



The Obama Administration: Standing Up for Women and Families

Over the course of our nation's recent history, women have made great strides in breaking down barriers and pursuing their portion of the American dream. Women now serve in combat and steer some of America's most successful businesses. They are world-class athletes, astronauts, and now, after the recent confirmations of Justices Sotomayor and Kagan—one-third of the Supreme Court. Yet, despite such progress, challenges still persist. Some are unique to women and girls and others are shared by families across our country. President Obama has put in place an agenda to rebuild the Middle Class and create greater economic security for women and their families. From overhauling our health care system to ending the worst insurance industry abuses like discrimination against people with preexisting conditions, to bringing much needed reforms to improve our education system and make college affordable, to ensuring greater accountability for Wall Street and stronger financial protections for consumers, the tough choices the President has made since taking office will have a long-term impact on American women and families.

Fighting for Jobs and Economic Security for America's Families

When President Obama came into office, he inherited an economy in freefall that was losing as many as 750,000 jobs a month. The President acted immediately to stop our economy from going into another Great Depression and reverse the dangerous trend of job loss. We've invested in small businesses—the backbone of American job growth—with 16 tax cuts and zero taxes on capital gains for investments, created the clean energy jobs of the future by encouraging companies to build the windmills, solar panels and electric car batteries that will power our economy here in America, and have begun to rebuild America's roads, railways, runways so America's businesses can compete anywhere in the country and in the world. We've expanded the availability of SBA loans to small businesses, which are three to five times more likely to go to women and minority-owned businesses than conventional bank loans. We've supported jobs for teachers, and invested in child care and Head Start programs to help support working parents. Now, instead of losing jobs, during the past eight months, the economy has created an average of nearly 95,000 new private sector jobs each month.

While we have begun to turn the corner on the recession, there is more to do to strengthen the Middle Class, create jobs and provide economic security for America's families. That's why the President is fighting to make permanent tax cuts for Middle Class families worth up to \$2,000 for the typical family; close tax breaks for companies that create jobs overseas so we can make the largest increase in history for research and development at home; doubling exports over the next five years and providing a \$2,500 per year tax cut to help middle class families afford college. The President has also called for support to provide childcare for nearly a quarter million more children, which will enable their parents to find and keep their jobs. He has stood up for consumers by cracking down on unscrupulous credit card and mortgage lenders, passing a Patient's Bill of Rights and standing up for Social Security's promise by opposing dangerous privatization schemes.

He has also put the nation back on the path of fiscal responsibility by committing to end the Bush Tax Cuts for the wealthiest Americans, saving \$700 billion we can't afford; ending wasteful defense spending that our military doesn't want, that costs too much and does not increase America's security; restoring common-sense budgeting rules that only spend what we can pay for; and implementing a three year discretionary spending freeze, outside of national and homeland security, to help rein in the deficit,

Ending the Worst Insurance Industry Abuses and Making Health Care More Affordable

The Affordable Care Act, passed by Congress and signed into law by the President in March 2010, gives all Americans better health security by putting in place comprehensive health insurance reforms to hold insurance companies accountable, end the worst industry abuses, lower health care costs, guarantee more choice, and enhance the quality of care.

Between now and 2014, a series of reforms will be implemented to create a new competitive private insurance marketplace that will expand access and lower costs. Already, consumers are getting more control over their health care. On September 23rd, the Patient's Bill of Right went into effect and put an end to the worst industry abuses. Today, insurance companies can no longer put a lifetime limit on coverage, so cancer patients and other suffering from serious and chronic diseases can get the treatments they need. Insurers can't discriminate against children with preexisting conditions, adult children up to the age of 26 can now be covered under their parent's plans, individuals have a new right to appeal coverage decisions to an independent 3rd party, and the use of annual limits on coverage is restricted until it's banned completely in 2014. Access to care is also expanded, including guaranteeing choice of a primary care provider within a plan's network, including OB-GYNs and pediatricians, and the right to go to an emergency room outside of a network without higher out-of-pocket costs. If an individual joins enrolls in a new plan on or after September 23rd, they will receive recommended preventive services without out of pocket costs, including mammograms, pap smears, diabetes and obesity counseling, immunizations, and pre-natal and new baby care. A new consumer website, HealthCare.gov, provides one-stop shopping for comprehensive coverage options based on an individual's personal situation, including for the first time ever pricing information on private plans to increase transparency and competition among plans.

Because they lack purchasing power and the ability to pool risk, individuals and small businesses too often pay the highest rates in the nation when it comes to insurance. In 2014, that changes when new competitive state insurance marketplaces, called Exchanges, are established to allow small businesses and individuals to pool together and have access to more affordable and higher quality choices of private insurance, the same choices as Members of Congress. Individuals and families purchasing health insurance through Exchanges may also qualify for tax credits and reduced cost-sharing depending on their income, and small businesses will have access to expanded tax credits.

Also in 2014, the new law makes it illegal for insurance companies to deny any woman coverage because of a pre-existing condition or charge more because of health status or gender. Before the Affordable Care Act a healthy 22-year-old woman could be charged premiums 150 percent higher than a 22-year-old man.

According to an independent analysis by the Commonwealth Fund, up to 15 million women who now are uninsured could gain subsidized coverage under the law and 14.5 million insured women will benefit from provisions that improve coverage or reduce premiums.

Standing Up for Equal Pay for Equal Work

In America today, women make up nearly half of the workforce yet, even in 2010, women make only about 77 cents for every dollar that men earn. The gap is even more significant for working women of color, and it affects women across all education levels. This is not just a question of fairness for hard-working women. Paycheck dis-

crimination hurts families who lose out on badly needed income. That's why the President created the National Equal Pay Enforcement Task Force and increased resources for the agencies enforcing existing equal pay laws.

But our existing laws are not enough. Upon taking office, the first bill President Obama signed into law was the Lilly Ledbetter Fair Pay Act preventing employers from using the statute of limitations to block wage discrimination claims by workers who learn that they are victims of discrimination years after the discrimination begins. The President has also called on Congress to pass the Paycheck Fairness Act, which will stop retaliation against employees who share or seek wage information and close a loophole that some employers use to avoid paying women equal wages.

Protecting Consumers with the Credit Card Bill of Rights, Wall Street Reform

Too many responsible women have paid the price for an outdated regulatory system that left our financial system vulnerable to collapse and left families without adequate protections. Women were 41% more likely to have received high-cost subprime loans, and remain at higher risk for retirement insecurity. In 2009, President Obama signed a new law to prevent credit card companies from charging hidden fees and arbitrary rate hikes. He also put forward a plan to rein in excessive risk on Wall Street and preserve economic opportunity on Main Street. In July, President Obama signed into law the Wall Street Reform and Consumer Protection Act of 2010, which, based on the President's plan, puts in place the strongest consumer financial protections in history, including the creation of a new Consumer Financial Protection Bureau. This fall, he appointed consumer advocate Elizabeth Warren to help set up the new bureau and move quickly to put new consumer protections in place, such as cracking down on the abusive lending practices that led to the financial crisis and requiring greater disclosure so families can identify and avoid high cost, high risk products that don't meet their needs.

Winning the Future Through Education and Worker Training

In just ten years time, America went from being number one in college graduation rates among young adults to number nine in the world. Our graduation rates fell, and the cost of college exploded. President Obama believes that nations that out-educate us today will out-compete us tomorrow, and that a good education is critical to ensuring everyone gets their piece of the American Dream. That's why the President has made a commitment to raise the graduation rate by 2020 to put America back on top. He has launched a *Race to the Top* for America's schools with strong new reforms that demand excellence and the finest teachers in our classrooms, and he has removed the barriers that keep young people from affording a college education, including tripling the investment in college tax credits for middle class families through the American Opportunity Tax Credit created in the Recovery Act.

In March 2010, President Obama also signed the Health Care and Education Reconciliation Act of 2010, which delivered a significant down payment on the President's ambitious agenda to ensure America once again leads the world in college graduation rates and help more Americans earn a college degree. This legislation, which represents the largest investment in higher education since the G.I. Bill, expands college opportunity for all Americans by:

Ending \$60 billion in wasteful subsidies to big banks and rolling it back into financial aid for college students;

- Strengthening the Pell Grant program to ensure that all eligible students receive an award—providing funding to an additional 820,000 students as a result.
- Providing an historic investment in community colleges—\$2 billion over four years—to expand education opportunity and career training programs and prepare more students for the jobs of tomorrow.
- Investing in Historically Black Colleges and other Minority Serving Institutions,

- Helping student borrowers manage their student loan debt by capping repayments at 10% of their discretionary income.
- Promoting Workplace Flexibility and Work-Family Balance

For the majority of American families, it is no longer the case that one parent is the breadwinner while the other is the caregiver. Women now make up nearly half of all workers on U.S. payrolls, and two-thirds of children in America are being raised with a single parent or in a home where both parents work. The economic stability of American families depends in part on policies that help them balance work and care-giving obligations. These policies include workplace flexibility; affordable, quality child care and elder care; supporting family caregivers; and enforcing equal pay laws. That's why the President's Budget proposes doubling the Child and Dependent Care Tax Credit for middle-class families making under \$85,000 a year, builds on historic increases in Head Start and child care provided in the Recovery Act, and helps states provide paid family leave to workers. The President, Vice President, First Lady and cabinet officials have held forums to promote workplace flexibility, and to encourage employers and workers in the public and private sectors to explore and implement best practices that help families and employers alike.

Ending the War in Iraq and Standing Up for Our Veterans

President Obama is delivering on his commitment to responsibly end the war in Iraq. On August 31, in an Oval Office address to the nation, the President announced that the American combat mission in Iraq has ended. The President has removed nearly 100,000 troops from Iraq and we are on track to remove all U.S. forces by the end of 2011. To honor those who courageously serve our country, President Obama provided one of the largest funding increases in decades to help create a 21st century Veteran's Administration that provides veterans better health care, better services, and better support. The Administration is also helping veterans transition back to civilian life by helping them get jobs and sending them to college through the post-9/11 GI Bill, which has already helped more than 300,000 veterans or a member of their family pursue their dream of a college education. The Administration is also providing unprecedented resources to treat the wounds of today's wars—traumatic brain injury and post traumatic stress disorder—and to provide additional resources to help family members and caregivers who put their own lives on hold to care for their loved one.

Women make up 15 percent of today's active-duty military, and continues to expand, including, for example, the addition of women to the submariner officer corps earlier this year. To answer the unique needs of this growing community, the Obama Administration is delivering comprehensive primary care for women Veterans at all VA facilities by 2013, placing full-time Women Veterans Program Managers at 144 health systems and expanding outreach to women Veterans in communities across the country.

Preventing Violence Against Women and Children

The Violence Against Women Act, originally authored by Vice President Biden, plays a key role in helping communities and law enforcement combat domestic violence, sexual assault, and stalking. At home and abroad, we are working to promote policies that seek to eradicate violence against women. That dedication starts with the first ever White House adviser on Violence Against Women to ensure a federal government-wide focus and coordination on this important issue affecting families across the country.

With the Recovery Act, we put \$225 million to work to address violence against women in communities across the country, creating 5,000 jobs in the process. The Recovery Act has also put thousands more police officers on the street, funded mentoring programs for at-risk youth in hundreds of communities and bolstered law enforcement efforts in cases of Internet Crimes Against Children and child exploitation.