



What Women Want

2012 Town Meeting

Participant Guide

September 29, 2012

“In a democratic society we must live cooperatively, and serve the community in which we live, to the best of our ability. For our own success to be real, it must contribute to the success of others.”

Eleanor Roosevelt

National Underground Railroad Freedom Center
Cincinnati, Ohio

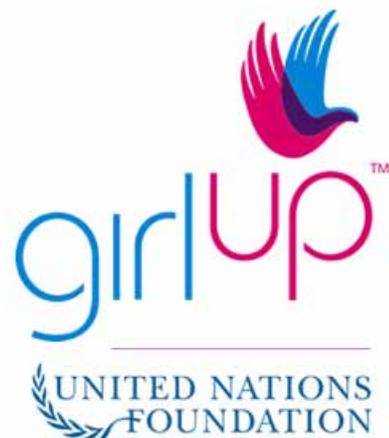
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Welcome, Women of Cincinnati!

On Saturday, September 29, 2012, at the National Underground Railroad Freedom Center, you will be joining other Cincinnati-area women to participate in a Town Meeting hosted by the YWCA and facilitated by AmericaSpeaks. The women in attendance represent the political, economic and racial demographic mix of the Cincinnati area. You will spend the day discussing issues and policies important to you and solutions that are relevant to your community and to the country at large.

As an organization dedicated to empowering women, we were surprised to learn that there has never been an event like this – focused on what matters to women with only women at the table. We all know how important women's voices are in the upcoming presidential election and beyond, so we designed this as a day where the YWCA, Cincinnati and the nation can hear directly from you on your priorities and concerns.

This interactive, non-partisan female town meeting will examine major issues facing women in our country today and the policy options for addressing these issues after the November 2012 elections. You will be discussing solutions to some specific economic, health and civil rights challenges now confronting many women and their families.

The Town Meeting is being led by AmericaSpeaks, an organization that aims to reinvigorate American democracy by engaging citizens in the public decisions that most impact their lives and to ensure that the diverse voices in the room are all heard. AmericaSpeaks conducts large-scale 21st Century Town Meetings® across the country to support civic engagement and facilitate civic input via technology. This is the first women-only meeting they have conducted.

A final report with lessons learned and policy recommendations from the day's discussions will be prepared and delivered to policy-makers and candidates running for national, state and local leadership positions.

This Participant Guide provides background information to assist you in your deliberations and in preparing your contributions to the discussion. We are also taking this opportunity to showcase and discuss the results of our national survey, *What Women Want 2012: A YWCA USA National Survey of Priorities and Concerns*. Lake Research and Associates in partnership with Kellyanne Conway conducted this national poll on behalf of the YWCA as a follow-up to our 2008 survey to determine the most important issues for women of all races and economic backgrounds in this country. The 2012 survey results included in your Participant Guide will be a focal point of a discussion with the pollsters Celinda Lake and Kellyanne Conway at the Town Meeting. As with the final report, the survey results will shape recommendations for policy solutions going forward at the national, state and local levels.

Civil, civic engagement is important, especially in the current partisan, polarizing environment. We hope this event will amplify women's voices for this election and beyond. On September 29th, please come prepared to add your voices to those of other women and join your fellow citizens in this democratic forum!

Sincerely,



Gloria Lau, Interim CEO
YWCA USA



Charlene Ventura, President & CEO
YWCA of Greater Cincinnati

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The What Women Want 2012 Town Meeting will be facilitated with event partner AmericaSpeaks, an organization that aims to reinvigorate American democracy by engaging citizens in the public decisions that most impact their lives. They have a strong history of convening non-partisan forums that bring together key constituencies to identify issues that matter to them. The Town Meeting will utilize AmericaSpeaks' 21st Century Town Meeting[®] Model that combines informed, facilitated discussion with participatory technology to collect table discussion data in real time and allows for individual prioritization with electronic keypads.

2012 Town Meeting Overview



Why are we coming together?

The purpose of the Town Meeting is to create a visible, national and civil platform for dialogue on the issues of most concern to women leading into the 2012 election. We believe that this will inform the debate on these issues and inspire more women to vote in November.

What will we discuss?

Our collective knowledge and insight will generate a clear picture of what is most important to the women of Cincinnati. The agenda will focus on national policy options in the following areas:

- Jobs Crisis
- National Debt
- Affordable Care Act (ACA)
- Racial Justice and Voter Rights

Who will attend?

A diverse group of participants are gathered in Cincinnati, Ohio to represent all women. Age, income, political spectrum and race/ethnicity were all taken into consideration in the recruitment process. What is expected of participants? What is your role?

We ask that you take time to review this guide prior to the town meeting. Please share the information with your family, friends and colleagues. Think about important issues or policy options that have not been considered. On the day of the town meeting, come prepared to speak up and share your ideas, listen carefully and respectfully to what others have to say, and be open to working as a group. We hope you will step forward and take an active role in the day's activities and also in the upcoming election and beyond.



What makes this town meeting different?

AmericaSpeaks is facilitating the day using state-of-the-art technology to gather your opinions about the future of women. Participants will be organized in small groups of 8-10. Each table will have a facilitator to guide you through the discussion and report your thoughts into a laptop computer. You will then use keypads to vote on the results of the discussion.

What are the outcomes of *What Women Want 2012*?

1. Examine the major issues facing women in our country today and the policy options for addressing these issues after the November 2012 elections.
2. Identify shared values that participants want to guide the way our nation addresses issues of importance to women.
3. Delineate shared national priorities for creating the future that women would like to see and report recommendations to candidates and decision makers in Washington.
4. Recommend ways for Cincinnati women to remain informed and engaged on the issues leading up to and after the elections.

How will *What Women Want 2012* make a difference?

This election cycle, women's voices are more important than ever. What Women Want 2012 will highlight the issues you care about most, influencing the discussion around women's wants and needs in the October Presidential and Vice Presidential debates and in other federal, state and local races this fall. Participants will become influencers in their communities, spurring more women to cast informed votes and become more engaged members in their communities and the nation.

At the end of the day, each person will receive a report on the values, vision and priorities recorded from the day. The results are meant to align organizations across sectors in new and innovative ways.

Economic Empowerment: Jobs Crisis



Background on Jobs Crisis

Women and girls in the United States face unprecedented challenges in the 21st century economy—an economy struggling to rebound after the worst crisis since the Great Depression - combined with a mounting national debt. Because of the weak economy, our nation is focused on both improving the jobs situation in the short-term and addressing the federal debt in the long-term.

Right now, the unemployment rate in the United States is 7.5 percent for women and 8.1 percent overall. Many women are working only part-time when they would like to work full-time, or are employed in jobs that do not utilize their skills or education. Similarly, our national debt has grown to \$11 trillion, and is projected to increase in size in the coming decades.

These issues are front and center now, as Congress will make decisions on spending, tax and employment policies in the very near future that will have significant impact for years to come. The unique needs of women (who make up 50 percent of the U.S. population) need to be considered in the jobs plan and deficit reduction plan pursued by Congress this fall. Thus, the challenge for our nation is to address the jobs crisis and reduce our national debt, while simultaneously taking into account the unique needs of women.

Middle-Class Decline

Long before the recession began in December of 2007, the middle class faced stagnant wages, rising costs, and declining mobility (ability to move between socioeconomic classes, such as out of poverty and into the middle class or from the middle class to the upper class).¹ Real median income has fallen over the past decade and still has not made up ground lost since the economic collapse. In 2011, the real median household income for all households in the United States was \$50,054, down from \$50,599 in 2009.²

“Those in the middle class have consistently said they are most worried about not earning enough money, the high costs of living especially paying for health care, housing, and college—and risks such as maintaining a decent standard of living in retirement and losing their job. Sadly, Americans have also been telling pollsters for the past several years—even before the Great Recession—that they think their children will be worse off than they are.”

Center for American Progress Mobility Report

Many women and their families, including middle-class families, are living paycheck to paycheck, struggling to make ends meet. In addition, one of the primary assets of many families—their homes—has decreased in value, leaving families with less equity and large mortgage payments. Losses in the stock market during the economic collapse, the resulting decline in the value of 401k and retirement investments, and the need to tap into savings have reduced the financial resources available to women and families.

Household Type	2011 Median Household Income	Pre-2011 Peak Household Income
All Households	\$50,054	\$54,932
Asians	\$65,129	\$72,821
Non-Hispanic White	\$55,412	\$59,604
Hispanic	\$38,624	\$43,319
Black	\$32,229	\$38,747

Rising Poverty and Hardship

Since 2007, the poverty rate (percentage of people in our nation living in poverty) has increased every year.³ Last year, 15.1 percent of the U.S. population lived in poverty. For women, the number was higher.⁴ This means that in 2010 (Poverty rates remained unchanged from 2010 to 2011 according to recent Census Bureau data), 46.2 million people lived in poverty - the highest number of people since the government started tracking poverty in the 1950s⁵. Of these, over 25.7 million were women.⁶

Household Type	% of these women in poverty 2010
All Women	14.5%
Women with Disabilities	23.2%
Native American Women	26.4%
Black	25.6%
Hispanic	25%
Asian	12.2%
Non-Hispanic White	10.4%

Employment

The economic crisis and slow recovery have taken a toll on women’s employment. In 2011, only an estimated 59.8 percent of working women were employed in full-time, year-round positions.⁷ As of June 2012, women have regained only 38.7 percent of the jobs they lost since the start of the recession, while men have regained 46.2 percent of the jobs they lost.⁸

A major problem facing women today is that an important field of employment for them—government jobs—has declined. For example, since 2007, an estimated 439,000 jobs have been lost in the government sector; 252,000 were jobs held by women.⁹ And since July of 2009, for every ten jobs women have gained in the private sector, they have lost more than four government sector jobs.¹⁰ While jobs in the government sector have suffered, one bright spot is that there has been strong growth in non-government education and health services — industries in which women are heavily employed.

“Most public sector [government sector] employees’ work at the local level and that is where most of the job losses have occurred, including teachers, librarians, police and firefighters. Education accounts for over half of state and local public sector jobs, and about 70 percent of people working in state and local education are women.”²⁶

Eroded Wages

During this period, wages for workers have decreased over time while prices for items such as gas, food and rent have increased. A prime example of wage erosion is what has happened to the minimum wage. Today, the federal minimum wage is \$7.25 or \$15,080 a year for a 40-hour workweek, 52 weeks a year. This is \$7,970 below the poverty line for a family of four, or \$4,010 below the poverty line for a family of three. Nearly two-thirds of people working for minimum wage are women, including many women of color. If the minimum wage was increased from \$7.25 per hour to \$9.80, more than 28 million workers would get a raise, nearly 55 percent of them women.¹¹ The Ohio state minimum wage is \$7.70 per hour and \$7.25 for those employers grossing \$283,000 or less.¹²

Potential Policies for Improving the Jobs Crisis Affecting Women

The six policies below represent a range of proposals from varying political ideologies to address job creation for women and their families.

1. Pass the American Jobs Act in Congress to stimulate job creation.

- The American Jobs Act (AJA) contains three main types of provisions: 1) job creation; 2) modernizing the economy; and 3) provisions focusing on workers and employers.
- The purpose of the AJA is to put more people back to work and put more money in the pockets of working women and men.
- The AJA would help create jobs for construction workers, engineers and others by providing funding to help build and repair our infrastructure.
- AJA includes funding for state and local governments to hire workers such as teachers, librarians, police officers and fire fighters.
- The AJA also cuts taxes for small businesses and individuals. Under the AJA, Ohio would receive an estimated \$3.85 billion dollars for job creation.¹³

2. Pass initiatives to stimulate business growth and investment.

- Provide tax cuts for businesses so they can expand and hire more workers. This will jump-start the economy and help address the unemployment rate.
- Curb government regulation. Excessive regulation by federal agencies creates uncertainty and raises costs for businesses as well as discourages investment and job growth.

3. Renew the Workforce Investment Act (WIA) which funds job training and education for women and helps move women into high demand sectors such as health care.

- WIA would help address the unemployment rate among women and would boost the economy over the long run. The WIA would help move unemployed workers, and workers seeking to upgrade their skills, into high demand, living wage jobs.
- WIA would also help address health care shortages in primary care such as physicians and nurses. The current public health workforce is inadequate to meet the health care needs of the U.S. population; shortages are projected to grow substantially by 2020.

4. Enact legislation to promote student loan forgiveness.

- Today's young adults and working women need the education, skills and training necessary to compete for jobs in a global marketplace and become economically and financially successful.
- One way to ensure the next generation has the skills and education to obtain good paying jobs is to provide access to higher education. In fact, studies have shown that education leads to higher lifetime earnings and lower unemployment rates.
- For the first time, student loan debt has surpassed credit card debt in the United States. Student college loan debt is now higher than all credit card debt in the country combined. Nationwide, student debt is at \$870 billion compared to \$693 billion for credit card debt.¹⁴

5. Invest in early childhood education programs including pre-k and Head Start.

- Child care and early education are critical to child development, school readiness, and preparation for lifelong learning.
- Access to these programs makes it possible for parents to obtain and retain employment.
- Finding affordable, accessible and quality child care is difficult for many parents.
- Many families earn too much money to qualify for assistance. Those who do qualify may be subject to waitlists, cutbacks in assistance or a lack of available quality care.
- One way to address the crisis is to invest in early childhood education programs by raising the amount parents can earn while receiving child care assistance.

6. Ensure women receive equal pay for comparable work by passing a bill such as the Paycheck Fairness Act (PFA).

- Women's earnings make up more and more of a family's household income. Yet, women still earn less than men. In 2011 women earned on average 77 cents for every \$1.00 men earned.¹⁵ And for women of color, the pay gap is even worse.
- The fact that women earn less than men means that over the course of their lifetimes, women have less money to pay for items their families need, such as health care, housing, child care, groceries and tuition; and it also results in lower Social Security benefits for women when they retire.
- The PFA would address the pay gap by allowing victims of wage discrimination based on gender to receive full compensatory and punitive damages.
- PFA would prohibit employers from retaliating against employees for inquiring about, discussing, or disclosing their wages or that of another employee and make employers who violate sex discrimination prohibitions liable for damages.

Health Care



Background on Health Care Reform

Women have a unique stake in health care reform and health care-related policies. They are not only consumers of health care; in fact, women make 80% of household health care decisions including for children, spouses and aging parents.

Leading up to passage of the Affordable Care Act (ACA) in 2010, various debates surfaced about affordability, access and quality. It was not uncommon to hear that even women with health insurance found that their plans did not adequately cover needed procedures, treatments, tests or medicines, especially in the area of reproductive health. Covering the uninsured was a central conversation and debates around health care reform had both moral and financial dimensions. Should the uninsured not be covered by health care, they would likely need to access emergency rooms or other forms of care, which would result in higher costs for everyone. Another major debate emerged around the role of insurance companies and their ability to deny health coverage based on pre-existing conditions or charge higher rates simply because the applicant was a woman. Regardless of one's party affiliation, many agreed that women and their families deserved more transparency from insurance companies in terms of prices, better access and improved quality.

Current Political Landscape on Affordable Care Act

We are at a unique moment in our country's history. In June 2012, the U.S. Supreme Court upheld the Affordable Care Act (ACA) that had been signed by President Obama on March 23, 2010. There are provisions of the ACA designed to improve access and affordability, especially for women. At the same time, debate continues about the future of the ACA. Although the Supreme Court upheld the ACA, there are some public officials who would like it repealed or replaced. Questions have emerged about whether the ACA will really control costs and improve delivery and access to care.

In addition to the recent decision of the Supreme Court, policymakers are currently debating the future of Medicare and Medicaid, two longstanding programs that provide health care to women, seniors, children and people with disabilities.

Some have argued that the current structure of Medicare and Medicaid is unsustainable and the costs need to be reined in or the programs will not be there for future generations. Three health insurance programs – Medicare, Medicaid, and the Children's Health Insurance Program (CHIP)—together accounted for 21 percent

of the Federal budget in 2011, or \$769 billion. Nearly two-thirds of this amount, \$486 billion, went to Medicare, which provides health coverage to around 48 million Americans over age 65. Currently, just 13 percent of Americans are ages 65 and older. By 2030, when the Baby Boomers have reached age 65, 18 percent of the nation will be at least 65, according to Pew Research Center population projections.¹⁶

Under recent Congressional budgets, some proposals have suggested turning Medicaid into a block grant (federal lump-sum payments to states) and converting Medicare into a voucher system. The aim is to give states more flexibility to design programs to fit their state populations, control escalating costs, and give patients more choices over their health care needs. Opponents of Medicare vouchers and Medicaid block grants cite that overhauling these programs will ultimately shift costs onto the states, health care beneficiaries and health care providers, and that such proposals will not adequately cover the costs and needs of seniors, women, and people with disabilities and children.

Affordable Care Act Policies

The seven provisions below represent some of the most widely debated and well-known provisions that impact women and families under the ACA.

1. Expansion of Medicaid

Under the ACA, Medicaid would be expanded to cover all individuals under age 65 (children, pregnant women, parents, and adults with dependent children) with incomes up to 133 percent of the Federal Poverty Level. The federal government would pick up nearly 100 percent of the cost for new enrollees made eligible by the expansion from 2014-2016, but these federal subsidies are reduced to 90 percent in 2020, leaving state taxpayers on the hook for 10 percent of a very large cost. This solution assumes that the federal government does not reduce its share of payments in the future.

- Proponents of Medicaid expansion argue it will reduce the number of uninsured and expand care to the sickest Americans. In the long run, this will drive down costs. Medicaid expansion will help free up state and local spending that now goes to care. State and local governments help offset the cost of care that is provided to uninsured patients who cannot afford to pay—paying an estimated 30 percent of the cost of uncompensated care.¹ The ACA will roughly halve state spending on uncompensated care, generating savings of \$26-\$52 billion¹⁷ for state and local governments.
- Others believe that Medicaid expansion would be harmful to states because it would put a tremendous strain on state budgets and increase dependency on federal government programs. With rising health care costs and extended periods of high unemployment, Medicaid costs are usually the second largest budget item for a state.¹⁸ Opponents of ACA's expansion of Medicaid also argue it would create big-government when in reality, the goal is to shrink the cost of health care and **expand** opportunities for people to get a job so more people can afford it. Nonetheless, those opposed to Medicaid expansion believe that the cost of putting this provision in effect would lead to growth in Medicaid spending that would leave states in a worse financial position than under the pre-ACA system.

2. Individual Mandate for Health Care Coverage

The ACA requires that all U.S. citizens and legal residents obtain health care coverage. Exemptions will only be granted for financial hardship, religious objections, undocumented immigrants, those for whom the lowest cost plan option exceeds 8 percent of an individual's income and those with incomes below the tax filing threshold (in 2012 the threshold for taxpayers under age 65 was \$9,500 for singles and \$19,000 for couples).¹⁹

¹ Uncompensated care is an overall measure of hospital care provided for which no payment was received from the patient or insurer. Often uncompensated care arises when people don't have insurance and cannot afford to pay the cost of care.

Those without coverage will pay an IRS tax penalty of \$695 per year, up to a maximum of three times, which amount to \$2,085 per family or 2.5 percent of household income. The penalty will be phased-in according to the following schedule: a flat fee of \$95 in 2014, \$325 in 2015, and \$695 in 2016 or 1.0 percent of taxable income in 2014, 2.0 percent of taxable income in 2015, and 2.5 percent of taxable income in 2016.²⁰

- Proponents of the individual mandate have argued that we all pay for the cost of our health care system currently because the costs of the uninsured are absorbed into our own policies and therefore into our own family pocket books. Health insurance reform means more Americans are taking responsibility for their health care. This requires that all of us pay our fair share. Those unable to afford insurance finally have affordable options through affordability credits or subsidies, starting in 2014. Those who can afford insurance, but have chosen not to purchase it, can no longer be a burden to taxpayers. It has also been argued that the inclusion of the individual mandate will reduce uncompensated care spending since the number of uninsured under the ACA would fall by nearly half, from 50 million nonelderly people to 26 million.
- Opponents of the individual mandate have argued it is unfair to make everyone buy health insurance as it forces people to buy a product, and threatens them with a fine or “tax” if they don’t. Before the Supreme Court ruling, the constitutionality of individual mandate was commonly challenged and is still a frequently cited problem of the ACA, even after the Supreme Court has upheld it as constitutional.

3. Preventive Care

Under the ACA, women will receive preventive care without co-pays, including reproductive health services. On August 1, 2012, new guidelines went into effect requiring that all new health care plans include preventive services, like mammograms, new baby care and well-child visits, with no out-of-pocket costs such as co-insurance or deductible. All new private plans will be required to provide contraception at no-cost. Preventive care also includes reproductive health services, including sexually transmitted infection screening (such as HIV), prevention and counseling. The ACA’s Women’s Preventive Services Act includes all forms of FDA-approved contraception; screening for gestational diabetes; and screening and counseling for domestic partner violence.

4. Insurance Companies Can’t Deny Coverage to Women

Before the Affordable Care Act became law, insurance companies selling individual policies could deny coverage to women due to certain pre-existing conditions. Previously, insurance companies could classify domestic violence, cesarean sections and cancer as pre-existing conditions and deny women coverage. Under the law, insurance companies are already banned from denying coverage to children because of a pre-existing condition. In 2014, it will be illegal for insurance companies to discriminate against anyone with a pre-existing condition.

5. Gender Rating

Prior to ACA, women could be charged more for individual insurance policies simply because of their gender. A 22-year-old woman could be charged 150 percent of the premium that a 22-year-old man paid. In 2014, insurers will not be able to charge women higher premiums than they charge men. The law takes strong action to control health care costs, including helping states crack down on excessive premium increases and making sure most of your premium dollars go towards your health care.

6. Delivering New Coverage Options for Americans with Pre-existing Conditions

Health plans that cover children can no longer exclude, limit or deny coverage to your child (under age 19) based on a pre-existing condition. In addition, the law created a new program called the Pre-Existing Condition Insurance Plan (PCIP) to help provide coverage for uninsured people with pre existing conditions until new insurance market rules that prohibit discriminating against anyone with a pre-existing condition go into effect in 2014.

7. Allowing Kids Under 26 to Stay on Their Parents’ Plan

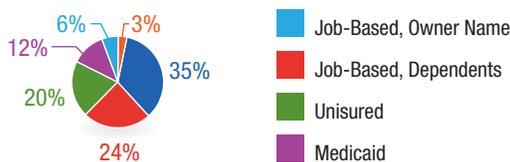
If your plan covers children, you can now add or keep your children on your health insurance policy until they turn 26 (except, in some cases, when your child’s employer offers health coverage). It doesn’t matter whether your child is married, living with you, in school, or financially independent on you.

Overview of the U.S. Health Care System

Women's Health Care Coverage

Quality, affordable health care is critical to everyone, especially women, children and people of color, many of whom have inadequate health care coverage or no health care coverage at all. Nationally, more than 80% of women between the ages of 18 and 64 have some form of health insurance. The majority (59%) are covered through employer-sponsored health insurance. A small share of women (6%) purchase private insurance through individual policies. The public sector covers many women: Medicaid, the public program for the poor, assists 12% of the population; Medicare covers 3% of women under 65 with disabilities; and a small share of women (3%) are covered under other government health care, such as military sponsored insurance through CHAMPUS and TRICARE.²¹

Women's Health Insurance Coverage, 2010



Despite the array of private and public health coverage options available, 20% of women ages 18 to 64 do not have health insurance.

Medicaid provides health care to some of the most vulnerable populations, including pregnant women, their children, people with disabilities and seniors. Medicare has been operating since 1965, and guarantees access to health insurance for Americans ages 65 and older and younger people with disabilities.

According to the U.S. Census Bureau 19 million women, nearly one in five, do not have health care insurance. Uninsured women are

more likely to suffer serious health problems. They tend to postpone treatment, and many don't fill needed prescription drugs because of cost. Many don't get preventive care, including lifesaving screening tests such as mammograms, screenings for cervical cancer and pap tests. The lack of health insurance can be deadly, as research has shown that uninsured adults are more likely to die earlier than those who have insurance.

Why are health care costs rising?

As health insurance costs soar, employers cut benefits, or jobs disappear and millions of people slip through the cracks and lose their coverage. These are working Americans who make too much money to qualify for Medicaid, but don't have enough money to buy health insurance. Also, women are twice as likely as men to be insured as a "dependent" on a spouse's plan. This is in part because women are more likely to work part-time and have lower incomes, and are therefore likely to rely on spousal coverage. Women risk losing coverage if they divorce, are widowed or if their spouse loses a job.

The rising costs of health insurance affects insured women. Some key factors driving health care spending are a rise in chronic conditions, medical technologies, and prescription drugs, and administrative costs. According to one national survey, one in six privately insured women postponed or went without needed care because she could not afford it. In 2012, a typical insurance premium for individuals cost \$5,615 and \$15,745 for families.²²

Women also utilize more health care than men, in part because of their need for reproductive services.

National Debt Impacts Economic Well-being



The federal government’s budget and tax policies impact the economic well-being of women and girls. Through their yearly budgets, federal, state and local government outline priorities and how much money such programs will receive. Budgets fund programs impacting women and children: K-12 education, student loans, battered women’s shelters, rape crisis programs, affordable housing and nutrition assistance.

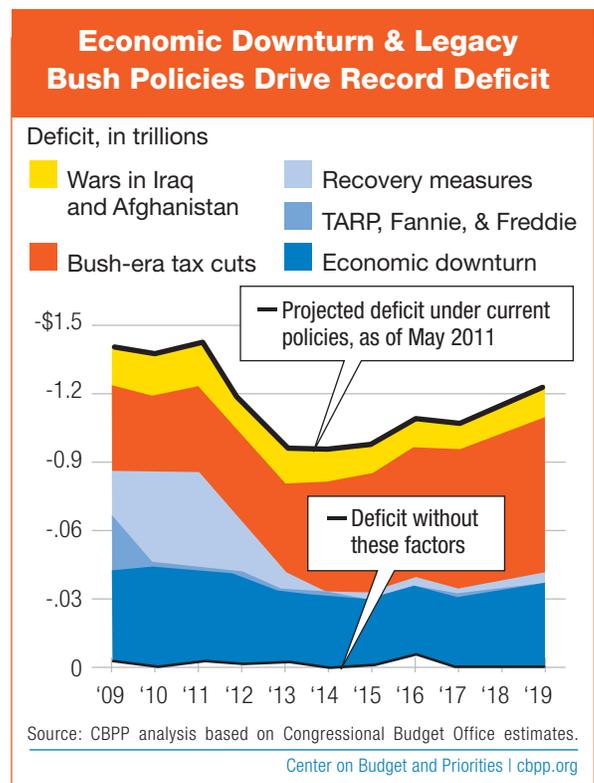
Deficit: The amount that spending exceeds taxes in a given year, which is an additional amount the government must borrow.

Debt: The total amount of deficits (offset by the total amount of surpluses) the government has accumulated since the founding of the country.

Today, in addition to the nation’s high unemployment rate and sluggish economic recovery, our federal debt is a major issue facing the nation. Currently, our nation’s debt amounts to \$11 trillion dollars and is growing daily. And, this money must be paid back with interest.

The nation’s debt is expected to grow substantially over the long-term, in large part because of the aging population of our nation and the high costs of health care, especially Medicare, Medicaid, and Social Security, the federal programs that help the elderly, the disabled, and the poor.

Because of the debt and its projected growth in the future, we must make hard choices regarding spending and tax policies to put our nation on a sustainable path forward. Our nation’s debt hinders our ability to invest money in areas that are important to women, such as education, jobs, and health care. And, it impacts our nation’s ability to respond to the needs of women who are elderly, disabled, living in or near poverty, or who are unemployed.



Reducing the National Debt by Raising Revenue

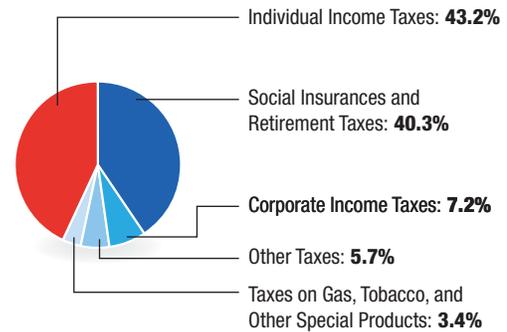
Three choices are available for reducing the debt and deficit cutting federal spending, raising taxes, or a combination of both. In Washington, D.C., discussions have centered around what specific spending could be cut, who would be impacted, what taxes would be raised, and who would feel the impact of tax increases.

This fall, Congress will consider whether or not to extend the tax cuts passed in 2001 and 2003, commonly referred to as the “Bush tax cuts,” which expire at the end of 2012. These tax cuts are recognized by some as one of the drivers of the current national debt.

The tax cuts include policies that assist low-income, middle-income and high-income individuals and families though it is widely recognized that the majority of the benefits of the tax cuts went to people making over \$200,000 a year and especially those making over \$1 million a year. The debate in Congress is whether to extend all of the tax cuts as they currently are or change the tax cuts. One idea is to extend everything. The other idea is to limit the amount of money that people can get a tax cut on such as up to the first \$200,000 an individual earns or \$250,000 a family earns. The level at which tax cuts are set will impact the economic well-being of families and also determine the amount of money the federal government can use to lower the national debt.

Earnings in One Year	Average One Year Tax Cut	Average Nine Year Tax Cut
\$40,000-\$50,000	\$1,000	\$9,268
\$200,000-\$500,000	\$8,000	\$74,214
Over \$1 million dollars	\$110,000	More than \$1 million dollars

Revenue Sources in 2010



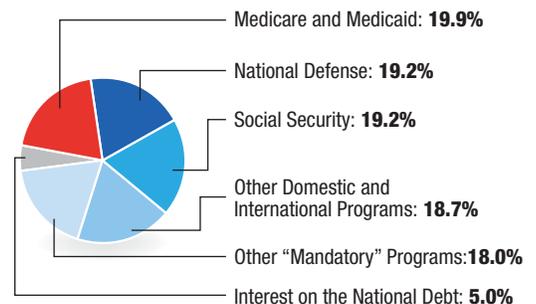
Reducing the National Debt by Cutting Spending

Many believe government spending will need to be cut to reduce our nation’s debt. Areas of spending discussed for cuts include: programs in defense, Medicare and Medicaid, Social Security, and domestic discretionary funds, which are a source of funding for a range of programs and services described.

Health Care: One of the main drivers of our future debt and deficits is the rising cost of health care and the aging population, both of which contribute to the cost of Medicare and Medicaid. Cutting spending, changing the structure of, and/or raising eligibility requirements for these programs have been suggested as ways to address the debt.

Social Security: Social Security provides retirement, survivor, and disability benefits to 53 million Americans – one out of every six of us. As the baby boom generation retires, Social Security will need to redeem bonds in order to pay benefits. Because the government is spending more than it brings in from revenue, policymakers will need to find the money by raising new revenue, reducing benefits, or borrowing more, which will add to the deficit. Ensuring the solvency of the system is the core challenge of Social Security reform.

Spending in 2010



National Defense: There is support among the public and some policymakers for reducing national defense spending as a means of debt reduction. Defense spending increased after September 11, 2001 and the wars in Iraq and Afghanistan have cost the country at least a trillion dollars.

Non-Defense Discretionary Programs: Programs the President and Congress must agree to fund each year are referred to as discretionary programs. Two types of items make up discretionary programs—spending on defense programs and spending on programs that are not defense. Non-Defense Discretionary programs include education, job training, research, law enforcement, human needs, environmental protection, childcare and Head Start programs, cancer research and others. This non-defense spending represents 12-15 percent of the federal budget, but it is one of the first parts of the federal budget subjected to cuts when elected officials are looking to reduce government spending. Last year domestic discretionary funding was reduced three times by Congress and has been capped until 2021.

Mandatory Programs: Mandatory Programs, also known as “entitlements,” include Social Security, Medicare, and Medicaid—programs that help the elderly, disabled and poor. In general, funding for these programs continues automatically each year.

Potential Policies For Reducing the National Debt

The six proposed policies below represent a range of proposals from varying political ideologies to address the national debt, which has an impact on women and their families.

1. **Extend all 2001 and 2003 tax cuts for everyone — low income, middle income and high-income earners.**

- This option would extend tax cuts for all, at all income levels. Low- and middle-income families would continue receiving a tax break. Wealthier individuals would receive a tax break on all their earnings below and above \$200,000 and the same for families earning \$250,000. For example, an individual earning \$1 million a year would receive a tax cut on the entire \$1 million.
- Extending tax breaks at all income levels would limit revenue coming in to address the deficit. It is estimated that from 2001-2011 the 2001 and 2003 tax cuts added \$3.2 trillion to the deficit and extending the tax cuts for another 10 years is estimated to add \$2.8 trillion to the deficit²³.

2. **Retain tax cuts for the initial \$200,000/\$250,000 earnings for everyone. Additional income beyond \$200,000/\$250,000 will be taxed at a higher rate.**

- Under this approach all individuals and families receive a tax cut—up to the limit of \$200,000/\$250,000. Individuals who earn more than \$200,000 a year or a family that earns more than \$250,000 a year would have those additional earnings taxed at a higher rate—the same rate that was enacted under President Clinton.
- Polls conducted this year show that there is support for limiting the tax cuts.
- At least 23 public opinion polls taken last year showed that the majority of people polled believed the debt could or should be reduced by having some increase in taxes.²⁴ People in favor of this approach believe that wealthier families need to pay their fair share in taxes, which would generate more revenue to reduce the debt.
- History shows that in times of economic need, elected officials of both parties have accepted the need for new revenues. Thomas Jefferson, Abraham Lincoln, Herbert Hoover, Franklin D. Roosevelt, Dwight Eisenhower, Richard Nixon, Ronald Reagan and others supported fair and balanced revenue approaches that asked members of society to pay their fair share.²⁵

3. Reform Social Security by raising the full benefits to 69 years of age, limiting benefits to all but the lowest wage earners and raising the limit of taxable earnings to 90 percent of total earnings.

- Recipients who become eligible for Social Security today, on average, live up to 5 years longer than those who became eligible in 1940. Today's new recipients get up to 40 percent more from Social Security over their lifetimes. As life expectancy continues rising, future retirees will receive increasingly more.
- Limiting benefits to all but the lowest wage earners would generate savings for the federal government while still protecting the value of Social Security benefits for lower-income workers against the effects of inflation.
- Lower-income senior citizens may find it harder to work longer. They may have worked in more physically demanding or stressful jobs, making it difficult for them to work another year. Due to their job skills and qualifications, they also may find it harder to stay employed or find new work in their mid-to-late 60s.
- Currently payroll taxes by employees and their employer stops at \$106,000 per year. Raising this limit to 90 percent of earnings would ensure that all individuals contribute fairly to social security.

4. Reduce defense spending. The majority of spending in this category supports the Department of Defense, operations in Iraq and Afghanistan, and other national security-related activities.

- We can no longer afford to maintain our current military posture, and we should rely more on multilateral approaches to global problems.
- Most major Western powers spend significantly less on their armed forces and they should bear more of the burden of their own defense. However, previous efforts to convince our allies to share the costs of maintaining global peace have proven unsuccessful, and we have no reason to believe that will change.
- The United States could achieve significant savings and decrease the national debt if it reduced its global role.

5. Maintain Pentagon programs but do not cut provisions that assist veterans, service members and their families, to provide for individuals currently and formerly in the military and military spouses.

- Military men and women risk their lives to fight for our country. They should have adequate wages, benefits and training.
- Ensuring good wages, benefits and training for military men and women helps encourage interest in military careers among young men and women.

6. Maintain safety-net programs and income support programs that provide cash or other assistance to low-income Americans, civilian and military retirees, persons with disabilities, and the unemployed.

- Women and children are the primary beneficiaries of safety-net programs, including Social Security, Medicare, Medicaid, SNAP/Food Stamps and the Earned Income Tax Credit (EITC). These programs help women nationwide who are elderly, disabled, low-income, living at or near poverty, or who have become unemployed as a result of economic recession and sluggish recovery.
- A strong safety net for women, children and families is essential when they fall on hard times.
- Historically, legislation to address the nation's debt has taken steps to protect the nation's most vulnerable from cuts to necessary programs and services. Previous laws excluded low-income programs from automatic cuts.

Racial Justice & Voting Rights



Background on Racial Justice

The United States is a uniquely diverse nation, with a rich history of steady migration from every part of the world. In many ways, this diversity has shaped American culture throughout history – from the languages we speak, the traditions we embrace and our perception of the world.

According to the 2010 Census, the population of the United States is becoming increasingly diverse, with over half of all children under the age of 1 classified as non-white or “minority.” Minorities make up 114 million, or 36.6 percent, of the U.S. population, and it is projected that by 2030, this trend will continue to increase to where less than half of the overall population will classify itself as “white.”

This persistent shift in our demographic landscape has played a role in shaping domestic policies and laws. Hospitals, schools, government agencies, community spaces, law enforcement agencies, courts, and businesses across the nation have increasingly taken note and implemented practices that take into account linguistic and cultural barriers to accessing basic services. The availability of translators; free language lines for translation services; resources and documents in multiple languages; bilingual social service workers and staff in courts, police departments, and other government agencies are some of the many ways in which communities are responding to the changing demographic make-up of the United States.

Despite these positive measures, we continue to struggle as a nation to address several social issues arising out of our differences.

Hate Crimes

Hate crimes are committed when a perpetrator intentionally selects a victim based on the victim’s actual or perceived membership in a particular social group, usually defined by characteristics such as: race, color, national origin, religion, gender, sexual orientation or gender identity. Hate crimes not only cause harm to the victim, but invoke community-wide fear and sense of intimidation.

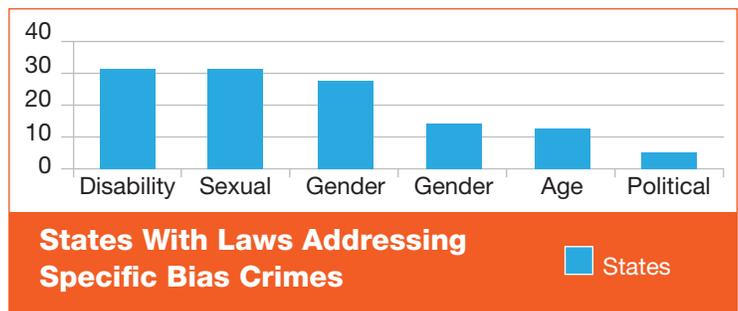
Enacted by Congress first in 1968, the Civil Rights Act laid out the groundwork for a federal response (18 U.S.C. 245) to crimes targeting individuals attempting to engage in federally protected activities, such as: attending school, applying for a job, patronizing a public space, voting, or serving as a juror in court. Perpetrators could be federally prosecuted for using an individual’s race, color, religion, or national origin as a reason to prevent a victim from exercising federally protected rights. The law has since been strengthened to increase penalties for hate crimes and expand existing laws to include crimes motivated by a victim’s actual or perceived gender, sexual orientation or disability. In addition, it expanded the hate crimes measures to no longer require that the victim be engaged in a federally protected activity.

With the exception of Arkansas, Georgia, Indiana, South Carolina, and Wyoming, 45 states and the District of Columbia have all enacted laws that criminalize bias-based attacks based on the victim’s race, religion and national origin.

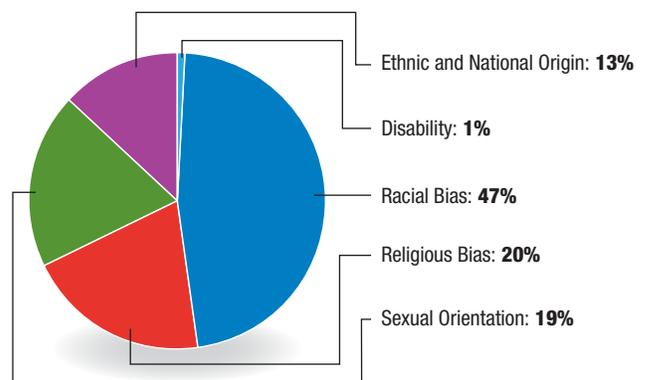
Over 100,000 hate crimes have been reported in the United States since 1991. Experts estimate the real number of hate crimes incidents is close to 191,000 per year, which illustrates the need for increased reporting and data collection. The recent increase in hate groups in the U.S. and the confluence of factors that may contribute to hate crimes underline the importance of hate crimes legislation. The rise in anti-immigrant rhetoric; xenophobia in political and media discourse; the economic decline; gang violence and rise in hate groups; attacks on South Asian, Arab, and Muslim communities post 9/11 are all factors that continue to play into the current discourse on hate crimes.

In 2011, there were 1,018 hate groups documented as operating in the United States – a more than 60 percent increase since 2000. In 2010, the most recent data available, the FBI reported 8,208 single bias incidents, adding up to nearly one incident occurring every hour. Of these crimes, close to 50 percent were motivated by racial bias, followed by religious bias (20 percent) and sexual orientation (19 percent).

Many states and cities have consistently failed to report hate crime data, resulting in an inaccurate accounting of hate-based crimes in our communities. Until the process of data collection becomes systematic, it is difficult to accurately measure the extent of hate-based crimes.



Hate Crimes in 2010 Based on Motivation



Race and Ethnicity-based Crimes

Hate crimes based on the victim's race continue to be the highest ranking amongst all hate crimes, making up nearly half of all bias-based crimes. In 2010, nearly 70 percent of all racially charged crimes were motivated by anti-black bias. In February 2012, Trayvon Martin, a 17 year old African American teenager, was fatally shot dead in Florida after a neighborhood watch coordinator perceived him as dangerous. Martin, who was unarmed, was returning from a visit to a nearby convenience store while wearing a hooded sweatshirt. Sanford Police claim that the shooter did not use race as an indicator, however, the victim's attire—a hooded sweatshirt—was the shooter's primary cause of concern. For some, this can be perceived as a hate-based crime because of the association of hooded sweatshirts with African American cultural norms.

Of the crimes committed based on perceived ethnicity or national origin of the victim, 65.5 percent were motivated by anti-Hispanic bias. The rise in anti-Hispanic bias can be contextualized by the rise in anti-immigrant and xenophobic rhetoric. With the downturn in the economy, immigrants have become targets of hate based crimes—including ethnic slurs, intimidation and threats, and physical violence.

Religiously Motivated Crimes

After the attacks of September 11, 2001, hate crimes targeting the South Asian, Arab, and Muslim communities increased by 1,600 percent, according to the FBI. Since then, there has been an uptick in attacks on religious centers, as well as threats and physical violence targeted towards members of these communities. Although crime rates targeting Muslims or those perceived to be Muslim, have decreased over the years, they have increased by 50 percent since 2010.

- Last fall, members from a breakaway Amish group took part in a series of attacks on an Ohio Amish community where they cut off the beards of several congregants. Amish men traditionally do not cut their beards after marriage, as it is considered a sign of devotion to God. The beard cuttings are being investigated as hate crimes as a means to intimidate and create fear amongst the community.

LGBT Community

Hate crimes committed against lesbian, gay, bisexual and transgender (LGBT) people have risen consistently since 2005. The total number of anti-LGBT incidents reported to the National Coalition of Anti-Violence Programs increased two percent in 2008 with 2,424 incidents reported. Furthermore, the FBI cites that lesbians and gay men have consistently been the third most frequent target of hate-based crimes.

Bias-based Bullying and Violence in the School Yard

In 2009, nine percent of students between the ages of 12 and 18 reported that they had been the subjects of hate-related insults at school. 29 percent of students have seen hate-related graffiti on school grounds. Insults included comments about race, religion, ethnicity, disability, gender and sexual orientation.

- Black students and Hispanic students reported the highest rates of hate-related words and incidents in 2009 at 11 percent each.
- In a study conducted by New York Public Schools, it was reported that nearly 75 percent of Sikh boys in Queens were harassed or bullied in schools based on racial and religious profiling by law enforcement in the tri-state area.

Racial Profiling

Racial profiling is the use of visible racial, ethnic, or religious indicators by law enforcement and government agencies to make decisions on how to assess, prosecute, or investigate a crime. This includes pulling over a driver based on race, or having an individual go through extra security screenings at the airport because of their visible racial, ethnic, or religious appearance. Studies have shown that racial profiling is an ineffective tool in addressing and investigating crimes.

Proponents of racial profiling claim that it aids law enforcement in screening out criminals and preventing crimes. Racial profiling often has a chilling impact on communities of color and makes them wary of reaching out to law enforcement for assistance out of fear of being treated as criminals. Critics of racial profiling argue that it is institutionalized racism that results in the enactment of laws and regulations that marginalize minority communities.

- In April 2010, Arizona passed the Support Our Law Enforcement and Safe Neighborhoods Act, or SB 1070, which enacted strict immigration laws. These laws call for immigrants to keep documentation in their possession at all times showing their lawful entry and residence in the U.S. SB 1070 allows law enforcement agents to pull over, question, and ask for paperwork from anyone that they consider an “alien” – resulting in the use of racial profiling by law enforcement agents in the state.
- Since 2005, the NYPD engaged in secret spying on South Asian, Arab, and perceived Muslims in mosques, community centers, college campuses, restaurants, and other public places throughout New York, New Jersey and Connecticut to gather intelligence on national security matters. Six years later, reports indicate that not a single lead was generated as part of the mass racial, ethnic, and religious profiling that law enforcement in the tri-state area engaged in.

Voting Rights

Background

The 15th Amendment to the U.S. Constitution was ratified in 1870, prohibiting the denial of an individual’s right to vote based on race, color or servitude. While ratified, the amendment made no reference to some of the tactics used by many states and local governments to disenfranchise the black community by implementing pre-requisites to vote, such as poll taxes and literacy tests.

In 1920, women in the United States were granted the right to vote with the addition of the 19th Amendment to the U.S. Constitution, which states that voting is a right extended to women and that individuals cannot be denied their right to vote based on their sex. Prior to the 19th Amendment, states could pass their own laws to regulate whether women could vote, which often came with the caveat of either owning property or being married.

Historically, there have been several means used to suppress voters: poll taxes, literacy tests, marital status, and the ownership of property. While these particular measures are no longer in practice, voter suppression measures continue to marginalize communities of voters across the U.S. The implementation of voter ID and photo laws, proof of citizenship laws, reduction of early and absentee ballot days, restrictions on voter registration, and voter restrictions on past felons impact millions of voters. Restrictive voter laws largely affect women, communities of color, the elderly, and college students. Proponents of voter ID laws claim that they are implemented to prevent voter fraud. Since the beginning of 2011, over 180 restrictive bills have been introduced in 41 states to implement some of these restrictive voting measures.

Voter ID and Photo Laws

Currently, eight states have passed photo ID laws, with 34 states considering legislation. Advocates for photo identification laws suggest the laws will assist in curbing voter fraud. Opponents suggest that voter fraud is an underwhelming occurrence and the measures recommended will add barriers to voting for some citizens. Eleven percent of the voting population in the United States do not possess government issued photo ID that is current, which amounts to 21 million voters.

In addition to photo ID laws, several states have added ID requirements that will limit the kinds of government issued IDs that voters can use in order to cast a ballot.

States that have passed legislation on photo ID laws

Alabama
Kansas
Pennsylvania
Rhode Island
South Carolina
Tennessee
Texas
Wisconsin

Proof of Citizenship

Proof of citizenship laws are particularly troubling considering our increasingly diverse demographics and the implications it has on who “looks” American and who doesn’t. Such laws also can impact the elderly community, as some do not possess paperwork proving their birth.

Early and Absentee Ballots

Nine states have introduced legislation that would curtail early voting periods, and four have tried to eliminate the option of absentee voting entirely. By cutting back on early voting and absentee ballot options, states are indirectly disenfranchising millions of voters.

In 2011, law makers voted to eliminate early voting laws in Ohio that allow voters to cast their ballots on any of the 3 days directly preceding election-day with the passage of H.B. 194. In 2008, 93,000 Ohio voters cast their ballots on early voting days, with African Americans accounting for over half of those voting.

States that have implemented the reduction of early voting periods

Florida
Georgia
Ohio
Tennessee
West Virginia

Opponents of the law argue that eliminating early voting periods will disproportionately impact people of color and low income communities. Proponents argue that the additional three days are a burden to local board of elections commissions.

Most recently, a federal judge ruled that the early voting period be restored. The case will likely be appealed.

Potential Policies for Racial Justice and Voter Rights

The three proposed policies below represent current approaches about how to address racial justice and voting rights, all of which impact women and their families.

1. Hate Crimes: Pass federal legislation to specifically address hate crimes, protect victims of hate crimes and create stricter measures for perpetrators of this sort of violence.

- Proponents say this is necessary because of the particularly heinous nature of hate crimes, where perpetrators target victims specifically because of their actual or perceived race, religion, color, ethnicity, sexual orientation, age, and disability.
- Proponents say that the law reflects the reality that the demographic make-up of our communities has drastically changed and that our laws must protect and reflect all members of the larger community. Furthermore, the increase in crimes targeting specific communities reflects the need for nuanced laws to address targeted violence based on race, religion, etc.
- Opponents believe all crimes should be treated and assessed equally and not on the basis of specific factors. You cannot quantitatively measure hate and discrimination based on race and religion and trying to do so can lead to a slippery slope of false accusations.

2. Hate Crimes: Pass federal legislation to address the use and ineffectiveness of racial and religious profiling by law enforcement and government agencies (TSA, et al) when assessing, investigating, and prosecuting crimes.

- Proponents say the use of racial profiling by law enforcement often results in the alienation and marginalization of communities, and can impact public safety by creating mistrust of law enforcement and decreased reporting of crimes. Studies have shown that using race, religion, ethnicity, or other such visible indicators are ineffective tools used to investigate crimes and do not do justice to the thoughtful and methodological processes the justice system has in place to assess and investigate crimes.
- Opponents say that removing identifying components from profiling suspects may put law enforcement officials in dangerous situations that could otherwise be avoided if race, external appearance, religion, or sexual preference were known and used as a tool to filter and deduce criminals. Creating a profile of a suspect or criminal cannot avoid racial and external appearance factors.

3. Voting Rights: Pass federal legislation that enables stricter voter ID laws in states in order to ensure that all ballots cast are legitimate.

- Proponents believe that voting is a right granted to all citizens of the United States and is the most basic form of civic engagement. A federal law is a necessary measure in order to prevent voter fraud and requiring forms of ID ensures that the fundamental right to vote is protected and not abused.
- Opponents say that practices and tactics disenfranchising voters undermine Americans' constitutionally-protected right to vote. Such practices are an unnecessary pre-requisite that will disproportionately impact communities of color, elderly, women, and students.

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“Never doubt that a small group of committed citizens can change the world. Indeed, it is the only thing that ever has.”

Margaret Mead

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