

# A Plan to Reward Hard Work: Standing Up for Workers Throughout the Course of their Lives

#### Heitkamp's Economic Priorities to Support North Dakota Workers and Retirees

- 1. Fighting for workers when they begin their careers.
- 2. Supporting workers when they start families.
- 3. Increasing the number of good jobs for workers and supporting new startups and small businesses.
- 4. Securing retirements of North Dakotans and enabling more workers to save.

## 1. Fighting for workers when they begin their careers:

- Eliminating federal student loan interest for North Dakotans entering public service careers. In June, <u>Heitkamp introduced her bill</u> to encourage more young men and women in rural America to enter public service professions by waiving interest on their federal student loans and expanding federal loan forgiveness to include volunteer first responders and young farmers.
- Protecting the Public Service Loan Forgiveness program. Rural communities in North
  Dakota continue to face severe shortages in public service professions like nursing,
  education, law enforcement, and agriculture. In 2017, <a href="Heitkamp pressed">Heitkamp pressed</a> U.S. Education
  Secretary Betsy DeVos about <a href="Concerns">Concerns</a> over the agency's announcement that it may
  renege on its commitments to provide student debt relief for servicemembers, teachers,
  social workers, and other public servants enrolled in the program.
- Reducing student loan debt and making college more affordable. To help North
  Dakotans saddled with private student loan debt, <u>Heitkamp introduced a bill</u> that would
  allow borrowers to refinance private education loan balances at reduced interest rates
  at no cost to taxpayers.
- Supporting vocational training that teaches the knowledge and skills needed for cutting-edge jobs. Heitkamp has continued to push for more North Dakota students to have access to high-quality technical education, including in Indian Country. She has worked to increase funding for Tribally Controlled Postsecondary Career and Technical

Institutions, such as United Tribes Technical College (UTTC). This funding builds on Heitkamp's efforts to protect the mission of UTTC, including <u>successfully pushing</u> for a waiver that prevented the college from losing its Pell Grant Eligibility.

Strengthening programs for young and beginning farmers and ranchers in the 2018
 Farm Bill. Heitkamp successfully incorporated her bipartisan Next Generation in Agriculture Act in the Senate-passed version of the 2018 Farm Bill. Heitkamp's provision would give the U.S. Department of Agriculture more resources to help new farmers become established in the field of agriculture, including extending the Beginning Farmer and Rancher Development program beyond 2018.

## 2. Supporting workers when they start families:

- Pushing Congress to pass her Family and Medical Insurance Leave (FAMILY) Act to
  create a federal paid leave policy. Last year, Heitkamp helped reintroduce the FAMILY
  Act, which would establish a federal paid family and medical leave policy. The bill would
  provide working families with the guaranteed flexibility to care for their loved ones, like
  a newborn or elderly parent, while also boosting the ability of small businesses to
  support and retain employees.
- Fighting for equal pay for equal work by closing the wage gap. North Dakota women
  make 74 percent of what men make for the same work— the fifth-worst pay gap in the
  country. Heitkamp is calling on Congress to take swift action to promote pay equity for
  women in the workplace, including passing the Paycheck Fairness Act to help close the
  startling wage gap between men and women.
- Protecting consumers, including children and military families, from financial abuse and fraud. In the Economic Growth, Regulatory, Relief, and Consumer Protection Act—which she wrote and negotiated and was signed into law in May, Heitkamp successfully incorporated provisions that will protect consumers. Specifically, it will provide free credit freezes and unfreezes, offer a free credit freeze alert for parents to put on their children, and safeguard veterans and their families from financial scams, fraud, and foreclosure. Heitkamp is now pushing back against the administration's actions to roll back enforcement of the Military Lending Act, which helps protect active-duty military.
- Modernizing and reforming the housing finance system to benefit working families and boost affordable housing. In 2013, Heitkamp was the only freshman U.S. senator to help introduce bipartisan housing finance reform legislation— the <a href="Housing Finance & Taxpayer Reform Act">Housing Finance & Taxpayer Reform Act</a>— which aimed to reform government-sponsored enterprises by replacing Fannie Mae and Freddie Mac with a privately capitalized system that preserves the availability of desirable, 30-year fixed mortgage rates to creditworthy borrowers. This system would protect families from financial ruin during future economic downturns and provide new sources of funding for affordable housing projects throughout the state.

- 3. <u>Increasing the number of good jobs for workers and supporting new startups and small businesses:</u>
  - Getting the Export-Import Bank back up and fully functioning to help North Dakota businesses grow, expand, and hire more American workers. In December 2015, Congress passed Heitkamp's legislation to reauthorize the Bank with strong bipartisan support. Now, <u>Heitkamp is pushing</u> for the U.S. Senate to confirm the nominees the Ex-Im Bank needs to fully operate so it can support American jobs and businesses. Since 2011, the Bank has supported \$42 million in exports from North Dakota alone.
  - Leveling the playing field for North Dakota entrepreneurs and small businesses. In 2013, Heitkamp helped introduce the bipartisan <u>Marketplace Fairness Act</u>, one of the first bills she introduced as a U.S. Senator. The legislation would give states the right to require out-of-state businesses or online retailers to collect and remit the sales and use taxes that are already owed under current law. Last November, <u>Heitkamp led a bipartisan group of senators</u> in submitting an amicus brief to the Supreme Court, urging the Court take up South Dakota v Wayfair, Inc. in an effort to overturn Quill v North Dakota—which Heitkamp brought before the Supreme Court in 1992 as North Dakota's tax commissioner. After her push, <u>the court ruled in June 2018</u> that states have the ability to require online retailers to collect sales tax.
  - Encouraging investments in rural small businesses and startups. Heitkamp introduced a bipartisan bill in May 2018 that would give small businesses a seat at the table in federal rulemaking procedures impacting access to capital and investor protection, particularly in rural areas. This legislative effort builds on both Heitkamp's SEC Small Business Advocate Act— which was signed into law in December 2016 to make sure small businesses have a voice as the U.S. Securities and Exchange Commission creates rules that impact them, as well as her Supporting America's Innovators Act, which was signed into law in May 2018. She is also pushing for the passage of her bipartisan Startup Entrepreneur Empowerment Delivery (SEED) Act, which would expand access to early-stage funding for startups in rural states and small cities.
  - Boosting North Dakota's energy production and jobs through an all-of-the-above energy strategy. Heitkamp played a central role in negotiating the bipartisan deal that led to lifting the 40-year ban on exporting oil in 2015, which has led to record-high U.S. oil exports and fueled additional investment and prosperity for communities across the state and country— in particular in oil producing regions like the Bakken. As part of the deal, Heitkamp also successfully extend important wind and solar tax credits that have boosted wind energy jobs and development across North Dakota.
  - Securing a viable path forward for coal and natural gas jobs. In February 2018,
     President Trump signed Heitkamp's bipartisan legislation into law that encourages development and use of carbon capture utilization and storage (CCUS) technologies—

helping to secure a viable long-term future for North Dakota workers these industries employ. Heitkamp is <u>now pushing Congress to pass her bipartisan USE IT Act</u>, which would further support CCUS research and encourage federal state, private collaboration in the construction of CCUS facilities and CO2pipelines.

Passing a strong, bipartisan Farm Bill that protects North Dakota's crop and livestock producers. After helping to write, negotiate, and pass the 2014 Farm Bill, Heitkamp never stopped talking with North Dakota farmers and ranchers about their priorities to prepare for the 2018 Farm Bill. Heitkamp helped secure Senate passage of a bipartisan Farm Bill, which passed by a historic margin of 86-11. The Senate Farm Bill was widely praised by North Dakota agriculture leaders.

## 4. Securing retirements of North Dakotans and enabling more workers to save:

- Pushing Congress to pass the Butch Lewis Act to help fix the multiemployer pension crisis and protect workers and retirees. Heitkamp is serving on the 16-person bipartisan, House and Senate Join Select Committee tasked with solving the nationwide multiemployer pensions crisis, which threatens more than 2,000 North Dakotans who paid into the Central States Pension Fund. As part of a legislative solution through her work on the Joint Committee, she is urging Congress to pass the Butch Lewis Act—which she helped write and introduce—to protect the retirement security of thousands of North Dakota retirees and their family members.
- Preventing cuts to workers' and retirees' pensions. In 2016, Heitkamp joined retirees
  and workers at a <u>rally in front of the U.S. Capitol in Washington, D.C.</u> to push back
  against cuts to the Central States Pension Fund. <u>After pressure from Heitkamp and
  workers across the country, the <u>U.S. Department of the Treasury rejected the proposed
  cuts, saying they were unfair for workers and retirees who would be impacted.
  Heitkamp will continue to push back against severe cuts to retirement savings that
  workers earned through their hard work.
  </u></u>
- Making it easier for more North Dakota workers to save for retirement. Last month, Heitkamp introduced a bipartisan package of bills that would help boost retirement security for individuals and families during a time when nearly half of all American families do not have any retirement account savings. The bills would help more workers set up short-term savings accounts, expand access to workplace retirement plans, encourage individuals to build emergency savings during tax time, and make it easier to auto-enroll in long-term savings plans.
- Blocking Social Security, Medicare, and Medicaid from cuts or privatization. Heitkamp
  has fought to strengthen Social Security, Medicare, and Medicaid, and pushed back
  against cuts to the programs or any efforts to privatize or block grant them. As the
  Republican tax bill <u>leads to massive growth</u> of the deficit and national debt, Heitkamp
  has worked to protect Medicare, Medicaid, and Social Security from cuts.