷ Kinsey Hasstedt. "Beyond the Rhetoric: The Real-World Impact of Attacks on Planned Parenthood and Title X." Volume 20. August 3, 2017.

¹⁰⁸ Gandy, Imami. "Administration Argues Domestic Gag Rule Isn't a Gag Rule in Ninth Circuit Hearing." Rewire News. September 24, 2019.

¹⁰⁹ Lu, Yao, and David J. G. Slusky. 2016. "The Impact of Women's Health Clinic Closures on Preventive Care." *American Economic Journal: Applied Economics*, 8 (3): 100-124.

¹¹⁰ Varney, Sarah. "Abstinence-Only Christian Health Clinic Receives Federal Funds Meant for STI Prevention." The Huffington Post. October 2, 2019.

¹¹¹ National Institute of Mental Health. "Mental Health." February 2019.

and adolescents attempt suicide.¹¹² Between 1999 and 2016, the opioid overdose rate increase by a factor of five for women, compared to a factor of three for men.¹¹³

- **Expand access to mental health and addiction care services for everyone.** In his [Healing and Belonging in America](#) plan, Pete ensures access to comprehensive coverage for mental illness and addiction care for all, enforces mental health parity in health care coverage, empowers communities to address the problem in their own way through annual \$10 billion grants that address prevention and care integration, directs more resources to programs that use harm-reduction and trauma-informed care, and dramatically expands the use of medication-assisted treatment (MAT).
- **Turn the tide on the rising rate of deaths by suicide and suicide attempts among girls, in particular among Black and Latina women.** Pete will create a three-digit suicide hotline and require schools to teach Mental Health First Aid courses, which increase knowledge of signs and symptoms of mental illness and addiction, improve mental wellness, and reduce stigma.¹¹⁴ He will also expand the mental health workforce into schools, such as by integrating mental health clinicians into school-based health clinics and supporting the [Mental Health in Schools Act](#).

Promote evidence-based policies that increase the well-being of adolescent women.

Young people must have the resources to understand their own bodies, gender identity and sexual orientation, as well as how to develop healthy relationships. Abstinence-only programs that do not include all methods of family planning and sexually-transmitted disease prevention omit important health information for the 40 percent of high school students who are already sexually active.¹¹⁵ To adequately prepare teenagers for adulthood, sexual and reproductive health education must also include honest, open discussions about gender identity, sexual-orientation, STI prevention, consent, relationship violence, and exploitation.

Pete will protect and expand funding for evidence-based sexual and reproductive health education in schools, such as the Teen Pregnancy Prevention and Personal Responsibility Education Programs. Pete will also work with the Department of Education to facilitate the use of evidence-based curriculum in schools that incorporates consent, relationship violence, exploitation, and trafficking, as well as sexual orientation, gender identity, and other topics.

Restore our global leadership to advance health, well-being, and rights of women and girls.

¹¹² Center for Disease Control and Prevention. “Morbidity and Mortality Weekly Report: Youth Risk Behavior Surveillance--United States, 2017.”

¹¹³ Lorvick, Jennifer. “Women and the Opioid Epidemic.” RTI International. November 27, 2018.

¹¹⁴ “Research & Evidence Base.” Mental Health First Aid USA.

¹¹⁵ Center for Disease Control and Prevention. “Morbidity and Mortality Weekly Report: Youth Risk Behavior Surveillance--United States, 2017.”

We must restore our status as a global leader on women’s health and rights. Improving access to family planning and reproductive health services will prevent maternal deaths and reduce unintended pregnancies both here and abroad. Domestically and globally, Pete will support the third United Nations Sustainable Development Goal to “ensure universal access to sexual and reproductive health care services, including for family planning, information, and education, and the integration of reproductive health into national strategies and programmes.”¹¹⁶ To restore global leadership, Pete will:

- **Restore and increase investments in global health.** This includes family planning, reproductive health, maternal and child health, and HIV/AIDS through the United States Agency for International Development and global partners such as the United Nations Population Fund.
- **End all policies meant to restrict access to family planning and abortion services abroad.** Several rules and policies limit women’s access to essential health services abroad. This includes the Mexico City policy, or the “global gag rule,”¹¹⁷ which prevents foreign organizations from receiving funding for providing abortion counseling or services; the Helms and Siljander Amendments, which restrict using funds to pay for abortions and lobby for or against abortions, respectively; and restrictions on the President’s Plan for AIDS Relief (PEPFAR).

¹¹⁶ Kaiser Family Foundation. “[The U.S. Government and International Family Planning & Reproductive Health Efforts.](#)” Kaiser Family Foundation. July 30, 2019.

¹¹⁷ Planned Parenthood for America. “[Assessing the Global Gag Rule: Harms to Health, Communities, and Advocacy.](#)” 2018.