

RESOLUTION 6: WE WANT A DECENT LIVING FOR ALL.

All workers deserve a life where we are not simply surviving but thriving, where we have time with our families, enjoy the benefits of our hard work and retire with dignity. But an economy rigged by corporations, billionaires and their political allies has put that life increasingly out of reach for too many. Working people are being robbed of access to health care, retirement and the ability to care for family members with dignity. Simply put: life is too expensive, and our wages aren't keeping up. We will fight for policies that make it possible for working people to get ahead.

Raising Wages

In today's economy, workers increasingly struggle to afford good housing close to their jobs, obtain quality health care, access child care and pay for rising energy costs. Pro-worker labor law reform has been blocked for decades, the federal minimum wage has not been raised since 2009, and labor enforcement agencies are perennially underfunded and understaffed. Labor's share of the Gross Domestic Product, compared with the share going to profits, is at its lowest-ever recorded level, leaving plenty of room for wages to grow without raising prices.

To solve the affordability crisis, we have to address both sides of the equation: we need to raise wages and stabilize prices. We need to support worker organizing and collective bargaining to secure higher pay and better benefits, as well as other government policies that raise wages. At every level of government, we will fight to raise the minimum wage, end the subminimum wage, including for tipped workers, youth workers and people with disabilities, and defend and strengthen prevailing wage rules. We will fight to ensure government agencies are fully funded to aggressively combat wage theft in all its forms.

Securing Health Care

Millions of working people find it impossible to secure health care for their families without enduring financial hardship. While unions empower workers to negotiate and win comprehensive benefits at the bargaining table, our country's broken health care system leaves too many without the coverage they need. Corporate profiteering continues to increase costs at more than twice the rate of inflation.

Programs that working people won at the ballot box, like Medicare, Medicaid and the Affordable Care Act (ACA) are on the chopping block. Last year, President Trump and congressional Republicans cut U.S. health care funding from Medicaid and the Affordable Care Act by more than \$1 trillion. Their "Big Ugly Bill" finances tax cuts skewed toward the wealthy, with cuts to health care that will double or triple premiums for more than 20 million people, leave 15 million people uninsured, close hospitals and clinics, and eliminate 607,000 health care jobs. Lower-income households and people with disabilities will be forced to jump through further barriers to Medicaid coverage. For Black communities, these cuts reignite the historical and intentional deprivation of resources that spans centuries. Medicaid is the largest health insurer for children in this country, covering nearly 40% of all children and 60% of Black children. Twenty percent of Medicaid enrollees are Black.

We must:

- **Roll back Republican funding cuts that are decimating the health care system.** We will push to repeal the massive Medicaid cuts in the “Big Ugly Bill,” restore the ACA premium subsidies that Congress and President Trump allowed to lapse, and reverse the Trump administration’s regulations aimed at supplanting ACA essential benefits standards with hollowed-out coverage including association health plans, short-term limited duration plans and expanded use of health savings accounts for ACA plans.
- **Put patients over profits by curbing corporate profiteering.** We will expand Medicare drug price negotiation, making lower prices available to people outside of Medicare, expanding the number of drugs that can be negotiated, beginning negotiations at market launch and using international prices as leverage. We will also advocate for legislation to prevent abuse of the surprise medical bills arbitration system and advocate for strong regulations that require pharmaceutical benefit managers to be transparent about their prices and contracting practices.
- **End monopoly practices that drive up prices and force provider closures.** Private equity and large corporations have purchased swaths of nursing homes, hospitals and outpatient providers—creating mammoth local monopolies and driving up costs for consumers and worker health plans. We will advocate for stronger regulation requiring ownership transparency, prohibiting anti-competitive practices and empowering the government to intervene when corporate interests are making care unaffordable, exploiting workers or jeopardizing patient access to care.

A Care Agenda

The U.S. care system is in crisis, with new government policies and a lack of workplace flexibility making it harder for families to thrive. Recent federal actions have frozen billions in subsidies and added complex new rules, making child care more expensive and pushing many small programs, run mostly by women of color and immigrants, toward closure. At the same time, employers are ending remote work—hundreds of thousands of women have been forced to leave their jobs. Between January and August 2025 alone, more than 455,000 women exited the workforce, with more than half citing a lack of flexible schedules as the main reason.

This struggle extends to caring for the elderly and disabled as well. Huge cuts to Medicaid mean states are scaling back programs that pay family members to provide home care. This leaves families with the impossible choice of either quitting their jobs to provide unpaid care or moving their loved ones into expensive nursing homes.

To win affordable, high-quality care, we must:

- **Commit to the establishment of universal paid leave.** Universal paid leave, free from employer retaliation, should include 12 weeks of paid leave for the serious illness of the worker or a family member or loved one, to care for a new child, during a family member’s deployment or service-related injury, to address issues arising from domestic violence or sexual assault, or while grieving the loss of a loved one.

- **Make child care affordable and accessible to all families.** The cost of child care should be limited for most working parents, accessible, and provide child care workers with a living wage and the right to organize and bargain.
- **Ensure affordable, high-quality care for the aging and disabled.** Long-term care for aging and disabled people must be part of a social insurance program that includes labor standards and access to collective bargaining, and staffing standards for care facilities.

To achieve the foregoing, our country must make significant public investments in care.

A Dignified Retirement

For many workers, it is hard to imagine affording a dignified and secure retirement. Sluggish wage growth and high prices make savings for retirement difficult; the lack of access to a defined-benefit pension plan or a retirement savings plan makes it even harder. The current system is failing too many workers. To reverse this trend, we must:

- **Preserve and strengthen Social Security.** Retirement income security for all begins with Social Security, which provides a fundamental base of income security, although its benefits are still too low. Social Security's modest long-term funding needs can be addressed without benefit cuts. Raising the cap on wages subject to the payroll tax is key to Social Security's long-term solvency. The AFL-CIO will continue to oppose cuts of any kind, including increasing the retirement age, altering the benefit formula and cutting cost-of-living adjustments. Mandatory Social Security coverage of all public employees has no place in any funding plan because it would jeopardize uncovered workers' current pension benefits, as well as create opportunities for state and local governments to replace strong defined-benefit pension plans with risky defined-contribution plans.
- **Improve disability and survivor benefits.** Social Security provides far more than retirement benefits. Disability benefits now cover more than 8 million beneficiaries. In addition, nearly 6 million beneficiaries receive survivors' benefits. We must also ensure that the agency is well-funded and well-staffed so it can ensure Americans receive the benefits to which they are entitled, including by addressing the disability claims backlog. Supplemental Security Income, which provides monthly payments to people with disabilities and older adults who have little or no income, must be modernized, and asset and income limits must be updated.
- **Preserve and strengthen pensions.** Outside of Social Security, defined-benefit pensions are the most reliable and equitable means of providing guaranteed lifetime retirement income—offering features that are not matched by defined-contribution plans, such as 401(k)s that place all risk, including investment and longevity risk, on individual workers, do not protect retirees from volatile markets and have proven to be an inadequate replacement for traditional pensions. Overall, they provide a reliable path to retirement security for these workers who otherwise face barriers to saving. We advocate for expanded access to this retirement system for both public and private sector employees. For those employees who rely on defined-contribution plans, especially in cyclical sectors of the economy like the airline industry, where most defined-benefit pension plans

have been terminated or frozen, we support changing the tax treatment of catch-up contributions to a pretax basis, as they were prior to the passage of the SECURE 2.0 Act, so all employees can have fulsome retirement benefits.

- **Avoid abuses, scams and politicization.** We will continue to advocate for corporate bankruptcy reform to prevent employer misuse of the bankruptcy code to shed their pension obligations. In the public sector, we will seek to protect state and local workers' pensions from an anti-worker political agenda and advocate for reforms to municipal bankruptcy rules to better protect workers' pension and retiree health benefits. Additionally, strong rules for fiduciary investment advice given to 401(k) participants and individual retirement account owners to protect against conflicts of interest that siphon off workers' hard-earned retirement money are needed. Workers can only afford a dignified retirement if their pensions and their 401(k)s are secure. For that to be true, these crucial financial instruments must be built on sound investments in the real economy, not financial engineering that enriches Wall Street. The AFL-CIO opposes the inclusion of risky private equity funds, private credit funds and speculative digital assets like cryptocurrencies in working people's 401(k) retirement savings, and pension plans should avoid investing in under-regulated digital assets. We must protect the ability of our pension plans to finance affordable housing, public infrastructure and other projects that create good-paying union jobs through the adoption of responsible contractor policies. Pension plan investments in private equity should adopt responsible workforce management principles.

Strengthening Public Education

The pathway to a decent life starts with giving children the best chance to succeed and investing in them so that they can thrive. Public education is that investment and when it is threatened, our ability to build a strong economy and democracy is also threatened. Public education is how we help our children have a bright future by giving them the tools needed to succeed in life, work and as citizens. Public schools are the bedrock of our communities, our economy and our democracy.

Americans want the public schools that 90% of our students attend strengthened, not abandoned.

The Trump administration continues to abandon children and public schools through cuts to schools and services for families, prioritizing voucher schemes that benefit wealthy families while leaving most students behind, targeting teachers and trying to dictate what they can teach, using schools and children as bait for ICE raids, and dismantling the U.S. Department of Education and its role in supporting poor students and students with special needs.

On the 250th anniversary of America's founding, we must reaffirm our commitment to public education as the foundational way in which we unlock opportunity for all. Public schools are also the way we create a shared purpose by bringing together children of different races, religions, languages and cultures to understand our differences and build connection.

To fulfill the promise of public education in the 21st century and ensure our children can win the future, we must ensure that public schools are safe and welcoming, and that learning is engaging and relevant to students.

Whatever the future holds, students need to be able to think critically, problem solve, understand differences, and engage and collaborate with others as they navigate the world. Public schools don't tell students what to think—they teach them how to think for themselves and analyze and apply information critically and ethically.

Project-based learning and high-quality career and technical education that is connected to preparing students for real jobs and solving real problems is the best path to ensure students can critically think and apply the knowledge they acquire.

Public schools also have a unique opportunity to lead by working more closely with workforce partners to prepare all students for a variety of careers and fulfilling lives whether they go on to college or training for a variety of skilled trades and technical careers. Career-connected learning is an area of rare common ground in our deeply divided political environment. That is why it is imperative that high schools, colleges and employers work together to strengthen and expand access to high-quality career and technical education (CTE) programs to prepare students for in-demand careers in health care, information technology, advanced manufacturing and traditional trades. This engaging and relevant approach works—95% of students who concentrate in CTE graduate from high school, and 70% go to college.

Community schools can ensure safe and welcoming environments that meet the basic needs of students, educators and families. Community schools wrap services and activities around the school community and are based on the individual needs of the community. It's a research-backed way we can serve all students, particularly the most vulnerable, by bringing supports they and their families need under one roof. And community schools produce an average \$7 to \$15 return on investment for every \$1 spent.

Urgent action is also needed to minimize the harmful impact of technology and social media on students' wellbeing, attention, connection and belonging. This includes smart phone bans during the school day and guardrails on artificial intelligence and addictive technology platforms.

There are real issues in public education that must be addressed, including educator shortages, school safety and adequate funding. We know what needs to be done and what works: expanding community schools and wraparound services; creating new pathways for students, including career and technical education; and ensuring a greater focus on teaching and learning, not testing.

The AFL-CIO will continue our work with Congress and state and local school boards and governments to ensure the following for educators, school employees, communities and parents:

- A voice at work, not only to protect and defend our public schools from these attacks, but also to ensure our public schools continue to be a beacon of hope and democracy.
- The shared goals of equitable education for all students, freedom to teach honest history, diversity and bringing students together around common values.
- Resources to expand community schools and wraparound services.
- New pathways for students, including career and technical education, so that all students can succeed and have bright futures.
- A safe, welcoming environment where students, teachers, paraprofessionals and other school employees can feel secure.

A Fair Tax System

Economic inequality has increased in large part because the current tax system works for powerful corporations and the ultra-wealthy, not for people who work for a living. Wealthy individuals and corporations pay less of their income than working people, and the wealthy have steadily been lowering the amount of taxes that they pay. Restoring a fair tax system is central to achieving economic justice, having adequate revenue for public investment and restoring trust in government. At its core, tax fairness means that individuals and corporations should contribute to public finances in proportion to their ability to pay and the benefits they receive from operating in society. A fair tax system would ensure that those who earn more contribute a greater share than those who earn less.

Tax cuts for the wealthy and for big corporations have reduced revenue and limited the ability of the government to meet the needs of working families. This has underfunded essential programs like health care, child care and education and overall has increased costs for everyone but the ultra-wealthy.

Big corporations rely on public infrastructure, legal systems, educated workforces and stable markets to generate profits. When they minimize their tax obligations through generous tax cuts, loopholes or profit shifting, the burden shifts to individual taxpayers, often eroding public investments to benefit everyone.

Women's unpaid labor in the United States is worth at least \$1.5 trillion per year. That is the minimum wage value of the cooking, cleaning, child care and elder care that women perform for free every day. When economists use Bureau of Economic Analysis methods to account for all unpaid household and care work, the total reaches \$5.3 trillion—equivalent to 25% of U.S. Gross Domestic Product—and women perform roughly two-thirds of it. This is the largest unpaid subsidy in the American economy. It flows from women to corporations and the state—and right now, not a single dollar comes back. That is why we support a progressive tax solution that taxes the concentrated wealth built on women's free labor, directs cash back to women and invests in a public care infrastructure.

For tax fairness, we demand:

- Fairer taxes on the rich, including restoring the top marginal tax rate to 39.6%, and adding a millionaire surtax that increases progressively for the ultra-wealthy.
- Taxing income from investments at the same rate as income from wages, including unrealized capital gains for individuals in the highest tax brackets.
- Establishing a progressive tax structure for estate taxes that would assure the ultra-wealthy pay their fair share of intergenerational wealth and eliminate loopholes for hiding taxable wealth.
- Fairer taxes on corporations, including raising the corporate tax rate, establishing a minimum global tax rate with an enforcement mechanism, charging a tax penalty on corporations that ship jobs overseas and closing other tax loopholes that corporations exploit to avoid paying their fair share of taxes.
- A tax code that treats workers more fairly, including ensuring all workers who work overtime benefit from recent tax relief for overtime wages, reduces inequality, and funds public services, care and infrastructure.

- Restoring funding for IRS enforcement to stop tax cheats and recover lost revenue.

[SUBMITTED BY THE AFL-CIO EXECUTIVE COUNCIL]