

Memorandum

From: National Urban League Washington Bureau
Re: 2024 Major Party Presidential Ticket Comparison & Evaluation
Date: July 19, 2024

I. PURPOSE

This explainer document provides a comparative analysis of the civil rights records and commitments of President Joe Biden and Vice President Kamala Harris versus former President Donald Trump and Vice-Presidential nominee J.D. Vance. The National Urban League has a longstanding history of evaluating presidential candidates and administrations, most recently highlighted in our '[Evaluation for Progress Report on the Biden-Harris Administration](#)', released as part of our 2024 State of Black America report.

Serving as a complement to that comprehensive report, this memorandum presents an analysis conducted by the National Urban League's Washington Bureau. Our evaluation considered the policy records, public statements, and policy platforms of the candidates. This document aims to: (1) provide an overview of the two presidential tickets, including background information on the candidates, (2) highlight the impact of former policy positions and actions on the communities served by the Urban League movement, (3) assess policy platforms for each of the candidates with a focus on how those policies advance civil rights, and (4) inform and equip stakeholders with critical insights to support the ongoing fight for racial equity and social justice.

II. BACKGROUND

BIDEN-HARRIS TICKET

The Biden-Harris presidential ticket, first elected in November 2020, represents a significant moment in American history from a civil rights perspective. Joseph R. Biden, Jr., who prior to his presidency was a long-serving U.S. Senator and former Vice President under Barack Obama, brings decades of legislative experience and a track record of supporting civil rights initiatives. Vice President Kamala D. Harris has a career centered around justice, served as Attorney General of California where she enforced civil rights laws and served as a U.S. Senator. Harris is a historic figure in American politics as the first woman, first Black woman, and first person of South Asian descent to hold the office.

Civil Rights Background

1. Joseph R. Biden, Jr.

- Legislative Record: Biden has been a vocal advocate for civil rights throughout his career. He played a crucial role in the passage of key

legislation, including the Violence Against Women Act and the reauthorization of the Voting Rights Act.

- **Advocacy:** Biden’s commitment to civil rights includes efforts to address systemic racism, support for affirmative action, and advocacy for LGBTQ+ rights. He has repeatedly stated his belief that “the most dangerous threat to our homeland is white supremacy”¹ and as president signed the first-ever ‘Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government’ which directed all federal agencies to deliver equitable outcomes and foster an inclusive and prosperous American for all.

2. Kamala D. Harris

- **Legislative Record:** Harris’ legislative record is marked by her strong advocacy for criminal justice reform and protecting civil rights and civil liberties, including her work as a lead sponsor of the George Floyd Justice in Policing Act, which aims hold law enforcement accountable by addressing systemic racism and police misconduct.
- **Advocacy:** Harris’ work reflects a steadfast commitment to advancing civil rights and equity. She has been a strong advocate for economic justice, supporting policies aimed at boosting minority small businesses and wealth creation. She has also championed reproductive healthcare access, striving to protect and expand women’s rights to comprehensive healthcare services.

For more information on the Biden-Harris administration’s civil rights record, view the National Urban League’s [‘Evaluation for Progress Report on the Biden-Harris Administration’](#).

TRUMP-VANCE TICKET

The Trump-Vance presidential ticket is a stark contrast to the Biden-Harris ticket. Both former Donald Trump and J.D. Vance have gained attention for their positions on various social and political issues, often sparking debate about the impact of those positions on civil rights. Trump, the 45th President of the United States, is a businessman and media personality known for his polarizing and incendiary rhetoric, which have often been criticized for undermining civil rights and social justice efforts. In May 2024, Trump was convicted on 34 felony counts of falsifying business records in connection with hush money payments made to his alleged mistresses during his 2016 presidential campaign. For one and a half years, Vance has served as the junior U.S. Senator from Ohio. He is the author of “Hillbilly Elegy” as is known for his commentary on the struggles of the white working-class and his critique of what he refers to as the liberal elite.

¹ <https://www.whitehouse.gov/briefing-room/speeches-remarks/2023/05/13/remarks-by-president-biden-at-the-howard-university-class-of-2023-commencement-address/>

Civil Rights Background

1. Donald Trump

- Legislative Record: during his tenure as president, Trump focused on strict immigration policies, such as the travel ban and family separations, and an emphasis on law and order, including efforts to limit police reform. He signed the First Step Act, a criminal justice reform measure aimed at reducing recidivism and improving prison conditions. The legislation was championed by a bipartisan group of lawmakers, including key lead sponsors Senator Cory Booker (D-NJ) and Representative Hakeem Jeffries (D-NY). Despite this act, Trump's administration saw the rollback of several civil rights advances, including protections for LGBTQ+ individuals and challenges to voting rights expansions. These actions have been widely criticized for undermining civil rights.
- Advocacy: Trump's advocacy and rhetoric has often been criticized as racist, with several high-profile incidents illustrating this perception. Following the violence white supremacist rally in Charlottesville, Virginia in 2017, Trump faced widespread condemnation for stating that there were "very fine people on both sides,"² a remark seen as equating white supremacists with anti-racism counter-protestors. In 2019, he attacked the city of Baltimore, calling it a "disgusting, rat and rodent infested mess,"³ a comment many interpreted as racially charged against the predominately Black city. Similarly, Trump's law-and-order rhetoric during protests in Milwaukee and other cities following the murder of George Floyd often targeted Black Lives Matter activists and was seen as dismissive of the systemic racism in law enforcement being protested. Conversely, his repeated reluctance to unequivocally condemn white supremacists, notably during a presidential debate in 2020 where he told the white supremacist terrorist organization 'Proud Boys' to "stand back and stand by,"⁴ further cemented his reputation for enabling racist ideologies.

2. James David "J.D." Vance

- Legislative Record: albeit brief, Vance's legislative record is marked by efforts to limit diversity, equity, and inclusion (DEI) initiatives, which he has stated he views as divisive. He co-sponsored the 'Dismantle DEI Act', which aims to eliminate all federal DEI programs and funding for federal agencies, contractors, and educational institutions. He has supported legislation that critics argue promotes hate and division, such as opposing the teaching of

² <https://www.politico.com/story/2017/08/15/full-text-trump-comments-white-supremacists-alt-left-transcript-241662>

³ <https://www.cnn.com/2019/07/27/trump-calls-baltimore-a-disgusting-rat-and-rodent-infested-mess-in-attack-on-rep-elijah-cummings.html>

⁴ <https://apnews.com/article/election-2020-joe-biden-race-and-ethnicity-donald-trump-chris-wallace-0b32339da25fbc9e8b7c7c7066a1db0f>

Black history in schools and resisting federal mandates for racial sensitivity training.

- Advocacy: due to his legislative efforts and public statements, Vance’s advocacy has been criticized as anti-civil rights. When asked about ‘Project 2025’, the right-wing policy agenda rooted in white supremacist ideology, Vance stated that he believed it was full of “good ideas.”⁵

III. IN THEIR OWN WORDS

By examining the candidates’ public statements on key policy issues that matter to the civil rights community, we gain insight into the priorities and values of each presidential ticket.

ON VOTING RIGHTS...

“Democracy is strongest when everyone participates and it is weaker when people are left out.”⁶ – Vice President Kamala Harris

“STOP THE COUNT!”⁷ – Former President Donald Trump

ON WOMEN’S REPRODUCTIVE HEALTH...

“The government should never come between a woman and her doctor. Never.”⁸ – Vice President Kamala Harris

“It’s not whether a woman should be forced to bring a child to term, it’s whether a child should be allowed to live, even though the circumstances of that child’s birth are somehow inconvenient or a problem to the society.”⁹ – U.S. Senator J.D. Vance

ON DIVERSITY, EQUITY, AND INCLUSION (DEI)...

“The DEI agenda is a destructive ideology that breeds hatred and racial division. It has no place in our federal government or anywhere else in our society.”¹⁰ – U.S. Senator J.D. Vance

⁵ <https://www.newsweek.com/does-jd-vance-support-project-2025-what-we-know-1925927>

⁶ <https://www.whitehouse.gov/briefing-room/speeches-remarks/2021/06/30/remarks-by-vice-president-harris-at-the-generation-equality-forum/>

⁷ <https://abcnews.go.com/Politics/overview-trump-calls-vote-counting-stop-path-victory/story?id=74038071>

⁸ <https://www.whitehouse.gov/briefing-room/speeches-remarks/2024/05/01/remarks-by-vice-president-harris-on-the-fight-for-reproductive-freedoms/>

⁹ https://www.washingtonpost.com/politics/vance-abortion-rape/2021/09/24/c3007318-1d32-11ec-8380-5fbadbc43ef8_story.html

¹⁰ <https://www.vance.senate.gov/press-releases/senator-vance-rep-cloud-introduce-legislation-to-eliminate-all-dei-programs-from-the-federal-government/>

“We need to keep an open door of opportunities. We need to remember that diversity is our strength.”¹¹ – President Joe Biden

ON HEALTHCARE ACCESS...

“We have to repeal and replace Obamacare...It is a disaster.”¹² – Former President Donald Trump

“On my watch, health care is a right not a privilege in this country.”¹³ – President Joe Biden

IV. ‘D3’ IMPACT

The National Urban League’s ‘D3’ campaign focuses on three core pillars: Defend Democracy, Demand Diversity, and Defeat Poverty. The 2024 presidential tickets were evaluated on their past record and proposed policy platforms across each of these pillars.

A. DEFEND DEMOCRACY

BIDEN-HARRIS	TRUMP-VANCE
<p>Judicial Appointments:</p> <ul style="list-style-type: none"> • Biden has so far appointed 202 lifetime federal judges, including the first Black woman Supreme Court Justice Ketanji Brown Jackson.¹⁴ • Biden is focused on restoring and protecting democracy, with plans to support Supreme Court reforms, including a potential binding ethics code and term limits for justices.¹⁵ <p>Civil Rights Enforcement:</p> <ul style="list-style-type: none"> • Restored voting rights enforcement.¹⁶ 	<p>Judicial Appointments:</p> <ul style="list-style-type: none"> • Trump appointed 234 lifetime federal judges, including 3 Supreme Court justices who continually rule against well-established civil rights laws and federal agency actions designed to protect disadvantaged groups.²¹ • Trump appointed NO Black federal appeals court judges.²² • Vance’s alignment with Trump suggests continued erosion of democratic norms.²³ <p>Civil Rights Enforcement:</p> <ul style="list-style-type: none"> • Trump’s DOJ was hostile to civil rights investigations and voting

¹¹ <https://www.whitehouse.gov/briefing-room/speeches-remarks/2023/06/29/remarks-by-president-biden-on-the-supreme-courts-decision-on-affirmative-action/>

¹² <https://thehill.com/homenews/administration/361693-trump-vows-to-repeal-and-replace-obamacare-disaster/>

¹³ <https://x.com/POTUS/status/1677475709202190344?lang=en>

¹⁴ <https://www.reuters.com/world/us/biden-secure-200th-judicial-confirmation-election-looms-2024-05-22/>

¹⁵ <https://www.washingtonpost.com/politics/2024/07/16/biden-supreme-court-reforms/>

¹⁶ <https://www.theguardian.com/us-news/2020/jun/23/us-justice-department-voting-rights-2020-election>

²¹ <https://www.scotusblog.com/2024/07/roberts-court-hands-major-wins-to-trump-conservative-movement-in-2023-24-term/>

²² <https://www.pewresearch.org/short-reads/2021/01/13/how-trump-compares-with-other-recent-presidents-in-appointing-federal-judges/>

²³ <https://reason.com/2022/11/03/a-new-authoritarian-political-style-is-on-the-ballot-in-ohio/>

<ul style="list-style-type: none"> • Doubled DOJ’s voting rights enforcement staff.¹⁷ • Expanded voter registration and information access through vote.gov.¹⁸ <p>Voting Rights:</p> <ul style="list-style-type: none"> • Signed the Electoral Count Act to prevent election overturning.¹⁹ • Committed to advancing voting rights through the John Lewis Voting Rights Advancement Act and the Freedom to Vote Act.²⁰ 	<p>rights protections, supported restrictive voting laws, and attempted to discard ballots from the 2020 election.²⁴</p> <ul style="list-style-type: none"> • Vance supports Trump’s approach to directing the DOJ to target political opponents and disregard unfavorable judicial decisions.²⁵ • Vance has said he would not have certified the 2020 election.²⁶ <p>Voting Rights:</p> <ul style="list-style-type: none"> • Trump tried to hold onto power against the will of the American voters.²⁷ • Continues to support restrictive voting measures.²⁸ • Opposed protections for voting rights, contributing to efforts to undermine electoral integrity and voter access.²⁹
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B. DEMAND DIVERSITY

BIDEN-HARRIS	TRUMP-VANCE
<p>Leadership:</p> <ul style="list-style-type: none"> • Biden appointed the most diverse Cabinet in U.S. history.³⁰ • Biden has installed the most non-white judges of any president.³¹ 	<p>Leadership:</p> <ul style="list-style-type: none"> • Trump’s Cabinet predominately consisted of white men.⁴⁰ • Trump’s judicial picks were also overwhelmingly white men.⁴¹

¹⁷ <https://www.whitehouse.gov/briefing-room/statements-releases/2021/06/11/fact-sheet-how-the-biden-harris-administration-is-fighting-against-attacks-on-americans-constitutional-right-to-vote/>

¹⁸ [FACT SHEET: The Biden-Harris Administration Continues to Promote Access to Voting | The White House](https://www.whitehouse.gov/fact-sheet/the-biden-harris-administration-continues-to-promote-access-to-voting/)

¹⁹ <https://www.democracydocket.com/news-alerts/biden-signs-electoral-count-reform-act-into-law/>

²⁰ Together, these bills not only restore the original protections of the Voting Rights Act, but go farther to make election day a federal holiday and reduce the amount of money in politics. <https://joebiden.com/protecting-democracy/>

²⁴ Trump’s DOJ was openly hostile to investigating police departments for civil rights violations and enforcing voting rights protections, reversing the position of the federal government on Texas’s strict voter ID law and redistricting plan as well as Ohio’s aggressive attempts to remove voters from their voting rolls. In all of the major litigation cases since 2017, Trump’s DOJ supported voting restrictions, including an attempt to throw out ballots from the 2020 election. <https://www.theguardian.com/us-news/2020/jun/23/us-justice-department-voting-rights-2020-election>

²⁵ <https://www.vox.com/politics/361455/jd-vance-trump-vice-president-rc-speech>

²⁶ <https://www.nbcnews.com/politics/2024-election/jd-vances-positions-abortion-2020-election-ukraine-trump-vice-president-rcna161970>

²⁷ <https://www.nytimes.com/interactive/2024/01/08/us/trump-2020-overturn-timeline.html>

²⁸ [How a Trump victory could affect voting rights: ACLU study \(usatoday.com\)](https://www.usatoday.com/story/news/nation/2020/11/20/politics/trump-law-right-to-vote/index.html)

²⁹ <https://www.cnn.com/2020/11/20/politics/trump-law-right-to-vote/index.html>

³⁰ <https://www.npr.org/sections/president-biden-takes-office/2021/02/05/963837953/biden-pledged-historic-cabinet-diversity-heres-how-his-nominees-stack-up>

³¹ <https://www.washingtonpost.com/politics/2024/05/17/biden-trump-judges-diversity/>

⁴⁰ <https://www.nytimes.com/interactive/2017/01/13/us/politics/trump-cabinet-women-minorities.html>

⁴¹ <https://www.pewresearch.org/short-reads/2021/01/13/how-trump-compares-with-other-recent-presidents-in-appointing-federal-judges/>

<p>His judicial picks represent a diverse cross section of identities and professional experience.³²</p> <ul style="list-style-type: none"> • Biden’s national security appointees are the most diverse in U.S. history, including the first African American Defense Secretary Lloyd Austin.³³ <p>Support for DEI Policies:</p> <ul style="list-style-type: none"> • Rescinded Trump’s Executive Order banning workplace diversity trainings for federal employees and contractors.³⁴ • Signed two Executive Orders to increase diversity in the federal workforce and advance racial equity.³⁵ • Signed an Executive Order allowing all gender identities to serve in the military.³⁶ • Signed the Respect for Marriage Act into law.³⁷ • Issued new rules that provide civil rights protections to LGBTQ+ students.³⁸ • Issued regulations that ban housing practices that have a discriminatory impact.³⁹ 	<ul style="list-style-type: none"> • Trump’s national security appointees followed the same pattern and were overwhelmingly white men.⁴² <p>Support for DEI Policies:</p> <ul style="list-style-type: none"> • Banned Muslims from entering the United States in his first term and has promised to expand the ban in a second term.⁴³ • Promised to build a wall along the southern border to limit immigration.⁴⁴ • Signed an Executive Order eliminating workplace diversity trainings for federal employees and contractors.⁴⁵ • Banned transgender people from serving in the U.S military.⁴⁶ • Rescinded Department of Education rules designed to curb racial disparities in school discipline.⁴⁷ • Stripped civil rights protections for LGBTQ+ Americans.⁴⁸ • Tried to remove disparate impact as the standard for DOJ to pursue discrimination claims.⁴⁹
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³² <https://edition.cnn.com/2023/07/17/politics/biden-senate-judicial-nominees-legal-backgrounds/index.html>

³³ [Biden’s Pentagon nominees: More diverse and more of them \(defensenews.com\)](https://www.defensenews.com/news/2021/06/25/biden-pentagon-nominees-more-diverse-and-more-of-them/)

³⁴ [President Biden rescinds Donald Trump systemic racism training ban \(usatoday.com\)](https://www.usatoday.com/story/news/politics/2021/06/25/biden-rescinds-trump-systemic-racism-training-ban/7111110002/)

³⁵ <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/06/25/executive-order-on-diversity-equity-inclusion-and-accessibility-in-the-federal-workforce/>; <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>

³⁶ [Fact Sheet: President Biden Signs Executive Order Enabling All Qualified Americans to Serve Their Country in Uniform | The White House](https://www.whitehouse.gov/fact-sheets/2021/01/20/fact-sheet-president-biden-signs-executive-order-enabling-all-qualified-americans-to-serve-their-country-in-uniform)

³⁷ [Biden signs Respect for Marriage Act, recognizing marriage equality in federal law \(cbsnews.com\)](https://www.cbsnews.com/news/biden-signs-respect-for-marriage-act-recognizing-marriage-equality-in-federal-law/)

³⁸ <https://www.nbcnews.com/news/politics-policy/bidens-new-title-ix-rules-protect-lgbtq-students-trans-sports-rule-stirna148537>

³⁹ [https://www.reason.com/2024/07/09/biden-vs-trump-housing-policy-edition/](https://www.reason.com/story/2024/07/09/biden-vs-trump-housing-policy-edition/)

⁴² [Biden’s Pentagon nominees: More diverse and more of them \(defensenews.com\)](https://www.defensenews.com/news/2021/06/25/biden-pentagon-nominees-more-diverse-and-more-of-them/)

⁴³ <https://www.theguardian.com/us-news/2023/oct/17/trump-muslim-ban-gaza-refugees>

⁴⁴ [Trump’s Border Wall: Where Does It Stand? - FactCheck.org](https://www.factcheck.org/2023/08/trumps-border-wall-where-does-it-stand/)

⁴⁵ <https://trumpwhitehouse.archives.gov/presidential-actions/executive-order-combating-race-sex-stereotyping/>

⁴⁶ [Trump Bans Transgender People Serving in the Military \(nbcnews.com\)](https://www.nbcnews.com/news/politics-policy/trump-bans-transgender-people-serving-military-n1261111)

⁴⁷ <https://www.pbs.org/newshour/education/trumps-safety-panel-seeks-to-revoke-school-discipline-rules>

⁴⁸ <https://www.hrc.org/newsroom/article.php?id=trumps-unprecedented-steps-for-the-lgbtq-community>

⁴⁹ One of Bill Barr’s last acts as Attorney General was an attempt to remove disparate impact as the standard DOJ uses to pursue discrimination claims so the department would only be able to pursue cases where they could prove discriminatory intent going forward. <https://www.theatlantic.com/magazine/archive/2024/01/trump-2024-reelection-civil-rights-discrimination/676138/>

	<ul style="list-style-type: none"> • Appointed Supreme Court justices who overturned affirmative action in higher education.⁵⁰ • Vance introduced legislation in the Senate to eliminate all DEI federal programs and funding.⁵¹
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C. DEFEAT POVERTY

BIDEN-HARRIS	TRUMP-VANCE
<p>Support for Anti-Poverty Programs:</p> <ul style="list-style-type: none"> • Signed the Inflation Reduction Act into law, which lowered costs for families by reducing prescription drug prices, healthcare premiums, and energy costs.⁵² • Signed the American Rescue Plan into law, which extended unemployment benefits and provided funding for small businesses during the pandemic.⁵³ • Reinstated an expanded the Child Tax Credit, which lifted 2.1 million American children out of poverty.⁵⁴ • Established new programs to make childcare more affordable. <p>Education:</p> <ul style="list-style-type: none"> • Implemented several administrative actions to reduce 	<p>Support for Anti-Poverty Programs:</p> <ul style="list-style-type: none"> • Proposed significant cuts to SNAP.⁶³ • Proposed significant cuts to Social Security.⁶⁴ <p>Education:</p> <ul style="list-style-type: none"> • Opposes any student loan debt relief and called for the elimination of the Public Service Loan Forgiveness program.⁶⁵ • Tried to eliminate federal work-study programs and other grant funding.⁶⁶ <p>Housing:</p> <ul style="list-style-type: none"> • Proposed the largest reduction in federal housing since 1937.⁶⁷

⁵⁰ [Trump Cheers 'Amazing' Affirmative Action Ruling: 'What A Wonderful Day' \(forbes.com\)](https://www.forbes.com/news/politics-elections/2021/09/27/trump-cheers-affirmative-action-ruling/)

⁵¹ [SENATOR VANCE & REP. CLOUD INTRODUCE LEGISLATION TO ELIMINATE ALL DEI PROGRAMS FROM THE FEDERAL GOVERNMENT - J.D. Vance \(senate.gov\)](https://www.senate.gov/legislative/record/117/recordings/2021/09/27/senator-vance-rep-cloud-introduce-legislation-to-eliminate-all-dei-programs-from-the-federal-government-j.d.vance)

⁵² <https://home.treasury.gov/policy-issues/inflation-reduction-act#:~:text=On%20August%2016%2C%202022%2C%20President,made%20in%20the%20nation's%20history>

⁵³ <https://www.eda.gov/funding/programs/American-rescue-plan>

⁵⁴ <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-american-families-and-workers/child-tax-credit>

⁶³ Social programs like Supplemental Nutrition Assistance Program (SNAP) were slated to take a major hit under Trump's 2019 budget proposals, with more than \$200 billion slashed over a ten-year period. <https://www.cbpp.org/research/trump-budget-deeply-cuts-health-housing-other-assistance-for-low-and-moderate-income#:~:text=The%202019%20Trump%20budget%20cuts,restructures%20how%20benefits%20are%20delivered>

⁶⁴ <https://www.vox.com/policy-and-politics/2019/3/12/18260271/trump-medicare-social-security-medicare-budget-cuts>

⁶⁵ <https://www.cnbc.com/2024/07/16/trump-vp-vance-on-student-loan-forgiveness.html#:~:text=As%20president%2C%20Trump%20called%20for,those%20defrauded%20by%20their%20schools>

⁶⁶ <https://www.americanprogress.org/article/trumps-budget-proposes-200-billion-cuts-students/>

⁶⁷ <https://www.cbpp.org/research/trump-budget-deeply-cuts-health-housing-other-assistance-for-low-and-moderate-income#:~:text=The%202019%20Trump%20budget%20proposes,counting%20losses%20due%20to%20inflation.>

<p>student debt burden.⁵⁵</p> <p>Housing:</p> <ul style="list-style-type: none"> • Provided first time home buyers with a \$10,000 tax credit.⁵⁶ • Called upon Congress to pass a law to cap rent increases at 5%.⁵⁷ • Issued regulations to make it easier for system-impacted people to obtain housing.⁵⁸ <p>Health Care:</p> <ul style="list-style-type: none"> • Gave Medicare the ability to negotiate drug prices with insurance companies.⁵⁹ • Capped the price of insulin at \$35.⁶⁰ • Made health insurance plans under the Affordable Care Act more affordable.⁶¹ • Issued regulations to streamline applications to Medicaid and CHIP.⁶² 	<ul style="list-style-type: none"> • Proposed to cut the Department of Housing and Urban Development's (HUD) budget by \$6.5 billion.⁶⁸ <p>Health Care:</p> <ul style="list-style-type: none"> • Tried to end the Affordable Care Act and pass the American Health Care Act, which would have resulted in a loss of coverage (or charge increased rates) for pre-existing health conditions, limited Medicaid funding, and more. Trump's AHCA plan would have reduced access to healthcare and made healthcare less affordable.⁶⁹ • Proposed significant cuts to Medicare and Medicaid.⁷⁰ • Encouraged states to implement work requirements as part of Medicaid eligibility.⁷¹
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⁵⁵ President Biden tried to forgive \$400 billion dollars in student loan debt under the HEROES Act, but was blocked by the Supreme Court, ruling that the administration overstepped its authority. Since then, the Biden administration has taken several steps to reduce the cost of student loan repayment, including technical fixes to the existing Public Student Loan Forgiveness (PSLF) program, forgiving debt owed to for-profit colleges, and issuing an Executive Order to reduce payments towards undergraduate loans—referred to as the SAVE Plan. <https://www.whitehouse.gov/briefing-room/statements-releases/2024/04/08/president-joe-biden-outlines-new-plans-to-deliver-student-debt-relief-to-over-30-million-americans-under-the-biden-harris-administration/>

⁵⁶ <https://www.whitehouse.gov/briefing-room/statements-releases/2024/03/07/fact-sheet-president-biden-announces-plan-to-lower-housing-costs-for-working-families/>

⁵⁷ <https://www.nbcnews.com/politics/joe-biden/biden-actions-lower-housing-costs-rent-increase-caps-rcna162018>

⁵⁸ <https://reason.com/2024/07/09/biden-vs-trump-housing-policy-edition/>

⁵⁹ <https://www.whitehouse.gov/briefing-room/statements-releases/2024/03/06/fact-sheet-president-biden-takes-new-steps-to-lower-prescription-drug-and-health-care-costs-expand-access-to-health-care-and-protect-consumers/>

⁶⁰ *Id.*

⁶¹ <https://www.hhs.gov/about/news/2023/03/23/biden-harris-administration-celebrates-affordable-care-acts-13th-anniversary-highlights-record-breaking-coverage.html>

⁶² <https://www.cms.gov/newsroom/press-releases/biden-harris-administration-builds-success-affordable-care-act-streamlining-enrollment-medicaid-and>

⁶⁸ The \$6.5 billion reduction in funding for the Department of Housing and Urban Development (HUD) primarily involved cutting Section 8 affordable housing programs and Community Block Development Grants (CDBG). Key measures of his proposal included canceling Housing Choice Vouchers, eliminating energy assistance programs, and reducing funds for public housing repairs. https://www.housingfinance.com/finance/administration-proposes-to-cut-hud-budget-by-8-6-billion_o

⁶⁹ The American Health Care Act made substantial changes like replacing the Medicaid funding system with block grants in which states would be given a capped lump-sum payment. <https://files.kff.org/attachment/Proposals-to-Replace-the-Affordable-Care-Act-Summary-of-the-American-Health-Care-Act>

⁷⁰ <https://www.vox.com/policy-and-politics/2019/3/12/18260271/trump-medicaid-social-security-medicare-budget-cuts>

⁷¹ <https://www.kff.org/medicaid/issue-brief/an-overview-of-medicaid-work-requirements-what-happened-under-the-trump-and-biden-administrations/>