

# Kamala Harris at MSNBC | September 25, 2024

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## Speakers:

Stephanie Ruhle - 28.77%

Kamala Harris - 71.23%

## Notes:

Summary by ChatGPT

- Opportunity Economy: Harris envisions an economy that empowers all Americans to achieve their dreams, emphasizing the need for access to opportunities, particularly for middle-class families.

- Affordable Housing Solutions: She proposes creating 3 million new housing units by the end of her first term and suggests tax incentives to collaborate with private developers to address the housing crisis.

- Tax Policy: Harris reassures that individuals earning less than \$400,000 will not see tax

increases and highlights her plan to cut taxes for 100 million Americans, including expanding the child tax credit.

- Investment in American Manufacturing: She stresses the importance of maintaining U.S. steel manufacturing for both economic and national security reasons, advocating for American-made products and jobs.

- Critique of Trump's Economic Policies: Harris argues that Trump's policies favored the wealthy and harmed the middle class, suggesting that her plans would strengthen the economy by investing in new industries and supporting workers.

### **Stephanie Ruhle**

**00:00:00**

Madam Vice President, you just laid out your economic vision for the future. Yeah, but still, there are lots of Americans who don't see themselves in your plans. For those who say these policies aren't for me, what do you say to them?

### **Kamala Harris**

**00:00:16**

Well, if you are hardworking, if you have the dreams and the ambitions and the aspirations of what I believe you do, um, you're in my plan. You know, I have to tell you, I really love and am so, um, energized by what I know to be the spirit and character of the American people.

### **Kamala Harris**

**00:00:43**

We have ambition. We have aspirations. We have dreams. We can see what's possible. We have an incredible work ethic, but not everyone has the access to the opportunities that allow them to achieve those things. But we don't lack for those things. But not everyone, you know, gets handed stuff on a silver platter.

### **Kamala Harris**

**00:01:06**

And so my vision for the economy, I call it an opportunity economy, is about making sure that all Americans, wherever they start, wherever they are, have the ability to actually achieve those. Those dreams and those ambitions, which include from middle class families, just being able to know that their hard work allows them to get ahead.

### **Kamala Harris**

**00:01:29**

Right? I think we can't, and we shouldn't aspire to have an economy that just allows people to get by. People want to do more than just get by. They want to get ahead. Um, and I come from the middle class. Look, my mother raised my sister in me. She worked hard.

She saved up.

**Kamala Harris**

**00:01:44**

By the time I was a teenager, she was able to buy her first home. And, you know, homeownership for too many people in our country now is elusive. You know, gone is the day of everyone thinking they could actually live the American dream. So part of my vision for the economy is let's deal with some of the everyday challenges that people face and address them with common sense solutions, such as affordable housing.

**Stephanie Ruhle**

**00:02:11**

Over the last four years, there have been tremendous economic wins, and you've just laid out a big plan. But still, polling shows that most likely voters still think Donald Trump is better to handle the economy. Why do you think that is?

**Kamala Harris**

**00:02:28**

Well, here's what I know in terms of the facts. Donald Trump, uh, left us with the worst economy since the Great Depression. When you look at, for example, the.

**Stephanie Ruhle**

**00:02:38**

Employment numbers, it was during COVID and employment was so high because we shut down the government, we shut down the country.

**Kamala Harris**

**00:02:45**

Even before the pandemic, he lost manufacturing jobs. By most people's estimates, at least 200,000. He lost manufacturing plants. Asked the auto workers how he lost auto plants. We have grown over 20 new auto plants. Um, he has an agenda. Let's just deal with it right now going forward, not to mention what happened in the past.

**Kamala Harris**

**00:03:07**

He has an agenda that would include making it more difficult for workers to earn overtime. An agenda that would include cutting off access to small business loans for small businesses. An agenda that includes tariffs to the point that the average working person will spend 20% more on everyday necessities, and an estimated \$4,000 more a year on those everyday necessities.

**Kamala Harris**

**00:03:32**

To the point that top economists in our country, from Nobel laureates to people at Moody's and Goldman Sachs, have compared my plan with his and said my plan would grow the economy, his would shrink the economy. Some of them have actually assessed

that his plan would increase inflation and invite a recession by the middle of next year.

**Kamala Harris**

**00:03:57**

So the facts remain that Donald Trump has a history of taking care of very rich people. And I'm not mad at anybody for being rich, but they should pay their fair share. But tax cuts for the billionaires and the top corporations in our country, and then not really paying much attention to middle class families.

**Kamala Harris**

**00:04:21**

My perspective on the economy is when you grow the middle class, America's economy is stronger. And there's empirical evidence to prove my point correct.

**Stephanie Ruhle**

**00:04:29**

Then let me ask you about taxes, because lots of people will say, I don't like Donald Trump, but he cut my taxes. He didn't just cut corporate taxes, he cut individual taxes. Now, that expires next year, and there are some people confused, saying, I don't know what's going to happen next year under a Harris administration, at what income level should someone expect their taxes to go up?

**Stephanie Ruhle**

**00:04:50**

And that state and local tax deduction that's currently capped and matters to a lot of people in blue states, are you going to lift that cap?

**Kamala Harris**

**00:04:58**

So, first of all, when it relates to anybody making less than \$400,000 a year, your taxes will not go up. Your taxes will not go up. And in fact, under my plan, taxes for 100 million americans will actually be cut, including \$6,000 a year for young couples for the first year of their child's life in a tax cut.

**Kamala Harris**

**00:05:21**

A tax credit, essentially, uh, by expansion of the child tax credit. And why is that? Because during the first year of a young couple of a person's child's life, they're going to need help buying a crib, buying a car seat. And we all benefit when they're actually able to do what they naturally want to do to take care of their.

**Stephanie Ruhle**

**00:05:40**

Child and expanding that child tax credit. Or you mentioned housing before giving that extra money for a first home. If you can't raise corporate taxes or if GOP takes control of the Senate, where do you get the money to do that? Do you still go forward with those

plans and borrow?

**Kamala Harris**

**00:05:56**

Well, but we're going to have to raise corporate taxes and we're going to have to raise, we're going to have to make sure that the biggest corporations and billionaires pay their fair share. That's just it. It's about paying their fair share. I am not mad at anyone for achieving success, but everyone should pay their fair share.

**Kamala Harris**

**00:06:18**

And it is not right that the teachers and the firefighters that I meet every day across our country are paying a higher tax than the richest people in our country.

**Stephanie Ruhle**

**00:06:29**

Bill Gates just said it this week. If he was in charge of taxes, he would have paid more. But how do you find that line to make sure corporations are paying their fair share but they're not leaving our country?

**Kamala Harris**

**00:06:39**

Well, listen, I work with a lot of CEO's, I have spent a lot of time with CEO's and I'm going to tell you that the business leaders who are actually part of the engine of America's economy agree that people should pay their fair share. They also agree that when we look at a plan such as mine that is about investing in the middle class, investing in new industries, investing in bringing down costs, invest in entrepreneurs like small businesses, that the overall economy is stronger and everyone benefits.

**Kamala Harris**

**00:07:11**

Part of my plan for the economy is investing in new industries in a way that we have active partnership with the private sector. I've worked with the private sector my entire career. I uh, even as vice president, working with some of the biggest banks and biggest tech companies to increase by billions of dollars the money going into community banks to increase access to capital for small businesses.

**Kamala Harris**

**00:07:37**

Why do those biggest corporations and CEO's do that? Because they know those kinds of investments like in our small businesses, in startups and entrepreneurs, actually strengthens America's economy overall and everyone benefits. So this is not about bilking anybody, but it is certainly about saying let's make sure that we create opportunities for everyone to grow wealth.

I believe that it is not sufficient and it should not be our goal to just make sure everyone is working. That should be the baseline. That should be a given. And let's create an economy where people have the ability to buy a home, to start a business, to take a nice vacation from time to time.

**Kamala Harris**

**00:08:16**

Right?

**Stephanie Ruhle**

**00:08:16**

For people who want to buy a home, yes, getting a \$25,000 kicker would be great. But it's not just affording a home. We don't have enough in this country.

**Kamala Harris**

**00:08:26**

Absolutely right.

**Stephanie Ruhle**

**00:08:27**

And one of the main problems are regulations and rules, strict, strict rules at a local level. How does the federal government cut through all that red tape and get down to, I know the suburbs of Pittsburgh and say, we're going to have to build some affordable housing here? How do you connect the two?

**Kamala Harris**

**00:08:43**

So you're absolutely right. So, across our country, people rightly are concerned about the cost of housing. So it's home ownership, to your point. Uh, we need more supply. That is, without any question, part of the solution. Creating more supply under my plan includes creating tax incentives to work with the private sector and home builders.

**Kamala Harris**

**00:09:03**

Part of my goal and the plan would be to create 3 million new housing units for rent and for ownership by the end of my first term. It, uh, includes also what we must do to cut red tape. You're absolutely right. It takes far too long, and there's too much bureaucracy associated with home building.

**Kamala Harris**

**00:09:19**

And I say that as a devout public servant, I know that we have to reduce the red tape and speed up what we need to do around building. And that is going to require working from the federal level with state and local governments. And it's going to be different in different places, depending on the needs of that community, the needs of that local government, that municipality, but working in consultation and coordination, and also

around incentives that we can create.

**Kamala Harris**

**00:09:48**

For example, some of the work is going to be through what we do in terms of giving benefits and assistance to state and local governments around transit dollars and looking holistically at the connection between that and housing, and looking holistically at the incentives we in the federal government can create for local and state governments to actually engage in planning in a holistic manner.

**Kamala Harris**

**00:10:12**

That includes prioritizing affordable housing for working people.

**Stephanie Ruhle**

**00:10:16**

Then let me ask you a business that matters a lot to this town.

**Kamala Harris**

**00:10:19**

Yeah.

**Stephanie Ruhle**

**00:10:19**

Us steel.

**Kamala Harris**

**00:10:20**

Yes.

**Stephanie Ruhle**

**00:10:21**

Right. Uh, when you think Pennsylvania, when you think Pittsburgh, you got the Liberty Bell in Philly and you got us steel in Pittsburgh.

**Kamala Harris**

**00:10:26**

That's right.

**Stephanie Ruhle**

**00:10:27**

A Japanese company wants to buy them. You are opposed to this idea? Many people are. But if the deal doesn't go through, they have said people could lose jobs, they could close mills, they could leave the state of Pennsylvania. I mean, that is like moving the Liberty belt to Newark. So which is more important?

**00:10:44**

It's most important that we maintain America's ability to have american manufacturing of steel by american workers for a number of reasons, which includes, again, back to the point of growing our economy. And how I think about the economy overall, investing in new industries. There is not a new industry that I can imagine that is not going to require steel manufacturing of steel as a fundamental part of what it accomplishes.

**Kamala Harris**

**00:11:16**

And having american workers in an american company manufacturing that steel for those new industries is going to be critically important, not only in terms of our economy, but also in the context of national security. Most people now realize if we didn't before the pandemic and the strain on supply chains and an over reliance on foreign manufacturing, that we have to be intentional about us based manufacturing and of the products that we have to prioritize.

**Kamala Harris**

**00:11:51**

Steel is one of them, and that's always going to be my priority.

**Stephanie Ruhle**

**00:11:55**

Steelworkers matter in this country. Unions matter. In 2016, Donald Trump connected with unions. He saw them. There was an emotional connection, but what he didn't do was deliver policy. In the last four years, we have seen huge wins in this country for unions. But not all unions have gotten behind you. I want to understand, when the Teamsters decided not to endorse you, what was their reasoning?

**Stephanie Ruhle**

**00:12:24**

What are they looking for?

**Kamala Harris**

**00:12:26**

Well, let me go back to our just previous conversation. I'm very proud to have the endorsement of the steelworkers in almost, uh, every other major union in America because I stand by workers and I stand by the importance of being able to join a union and to understand the benefit and the value of unions.

**Kamala Harris**

**00:12:45**

And I understand the importance of investing in new industries and working actively with the private sector to grow our economy.

**Stephanie Ruhle**

**00:12:53**

But I'm asking because there's this idea we want something more from her. What is it?



Well, here's the thing that, back to your point about previous election cycles, Donald Trump made a whole lot of promises that he did not meet and one would argue, broke. Look at Lordstown. He said he was going to.

**Stephanie Ruhle**

**00:13:12**

Dont sell your homes.

**Kamala Harris**

**00:13:13**

Yeah, dont sell your homes. And what happened? It shut down. Outsourcing under Donald Trump. His policies that are about putting, you know, tens to hundreds of percent tariffs.

**Stephanie Ruhle**

**00:13:26**

John Deere.

**Kamala Harris**

**00:13:27**

Yes, yes. So part of the challenge, and I dont disagree that its a challenge. Gotta earn the vote of everybody is reminding people of fact, um, regardless of what somebody says in a small rally somewhere, and I think that's really important, and that's part of what I'm doing in this campaign, is to remind people, uh, just like here in Pittsburgh, of the reality of who has stood with union labor, who stands for American Manufacturing, who stands for american jobs.

**Stephanie Ruhle**

**00:13:57**

Can I ask you about tariffs? Because you just mentioned it's not just with one company, Donald Trump, sort of big idea is this broad based tariffs across the board. You and many others have said that would be not only disastrous, but it would be a direct tax on the american consumer.

**Kamala Harris**

**00:14:14**

It would be a sales tax on the american people. The independent economists have already measured this by the sales tax of doing a 20% tariffs on all imports that he has described would be a, uh, 20% sales tax, in essence, on basic necessities for the average american worker, average american family, totaling almost \$4,000 a year.

**Kamala Harris**

**00:14:40**

That is no small matter here in Pittsburgh. When I'm talking to a group of folks who work here, who live here, and when they hear it might be \$4,000 more a year for them, look, people can't afford that.

But tariffs aren't unique to President Trump. President Biden has tariffs in place. He's actually looking to potentially implement more. Where do you come out on, is there a good tariff, a bad tariff?

**Kamala Harris**

**00:15:05**

Well, part of it is you don't just throw around the idea of just tariffs across the board, and that's part of the problem with Donald Trump, frankly, and I say this in all sincerity, he's just not very serious about how he thinks about some of these issues. And one must be serious and have a plan and a real plan that's not just about some talking point, ending in an exclamation at a political rally, but actually putting the thought into what will be the return on the investment, what will be the economic impact on everyday people.

**Kamala Harris**

**00:15:40**

And when you look at my plans, you will see what those benefits will be. \$25,000 down payment assistance for first time home buyers. You know what that means? Then you're creating the ability of that working person to build intergenerational wealth, doing the work of a \$6,000 child tax credit, doing the work of a \$50,000 tax deduction for first time small businesses, startups.

**Stephanie Ruhle**

**00:16:06**

Because right now, it's a real plan.

**Kamala Harris**

**00:16:07**

It's a real plan, because right now and again, it's about paying attention to the detail and being serious about it. I'm serious about my enthusiasm and my, uh, for small businesses and my belief in what they will do as part of America's economic engine.

**Stephanie Ruhle**

**00:16:21**

Oh, sorry.

**Kamala Harris**

**00:16:22**

No. So looking at the fact that right now the tax deduction is \$5,000, nobody in this year of our lore, 2024, can start a small business with \$5,000. Very few can. So extending it to \$50,000 tax deduction for startups to generate the innovation and the ambition uh, of the ideas that are present and among us, but need the fuel to be able to actually achieve the goal.

**Stephanie Ruhle**

**00:16:49**

His plan is not serious when you lay it out like that, but a serious problem over the last few

years has been inflation. Luckily, it's cooling, but prices are still high.

**Kamala Harris**

**00:16:58**

Yeah, I agree with you.

**Stephanie Ruhle**

**00:16:58**

You've said you want to take this on by, uh, going after those who engage in price gouging. Yeah, but as, uh, somebody who supports free markets, who's a capitalist, how do you go after price gouging without implementing price controls? Because once we get in this zone, people start to get worried, and they say, I don't know what she stands for.

**Kamala Harris**

**00:17:19**

So just to be very frank, I am never going to apologize for going after companies and corporations that take advantage of the desperation of the American people. And as attorney general, I saw this happen in the midst of an emergency. Whether it be an extreme weather event or even the pandemic, we saw it where those few companies, not the majority, not most, but those few companies that would take advantage of the desperation of people and jack up prices.

**Kamala Harris**

**00:17:52**

Yeah, I'm going to go after them. Yes, I'm going to go after them. And that is part of a much more comprehensive plan on what we can do to bring down the cost of living, including housing, including the everyday needs of the American people.

**Stephanie Ruhle**

**00:18:06**

On Friday, you are going to the border. Uh, immigration is complicated. One of the issues is an economic one, and no one is eating cats and dogs in Springfield, Ohio. And I'm glad not to be talking about that. But there are people there that are stressed that feel that they're at capacity. Communities around the country that have legal immigration.

**Stephanie Ruhle**

**00:18:27**

Many have said, we're at capacity, and many feel like the government has said to them, well, adapt. Sit down, be quiet. This is how it is. What would a Harris administration do for those communities who've taken in many, many legal immigrants, but are at capacity?

**Kamala Harris**

**00:18:44**

Well, first of all, we do have a broken immigration system. Mhm. And it needs to be fixed. And if we take a step back, months ago, some of the most conservative members of the United States Congress came together with others, proposed a border security bill that

would have put 1500 new border agents on the border to help those hardworking border agents who are there right now working around the clock, would have put more money into stemming the flow of fentanyl, which is killing Americans around our country in devastating communities, would have put more resources into our ability to prosecute transnational criminal organizations, which in my career, ive prosecuted Donald Trump, got word of the bill realized it was going to fix a problem he wanted to run on and told them to kill the bill.

**Kamala Harris**

**00:19:31**

Dont put it up for a vote. He killed a bill that would have actually been a solution because he wants to run on a problem instead of fixing a problem. And that's part of what needs to be addressed. And my pledge is that when elected president, if the american people will have me, I will bring that bill back and I will sign it into law.

**Kamala Harris**

**00:19:49**

And we need a comprehensive plan that includes what we need to do to fortify not only our border, but deal with the fact that we also need to create pathways for people to earn citizenship.

**Stephanie Ruhle**

**00:20:01**

And I want to just ask you about a little job and a big job.

**Kamala Harris**

**00:20:04**

Okay.

**Stephanie Ruhle**

**00:20:04**

The first one, just a fact check, because your opponent. Okay, fair, fair. Um, because your opponent almost every day seems to be talking about this. So I just want to ask you yes or no. At any point in your life, have you served two all beef patties, special sauce, lettuce, cheese, pickles, onions, on a sesame seed bun, working at a McDonald's.

**Stephanie Ruhle**

**00:20:26**

Yes or no?

**Kamala Harris**

**00:20:27**

That's it. I have.

**Stephanie Ruhle**

**00:20:28**

Okay. Now the other job. Now the other job.

**Kamala Harris**

**00:20:30**

But it was not a small job like I did the fries. I mean, I, you know, period of time.

**Stephanie Ruhle**

**00:20:35**

But then let me ask you about.

**Kamala Harris**

**00:20:36**

A big job, to your point, if you don't mind, before you get to the big job. There's a part of the reason I even talk about having worked at McDonald's is because there are people who work at McDonald's in our country who are trying to raise a family. I worked there as a student.

**Kamala Harris**

**00:20:54**

I was a kid who worked there trying to raise families and pay rent on that. And I think part of the difference between me and my opponent includes our perspective on the needs of the American people and what our responsibility then is.

**Stephanie Ruhle**

**00:21:10**

To meet those needs than to the big job. You have laid out policy in great detail.

**Kamala Harris**

**00:21:17**

Yeah.

**Stephanie Ruhle**

**00:21:18**

But the economy is an unpredictable beast, and you are running for a job that takes extraordinary instinct and guts.

**Kamala Harris**

**00:21:26**

Yeah.

**Stephanie Ruhle**

**00:21:26**

What's the last time you were to make a gut decision? This here is very prescribed, very controlled.

**Kamala Harris**

**00:21:32**

Yeah. Um, probably the biggest gut decision I've made most recently is to choose my running mate. Yeah. There were lots of good, incredible candidates, and ultimately that came down to a gut decision.

**Stephanie Ruhle**

**00:21:49**

I know I'm out of time, but then I just want to ask you a question from my gut.

**Kamala Harris**

**00:21:53**

Okay.

**Stephanie Ruhle**

**00:21:53**

Because today we're talking about reproductive. Excuse me. We're talking about the economy.

**Kamala Harris**

**00:21:57**

Yeah.

**Stephanie Ruhle**

**00:21:57**

Um, and people don't think often about reproductive rights being an economic issue, but it is a woman's ability to plan her future, her education, her life today and in the last few days, Donald Trump keeps talking about it and how in overturning Roe v. Wade, he helped women, he protected women. He says they're miserable today, they're poorer today, they're more vulnerable today.

**Stephanie Ruhle**

**00:22:21**

He said he will be the protector of women if elected. Can you respond to that?

**Kamala Harris**

**00:22:29**

So Donald Trump is also the person who said women should be punished for exercising a decision that they rightly should be able to make about their own body and their future. So I think, um, we would all agree that as a result of that perspective that he has about women, he also then chose three members of the United States Supreme Court who did as he intended, undid the protections of Roe v.

**Kamala Harris**

**00:23:00**

Wade. And now in state after state, you see laws being passed that do punish women, laws that. I mean, most recently, a heartbreaking story resulted in a young woman dying, a mother of a six year old. Heart wrenching stories. And that's for the listener, much less

their family. So, look, I think the thing about Donald Trump is that, you know, I don't think the women of America need him to say he's gonna protect them.

**Kamala Harris**

**00:23:34**

The women of America need him to trust them.

**Stephanie Ruhle**

**00:23:39**

Can we trust you?

**Kamala Harris**

**00:23:41**

Yes. Yes. I am not perfect, but I will tell you, I'm always going to put the needs of the people first.

**Stephanie Ruhle**

**00:23:52**

Madam Vice President, thank you for your time today.

**Kamala Harris**

**00:23:54**

Thank you. Thank you. Mhm.