

## MAKING THE ECONOMY WORK FOR ALL AMERICANS

**WHEREAS**, all Americans have not shared equally in the economic growth for the past 40 years; and

**WHEREAS**, the current concentration of wealth in the hands of a tiny minority is detrimental to our economy, our democracy and the very fabric of our social order; and

**WHEREAS**, Republicans have promoted policies that have fostered even greater concentration of wealth at the expense of the rest of us, such as the 2017 tax cut, that will provide over 80 percent of its individual tax benefits to the top one percent (those earning over \$733,000) by 2027; and

**WHEREAS**, we face an existential climate crisis that will require an immediate and drastic shift from fossil fuels to renewable sources of energy as well as other sweeping changes in our economy; and

**WHEREAS**, the Republicans on the national, state and local levels deny that there is a climate crisis and have consistently sought to undermine efforts to save our environment, including withdrawing the U.S. from the Paris climate accord, and elimination of the Obama administration initiatives raising vehicle fuel efficiency standards and cleaning up power plant emissions; and

**WHEREAS**, these two crises (runaway inequality and climate change) are intrinsically connected; and

**WHEREAS**, the Republicans have pursued policies that have undermined affordable access to health care, including by seeking to repeal the Obama administration's Affordable Care Act (ACA); and

**WHEREAS**, we need to invest in the youth, so they will be able to deal with the problems we have bequeathed them; and

**WHEREAS**, our tax system is no longer progressive, in that the very wealthy now pay a smaller percent of their income in taxes than do most working Americans; and

**WHEREAS**, polls show that large majorities of Americans support various measures to reverse runaway inequality, confront the climate crisis, improve access to quality, affordable health care, and make post-secondary education affordable for all; and

**WHEREAS**, bold measures are needed to mobilize the Democratic base, particularly millennials, and defeat the Republicans in 2020 and, more importantly, are necessary to solve the problems created by runaway inequality, the climate crisis, the lack of access to quality healthcare and the student debt crisis;

**BE IT THEREFORE RESOLVED** that the Democratic Party adopt as the central pillars of its platform the following:

- Creating a Green New Deal, which will build a 21<sup>st</sup> Century infrastructure around clean energy, and in the process, provide millions of good jobs with a living wage; and
- Establishing free tuition at state colleges and universities and tuition grants for students pursuing other forms of post-secondary education; and providing debt relief for those who are burdened with outstanding student loans; and
- Raising the minimum wage to \$15/hour; and
- Enacting universal healthcare insurance coverage, including dental and prescription and nursing home coverage, through a single payer system such as Improved Medicare for All; and
- At the state level, immediately expanding Medicaid to cover the over 500,000 North Carolinians currently denied coverage by the Republicans in the state legislature; and

**BE IT FURTHER RESOLVED** that to provide the resources to pay for these programs, the Democratic Party at the state and national levels, support a fair and progressive tax system that asks the wealthiest Americans to pay their fair share while not raising taxes on low- and middle-income households. This could be accomplished by:

- Raising marginal income tax rates for incomes over \$250,000, restoring corporate taxes to what they were in 2016, and closing tax loopholes that benefit the very wealthy; and
- Lifting the Social Security cap on taxable earnings; and
- Passing a financial transactions tax; and
- Enacting a wealth tax on fortunes over \$50 million; and
- At the state level, restoring graduated income taxes and raising corporate taxes, while reducing or eliminating sales taxes on essential goods and services.

Approved by Precincts M03 and M06 on February 15, 2020

## COMBATING EFFECTS OF GLOBAL WARMING AND SUPPORTING THE ENVIRONMENTAL OBJECTIVES OF THE FEDERAL GREEN NEW DEAL

**WHEREAS**, “Scientific evidence for warming of the climate system is unequivocal,” as observed by the U.S. Intergovernmental Panel on Climate Change, and, in the words of NASA, there is “greater than 95% probability to be the result of human activity since the mid-20<sup>th</sup> century and proceeding at a rate that is unprecedented over decades to millennia;” and

**WHEREAS**, This warming of the planet has produced higher atmospheric and oceanic temperatures, rising sea levels, and increased extreme climatological events (including heat waves, rainfall, and storms); and

**WHEREAS**, This warming is producing numerous and accelerating harmful effects on many human activities; and

**WHEREAS**, The 2018 National Climate Assessment, mandated by Congress and conducted by U.S. governmental agencies, analyzed the likely impact of global warming in the southeastern United States:

- “Cities across the Southeast are experiencing more and longer summer heat waves.
- Increasing precipitation and extreme weather events will likely impact roads, freight rail, and passenger rail, which will have cascading effects across the region.
- Infrastructure related to drinking water and wastewater treatment also has the potential to be compromised by climate-related events.
- Increases in extreme rainfall events and high tide coastal flooding due to future climate change will impact the quality of life of permanent residents as well as tourists visiting the low-lying and coastal regions of the Southeast.
- Sea-level rise is contributing to increased coastal flooding in the Southeast, and high-tide flooding already poses daily risks to businesses, neighborhoods, infrastructure, transportation, and ecosystems in the region.
- The ecological resources that people depend on for livelihoods, protection, and well-being are increasingly at risk from the impacts of climate change. Seal-level rise will result in the rapid conversion of coastal, terrestrial, and freshwater ecosystems to tidal saline habitats.”

**WHEREAS**, Governor Roy Cooper’s Executive Order No. 80, pointed to specific impacts of global warming on North Carolina, stating “the effects of more frequent and intense hurricanes, flooding, extreme temperatures, droughts, saltwater intrusion, and beach erosion have already impacted and will continue to impact North Carolina’s economy; and climate-related environmental disruptions pose significant health risks to North Carolinians, including

waterborne disease outbreaks, compromised drinking water, increases in disease-spreading organisms, and exposure to air pollution, among other issues;” and

**WHEREAS**, In spite of the overwhelming evidence as to the existence, source and impact of human-induced global warming (including an admission in the administration’s September 2018 environmental impact statement on its proposed freezing of fuel efficiency standards that global temperatures are likely to rise by a disastrous seven degrees by the end of this century), President Trump (who once notoriously referred to it as a “Chinese hoax”) and his administration, have, by word and deed, forsaken American leadership on this vital issue, and in fact have pursued policies that will only exacerbate the problem; and

**WHEREAS**, Those disastrous policies include:

- An announcement of his intention to withdraw from the landmark Paris climate change agreement, which has been signed by 195 nations as of November 2018, that committed signatories to significant efforts to combat global warming,
- A proposal to eliminate President Obama’s Clean Power Plan that aimed to reduce CO2 emissions from power plants by 32% from the 2005 level by 2030, and
- A proposal to weaken the Obama administration’s fuel efficiency standards for cars and light trucks, which set a 2025 standard of 54 MPG, by freezing the standard at its 2020 level of 37 MPG; now

**THEREFORE BE IT RESOLVED**, That the administration’s refusal to recognize the threat posed by global warming to current, and especially future, generations of Americans, and its pursuit of policies that will only worsen the problem, are condemned; and

**BE IT FURTHER RESOLVED**, That such policies should be reversed, and the federal government should remain in the Paris agreement, reestablish the Clean Power Plan, and revive the Obama fuel efficiency standards; and

**BE IT FURTHER RESOLVED**, that the North Carolina Democratic Party endorses Governor Cooper’s Executive Order No. 80, which:

- Expresses the State of North Carolina’s support for the Paris agreement, and intention to honor the state’s commitment to the United States Climate Alliance,
- Seeks, by 2025, to reduce statewide greenhouse gas emissions to 40% below 2005 levels, increase the number of zero-emission vehicles to at least 80,000, and reduce energy consumption in state-owned buildings by at least 40% from 2002-2003 levels,
- Directs cabinet agencies to evaluate the impacts of climate change on their programs and operations, and integrate climate change mitigation and adaptation practices into those programs and operations, and
- Creates the North Carolina Climate Change Interagency Council to recommend, develop, implement and evaluate programs and activities that support statewide climate mitigation and adaptation practices.

**BE IT FURTHER RESOLVED**, that the federal government should adopt policies to achieve the environmental objectives contained in the so-called Green New Deal revolution, which calls for a ten-year national mobilization to meet “100 percent of the power demand in

the United States through clean, renewable, and zero-emission energy sources,” with attention to improved energy efficiency and pollution abatement in buildings, vehicles and the electrical power grid.

Approved by Precinct W16 on February 15, 2020

## ACHIEVING QUALITY, AFFORDABLE AND UNIVERSAL HEALTH INSURANCE COVERAGE

**WHEREAS**, prior to 2009, the U.S. healthcare system faced a crisis in which over 45 million individuals lacked health insurance coverage, and those who had such coverage faced continually escalating costs; and

**WHEREAS**, there were no national prohibitions on such egregious insurance practices as denial of coverage for those with pre-existing conditions, imposition of lifetime and annual limits on health insurance benefits, and discrimination on the basis of age, disability or gender; and

**WHEREAS**. In 2010, the Obama administration proposed, and Democrats in Congress enacted, the Affordable Care Act (ACA), which has, among many other accomplishments:

- Helped over 20 million previously uninsured non-elderly adults (ages 18-64) obtain health insurance between 2010 and February 2016, cutting the uninsured rate among these individuals by 43 percent (from 20.3% in October 2013 when ACA Open Enrollment began to 11.5% in February 2016), according to the Department of Health and Human Services
- Prohibited insurance plans from denying coverage because of a pre-existing health condition, such as breast cancer (with estimates indicating that as many as 129 million Americans under the age of 65 have some type of pre-existing health condition that, prior to the ACA, could have led to denials of insurance coverage)
- Allowed adult children under the age of 26 to remain on their parents' insurance plan
- Required insurance plans to provide coverage for preventive health services without imposing any form of cost-sharing through co-payments, co-insurance or deductibles
- Prohibited insurance companies, health care providers and health programs that receive federal funding from discriminating on the basis of race, national origin, age, disability or gender
- Actually reduced the federal deficit (because its revenue increases and spending curbs more than offset its cost increases), and
- As reported by the *New York Times*, "in an era of growing income and wealth inequality...furthered the Obama administration's goals of narrowing the gap between rich and poor Americans;" and

**WHEREAS**, One of the key provisions of the Affordable Care Act was the expansion of the Medicaid program to cover nearly all low-income individuals in states electing to do so, with the federal government now funding 90% of the costs for the newly eligibles, and 35 states and the District of Columbia have implemented the expansion, with Nebraska expected to become the 36<sup>th</sup> state in October 2020; and

**WHEREAS**, North Carolina is one of the few states that has not implemented the ACA's Medicaid expansion because of opposition by state Republican legislators, thus denying over 500,000 North Carolinians health insurance coverage; and

**WHEREAS**, Gov. Roy Cooper and Democratic state legislators have steadfastly sought to expand Medicaid eligibility but have been denied by continuing Republican opposition; and

**WHEREAS**, in spite of all of these gains under the ACA, Congressional Republicans have sought to repeal the law ever since its enactment, and on May 4, 2017, House Republicans passed a bill that would repeal the ACA, a bill that, according to the non-partisan Congressional Budget Office, would increase the number of Americans without health insurance by 14 million in 2018 (rising to 23 million in 2026), and result in increased out-of-pocket premium costs for many lower- and middle-income consumers, especially women, in the non-group market; and on July 28, 2017, Senate Republicans failed (by a single vote) to pass their version of legislation to repeal the ACA; and

**WHEREAS**, The current Administration has taken numerous actions to eliminate or undermine the ACA, including:

- Issuing an executive order instructing federal agencies to “exercise all authority and discretion available to them to waive, defer, grant exemptions from, or delay the implementation of any provision of the [Affordable Care] Act that would impose a fiscal burden”
- Cutting funding for ACA open enrollment advertising and outreach
- Weakening the ACA's protections for those obtaining coverage in the individual health insurance marketplaces by allowing states and insurers to set lower benefit standards for marketplace insurance plans
- Announcing the Administration would no longer defend in court key provisions of the ACA designed to protect those with pre-existing conditions; and

**WHEREAS**, though efforts to repeal the ACA in its entirety have not been successful, there are signs that the continuing attempts by the Administration and Congressional Republicans to undermine the law are beginning to take a toll, with indications that after falling consistently

after the law's enactment, the uninsured rate began to increase in 2017, and rose from 25.6 million (7.9%) in 2017 to 27.5 million (8.5%) in 2018; and

**WHEREAS**, in December 2018 a District Court Judge sided with a group of 18 Republican state attorneys general and two Republican Governors in ruling that the entire Affordable Care Act is unconstitutional because of the 2017 Republican-backed tax law provision that eliminated the tax penalty for not having insurance, and this ruling is currently pending in the courts; now

**THEREFORE BE IT RESOLVED**, that the North Carolina Democratic Party condemns efforts by the current Administration, Congressional Republicans, and Republican legislators in North Carolina to eliminate the Affordable Care Act, including its protections for those with pre-existing conditions, and to block further expansion of Medicaid under the Affordable Care Act, including in North Carolina; and

**BE IT FURTHER RESOLVED**, that the North Carolina Democratic Party strongly supports Gov. Cooper's efforts to expand Medicaid eligibility in order to provide over 500,000 uninsured North Carolinians with health insurance coverage; and

**BE IT FURTHER RESOLVED**, that the federal government should build upon the successes of the ACA and move further toward quality, affordable and universal access to health insurance by, a) authorizing the federal government to negotiate prescription drug prices with drug manufacturers in order to lower the prices of such drugs, b) expanding insurance coverage through providing a public option in the ACA marketplaces, and/or expanding Medicare eligibility, and c) lowering patients' cost-sharing payments (such as deductibles and and/or co-pays).

Approved by Precinct W16 on February 15, 2020

## CALLING FOR AN INCREASE IN NORTH CAROLINA'S MINIMUM WAGE

**WHEREAS**, The federal minimum wage was last raised in 2009, to \$7.25/hour, and had it merely kept pace with inflation, would be \$10.75/hour now; and

**WHEREAS**, Those working full-time at the federal minimum wage level would earn about \$14,500 a year, which is almost \$5,000 below the poverty line for a family of four; and

**WHEREAS**, North Carolina is one of only 21 states with minimum wages at the federal level, and 29 states, plus the District of Columbia, have adopted increases above that level, including Arkansas, where voters in 2018 approved an increase to \$11.00/hour by 2021, and Missouri, where voters in 2018 approved an increase to \$12.00/hour by 2023; and

**WHEREAS**, In August 2014, the Obama administration released a report highlighting “the case for raising the minimum wage” to \$10.10/hour:

- “Raising the minimum wage would benefit about 28 million workers: According to [administration] estimates, about 28 million workers would benefit from an increase of the minimum wage – with more than 19 million earning less than \$10.10 and benefiting directly, and an additional 9 million low-wage workers benefiting from the ‘ripple effect’ of an increase.
- A minimum wage increase would disproportionately benefit working women: Women account for more than half (55 percent) of all workers who would benefit from increasing the minimum wage to \$10.10. More broadly, only 12 percent of workers benefiting from a minimum wage increase are teenagers and the remainder of the beneficiaries include a wide cross section of families with children, couples, and others.
- Raising the minimum wage would help the economy today: Because low-wage workers are most likely to spend the additional money they earn, increasing their wages would help to increase aggregate demand and strengthen the economy today. For example, a study released by economists at the Federal Reserve Bank of Chicago found that raising the minimum wage would raise growth by 0.3 percentage points in the short run.
- A \$10.10 minimum wage would lift 2 million out of poverty: Currently, a family of four with one full-time worker earning the \$7.25 minimum wage is 17 percent below the poverty line, including tax credits. A \$10.10 minimum wage would raise that family of four to above the poverty line – and in total, would lift an estimated 2 million families out of poverty; and

**WHEREAS**, Not only has the North Carolina state government failed to raise the minimum wage, but it has also enacted a pre-emption law preventing the state’s local governments from doing so; now

**THEREFORE BE IT RESOLVED**, That the North Carolina state government should increase the state's minimum wage to \$15.00/hour; and

**BE IT FURTHER RESOLVED**, That the North Carolina law preventing localities from raising their own minimum wage levels should be repealed.

Approved by Precinct W16 on February 15, 2020

## **PROMOTING A SAFER NORTH CAROLINA THROUGH EFFECTIVE FIREARMS AND AMMUNITION CONTROL POLICIES**

**WHEREAS**, Voters in North Carolina strongly support sensible gun control policies, including 93% of registered voters who support expanding background checks to include those buying at gun shows and private sales, and 64% who back a ban on assault weapons, according to a November 2017 High Point University poll; and

**WHEREAS**, The North Carolina Department of Justice has declared North Carolina a permissive state for firearms owners, there being few restrictions on the open carrying of firearms, and no state-imposed restrictions on assault weapons, magazine capacity, or caliber restrictions, as well as having concealed carry reciprocity with all other states; and

**WHEREAS**, From 2002 to 2011, 11,163 people were killed with guns in North Carolina, more than all U.S. combat deaths in the wars in Iraq and Afghanistan; and somebody is killed with a gun in North Carolina every eight hours: in 2011 alone, there were 1,154 gun deaths in the state, and firearms accounted for the murders of 745 women in North Carolina from 2002 to 2011 in cases of domestic violence; and

**WHEREAS**, In 2016, over 1,400 people died in North Carolina from firearms, marking the most such deaths in the past 35 years; and

**WHEREAS**, Although North Carolina has some laws regulating access to guns, state law has loopholes that can let some abusers have easy access to guns: a background check before the purchase does not apply to purchasers of rifles or shotguns, including those sold at gun shows or over the Internet, does not automatically bar a domestic violence misdemeanor from possessing a firearm, and does not generally bar misdemeanor stalkers from possessing a firearm; and

**WHEREAS**, The 2016 platform of the North Carolina Democratic Party provides, "As Democrats we recognize that there is a serious issue with gun violence in our country, yet we also respect the Constitution's Second Amendment. We believe the promotion of standards to curtail gun violence is not inconsistent with the Second Amendment. Among the measures we support are strengthening background checks, closing loopholes such as the well-known gun show loophole," holding gun manufacturers accountable through repeal of their special immunity status, and keeping guns out of the hands of dangerous individuals; now

**THEREFORE BE IT RESOLVED**, That the North Carolina Democratic Party supports efforts to create a comprehensive approach to firearms access and strong sanctions for violators of gun regulation laws, including expanding comprehensive background checks, and keeping guns out of the hands of dangerous individuals; and

**BE IT FURTHER RESOLVED**, That in furtherance of these objectives, the United States Congress should pass legislation that 1) permanently re-establishes the 1994-2004 federal ban on the manufacture, transfer or possession of semiautomatic assault weapons while closing a loophole in that law that allowed gun manufacturers to circumvent the law by making minor modifications to the weapons they already produced; and 2) directs, and provides funding for, CDC to conduct comprehensive studies on gun violence.

Approved by Precinct W16 on February 15, 2020

## PROTECTING DRINKING WATER IN THE CAPE FEAR REGION

**WHEREAS**, Provision of safe, potable drinking water is among the highest obligations of all levels of government to their citizenry; and

**WHEREAS**, The platform of the North Carolina Democratic Party states, “We believe that any firm or organization - public or private -, which uses or produces hazardous products must be held accountable for their safe and proper use and disposal. We support strengthening laws against irresponsible dumping of toxic chemicals and wastes, and aggressive prosecution of those who violate these laws”; and

**WHEREAS**, After-the-fact penalties are not adequate: monitoring for compliance with scientifically established standards, as well as vigorous and effective enforcement of such regulations and the provisions of existing permits require strong, independent governmental oversight; and

**WHEREAS**, The ongoing crisis of GenX (and other chemical byproducts) dumped into the Cape Fear River has exposed a serious gap in the authorities and resources available to the relevant State of North Carolina agencies – the Department of Environmental Quality (DEQ) and the Department of Health and Human Services – for example, a reduction by 70 DEQ water quality positions; and

**WHEREAS**, In November 2018, the NC Department of Environmental Quality announced a proposed consent order between the agency and Chemours that would require the company to:

- continue to capture all process wastewater from its operations at its Fayetteville Works facility for off-site disposal unless and until a National Pollutant Discharge Elimination System (NPDES) permit is issued that authorizes such discharges,
- eliminate others sources of its pollution into the Cape Fear River and groundwater, with oversight by DEQ,
- conduct studies to determine potential health risks associated with the release of Per- and polyfluoroalkyl substances (PFAS) compounds into the environment, and develop testing procedures so that all PFAS in the Fayetteville facility’s stormwater and waste streams can be detected,
- reduce air pollution—a major source of the plant’s pollution of surface water, groundwater and drinking well water—from the facility by 99% by the end of 2020,
- provide replacement drinking water supplies for any party with a contaminated drinking water well, either by connection to a public utility or by provision of a filtration system, and
- pay a \$12 million penalty, plus \$1 million for investigative costs related to GenX pollution; and

**WHEREAS,** On February 20, 2019 DEQ filed a revised consent order that, in addition to the requirements in the November proposal, requires Chemours to:

- report air emissions of GenX compounds each month,
- measure and analyze Chemours' contribution to PFAS contamination at downstream public utilities' raw water intakes,
- submit an analysis of PFAS contamination in river sediment,
- remove 99% of the contamination of the surface water and groundwater from an old outfall at the site,
- provide downstream public utilities with an accelerated plan to reduce PFAS contamination in the Cape Fear River,
- provide effective systems to treat drinking water fountains and sinks in public buildings, and
- ensure that filtration systems are operating properly and are maintained for a minimum of 20 years; and

**WHEREAS,** However, the proposed consent order does not require Chemours to pay for any of the costs of mitigating the effects of its pollution on downstream users, such as those in New Hanover County, and the Cape Fear Public Utility Authority (CFPUA) has initiated a federal lawsuit against Chemours that, if successful, would require the company to pay for upgrades in CFPUA's filtration system necessitated by the company's pollution; now

**THEREFORE BE IT RESOLVED,** That the North Carolina state government should significantly strengthen DEQ's ability to protect public health with respect to drinking water purity and safety by: 1) repealing the state law that prohibits DEQ and other state environmental agencies from adopting water quality protections more stringent than minimum federal requirements; 2) repealing the state law that prohibits DEQ from regulating airborne chemicals that contaminate rivers and other waters; 3) requiring all applicants for water pollution permits to fully disclose all pollutants in their wastewater discharge; 4) enacting legislation requiring that all discharges of pollutants be below state-adopted standards designed to protect public health, and prohibiting discharges for substances for which no such standard exists; 5) amending existing law to require the immediate suspension of a permit if the permit holder is found to be discharging an unauthorized pollutant; and 6) redefining "discharge" to include solid waste from industry or agriculture that affects water quality of natural waterways or drinking water sources; and

**BE IT FURTHER RESOLVED,** That the consent order between DEQ and Chemours should be promptly implemented, but that if the CFPUA lawsuit against Chemours is not successful, the North Carolina state government must expeditiously take action to assist CFPUA in assuring safe drinking water for its customers.

Approved by Precinct W16 on February 15, 2020

## Supporting Creation of a North Carolina Public Bank: The Taxpayers Bank

**Whereas**, the State of North Carolina could save taxpayers hundreds of millions of dollars on bank fees, management expenses and interest if it created a public bank to manage state funds and fund its bonds; and

**Whereas**, the public bank could provide loans to local governments at lower interest rates, allowing them to save hundreds of millions of dollars in financing infrastructure projects (schools, roads, etc.); and

**Whereas**, the public bank could provide North Carolina students with lower interest loans to pay for higher education, helping to reduce family debt, and making communities financially stronger; and

**Whereas**, the public bank would not compete with small, local banks but could partner with them; and

**Whereas**, the public bank could reduce the risks of the global private banking system which nearly collapsed in 2008 and required taxpayer bailouts; and

**Whereas**, the State of North Carolina has over \$100,000,000,000 in usable resources, a portion of which could be used to start the public bank; and

**Whereas**, the mission of a public bank would be to serve the public interest in that hard-earned taxpayer dollars remain at home for investment in taxpayer needs; and

**Whereas**, just such a public bank, the Bank of North Dakota, has been operating successfully for almost 100 years, and

**Whereas**, there is a bipartisan movement in several other states to establish their own public banks;

**Be it therefore resolved**, that the North Carolina General Assembly will enact legislation to establish a public bank that will serve the interest of the taxpayers of the State of North Carolina; and

**Be it further resolved**, that a fiscally responsible portion of all state funds and tax revenues shall be deposited in the state bank and used to finance state bonds, provide low interest loans to individuals and small business and support local/community banking, and

**Be it further resolved**, that such bank be named the "North Carolina Taxpayers Bank".

Approved by Precinct M03 on February 15, 2020

## SUPPORTING POSTAL BANKING

**WHEREAS**, approximately 16 million adult Americans are “unbanked”; that is, nobody in their household has a checking account, and

**WHEREAS**, some 50 million adults have a checking account, but also rely on a fringe banking sector to meet their financial needs, and

**WHEREAS**, about one-half of all minority households currently lack adequate banking services, and

**WHEREAS**, the reasons for being unbanked are a combination of not having enough money to meet minimum balance requirements, high fees, and lack of easy access to banking facilities, and

**WHEREAS**, these adults are therefore forced to rely on check cashers, payday lenders, auto title lenders, pawn shops, etc. to provide some portion of their banking services with the result that each year, over \$100 billion is stripped from them, and

**WHEREAS**, the predatory practices of payday lenders, check cashers, auto title loan providers and rent-to-own stores are largely unregulated, and

**WHEREAS**, individuals without access to checking accounts must spend an inordinate amount of time paying bills in person, and

**WHEREAS**, of the 31,000 US post offices, almost 40% are in zip codes that have no bank branches, and

**WHEREAS**, the USPS successfully offered postal savings accounts from 1911 until 1967, and

**WHEREAS**, non-profit postal banking could help struggling families – and the USPS – achieve financial stability,

**BE IT THEREFORE RESOLVED** that the NC Democratic Party supports the expansion of the United States Postal Service to offer payment and banking services to include consumer-driven checking, debit, and savings accounts; and to provide access to small loans for individuals so they can build a positive credit history.

Approved by Precinct M03 on February 15, 2020

**URGING NORTH CAROLINA TO JOIN THE INTERSTATE COMPACT TO CHOOSE  
ELECTORAL COLLEGE MEMBERS BY POPULAR VOTE NATIONWIDE**

**WHEREAS** states are not required to choose their delegates to the Electoral College based on the statewide popular vote totals, now therefore

**BE IT RESOLVED**, that Democratic Precinct H05 of New Hanover County, North Carolina, strongly urges that North Carolina joins the Interstate Compact that commits states to choosing Electoral College members who will vote for the Presidential candidate who received the most votes nationwide.

Approved by Precinct H05 on February 15, 2020