BARACK OBAMA’S plan to SUPPORT WORKING WOMEN and FAMILIES
A MESSAGE FROM BARACK

Thank you for taking the time to look at this booklet.

I believe that leaders must be open and forward-looking with the American people about the policy decisions facing our nation. This booklet brings together my proposals to support women and families so you can see clearly where I stand on these fundamental issues.

But I also hope that this booklet sparks a dialogue and that after you’ve finished reading it, you get in touch with our campaign and give us your thoughts on the policies you find here. You can take your government back into your hands, but only if you speak up.

You know what’s at stake in this election when you kiss a loved one goodbye as he or she is deployed overseas, or see your neighbor’s home foreclosed on, or fill up the tank. This is a defining moment in our history. The dream that so many generations fought for feels as if it’s slowly slipping away. We’ve never paid more for health care or child care or college. It’s harder to save and retire. And most of all, we’ve lost faith that our leaders can or will do anything about it.

But it is because of their failures that this moment of challenge is also a moment of opportunity. We have a chance to move America in a fundamentally different direction, and that starts with empowering women and strengthening families. This belief is at my core because I wouldn’t be running for President today without the strong, capable, loving and brilliant women in my life.

My mother was a single mom who put herself through school, followed her passion for helping others, and raised my sister and me to believe that in America, there are no barriers to success if you’re willing to work for it.

My grandmother worked on a bomber assembly line during World War II — she was Rosie the Riveter. After the war, even though she never got more than a high school diploma, she worked her way up from her start as a secretary at a bank, and shouldered most of the financial responsibility for our entire family while I was growing up.

My wife Michelle, the rock of the Obama family, has worked her way up from modest roots on the South Side of Chicago, and has juggled jobs and parenting with more skill and grace than anyone I know.

My accomplishments are only possible because of these women. Now Michelle and I want our two daughters to grow up in an America where they have the freedom and opportunity to live their dreams and raise their own families.

But even as these stories speak to the progress that we’ve made, we know that too many of America’s daughters grow up facing barriers to their dreams, and that has consequences for all American families. That’s why I’ve proposed the policies in this booklet to expand opportunities for working women raising families and help make life affordable for stay-at-home moms.

I want Sasha and Malia and your daughters and sons to grow up in an America where both work and family are a part of the American Dream, and where that Dream is available to all. So I hope you look closely at the ideas in this booklet and let us know what you think. Together, we can change America.

Sincerely,

Barack Obama
I want to join Barack in thanking you for taking a look at this agenda to strengthen women and families. For working families trying to balance jobs and kids and maybe even aging parents of their own, the American Dream can feel like it’s slipping away.

Over the course of this campaign, I’ve had the chance to sit down with so many working women across the country. I’ve talked with mothers struggling to make ends meet because their salaries aren’t keeping up with the cost of groceries or the price of gas. I’ve listened to the moms who are nervous about taking time off to care for a sick child, and the moms-to-be who are scared of getting fired if the boss finds out they’re pregnant.

Then there are women who work hard everyday doing the same jobs as men, but earning less. And the military families, who struggle to make ends meet with one paycheck where there used to be two. They welcome their loved ones home with full hearts but little support from their government for their service.

These struggles — the struggles of working women and families across America — aren’t new to me or to any of us. And they’re certainly not new to Barack.

As President, Barack will expand the Family and Medical Leave Act, so that millions of additional Americans will be able to take time off to care for a baby or an elderly parent — or just to have a few hours to attend a school play or a parent-teacher conference or take a child to the doctor. Barack will require employers to provide all their workers with at least seven paid sick days a year, and will ensure that women are paid fairly for their hard work.

This booklet is about helping women reclaim their dreams for themselves and their families. It’s about giving them a helping hand, not a handout. The subjects here are near to my heart, and they’re at the center of this campaign. But the policies will only succeed if they address your needs. So please let us know what you think.

Best,

Michelle Obama
The Obama economic plan will give working families immediate and direct relief – this refundable tax credit will benefit 150 million working Americans, including over 71 million working women. Ten million working Americans will no longer have to pay any income taxes as a result of this plan. Woman-owned small businesses grow at twice the rate of all businesses, and Barack Obama believes we should support these important economic drivers. 5 million women small business owners will benefit from this reduction of the self-employment tax. For those low and middle-income seniors who are retired and are not eligible for this workers’ credit, the Obama plan will provide direct tax relief by eliminating all income taxes for seniors who make under $50,000 per year.

Increase the Minimum Wage to $9.50 by 2011
Women will receive 59 percent of the benefits of a minimum wage increase. Obama will raise the minimum wage to $9.50 an hour by 2011, benefiting 8.4 million working women, and index it to inflation to make sure that full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing.

Expand the Earned Income Tax Credit
Barack Obama believes we should provide extra support to low-income families and single mothers to ensure that they and their children are able to achieve a more secure future. Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to parents who support their children through child support payments, increasing the benefit for families with three or more children and reducing the EITC marriage penalty which hurts low-income families. Under the Obama plan, full-time workers making minimum wage would get an EITC benefit up to $555, more than three times greater than the $175 benefit they get today. If the workers are responsibly supporting their children on child support, the Obama plan would give those workers a benefit of $1,110. The Obama plan would also increase the EITC benefit for those families that are most likely to be in poverty – families with three or more children. An estimated 5 million working women will benefit from Obama’s EITC expansion plan. Obama was the lead sponsor of bipartisan legislation in Illinois to create a state EITC which provided more than $100 million in tax breaks to working Illinois families.

Provide a Child and Dependent Care Tax Credit to an Additional 7.5 Million Women
The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Currently the credit only covers up to 35 percent of the first $3,000 of child care expenses a family incurs for one child and the first $6,000 for a family with two or more children. And the credit is not refundable, which means that upper-income families disproportionately benefit while families who make under $50,000 a year receive less than a third of the tax credit. Barack Obama will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses. These changes will help an additional 7.5 million women afford quality child care.

Create Automatic Workplace Pensions
Currently, 75 million working Americans – roughly half the workforce – lack employer-based retirement plans. Only half of female workers have access to an employer-based retirement plan, and only 39 percent participate in those plans. Even when workers are given the option of joining employer-based plans, many do not take up the option because it requires considerable work to research plans and investment portfolios, and enroll in the plan. Barack Obama’s retirement security plan will automatically enroll every middle class working American will receive a $500 “Making Work Pay” tax credit that will fully offset the first $500 of payroll tax they pay, or $1,000 per working family. This refundable tax credit will benefit 150 million working Americans, including over 71 million working women. Ten million working Americans will no longer have to pay any income taxes as a result of this plan. Woman-owned small businesses grow at twice the rate of all businesses, and Barack Obama believes we should support these important economic drivers. 5 million women small business owners will benefit from this reduction of the self-employment tax. For those low and middle-income seniors who are retired and are not eligible for this workers’ credit, the Obama plan will provide direct tax relief by eliminating all income taxes for seniors who make under $50,000 per year.

Fight for Pay Equity
Throughout his career, Barack Obama has championed the right of women to receive equal pay for equal work. This is a family issue and a fairness issue that not only impacts a family’s income during working years, but reduces women’s retirement income based on working years. In the Illinois State Senate, Obama cosponsored and voted for the Illinois Equal Pay Act, which provided 300,000 more women protection from pay discrimination. In the U.S. Senate, Obama joined a bipartisan group of senators to introduce the Fair Pay Restoration Act, a bill to overturn the U.S. Supreme Court’s recent 5-4 decision in Ledbetter v. Goodyear Tire & Rubber Company. The bill would restore the clear intent of Congress that workers must have a reasonable time to file a pay discrimination claim after they become victims of discriminatory compensation. Obama is also a cosponsor of Senator Tom Harkin’s (D-IA) Fair Pay Act which requires employers to provide equal pay for equivalent jobs and disclose their pay scales for all job categories, and Senator Clinton’s (D-NY) Paycheck Fairness Act which provides greater protections for women who suffer discrimination. As president, Obama will continue to promote paycheck equity and work to close the wage gap between men and women.

Making Work Pay for Working Families
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STRENGTHEN WORK/FAMILY BALANCE

Expand the Family and Medical Leave Act (FMLA)
The FMLA covers only certain employees of employers with 50 or more employees — as a result, only about half of American workers are eligible for leave under the FMLA. Barack Obama will expand the FMLA to cover businesses with 25 or more employees. Obama will also expand the FMLA to cover more purposes as well, including: to care for elderly parents; to participate in children’s school-related activities; and to address domestic violence and sexual assault.

Encourage States to Adopt Paid Leave
Experience shows that many families who need leave cannot afford to take it unpaid. According to the National Partnership for Women and Families, 78 percent of employees covered by the FMLA who have needed leave but have not taken it report that they could not afford to take unpaid leave. Barack Obama will initiate a 50 state strategy to encourage all of the states to adopt paid-leave systems. Obama will provide a $1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers. Obama’s Department of Labor will also provide assistance to the states on how to craft paid-leave programs consistent with their local needs.

Expand Paid Sick Days to 22 Million Working Women
Today, over 22 million working women do not have a single paid sick day. As president, Obama will require that employers provide seven paid sick days per year.

Protect Against Caregiver Discrimination
Workers with family obligations often are discriminated against in the workplace. Because women are the primary caregivers for children or elderly relatives in approximately 70 percent of households, this discrimination has a disproportional impact on women. This is a growing problem, as evidenced by the skyrocketing number of discrimination suits being filed: there has been a 400 percent increase in the number of family responsibility discrimination lawsuits in the last decade. Barack Obama will prevent parents from being discriminated against because of caregiving responsibilities.

FOR MORE INFORMATION
on the state by state impact of the Obama Economic Plan for America’s Working Women, visit: http://mybarackobama.com/page/content/womenissues
such as assisting relatives with transportation, medical treatments, cooking and bathing. Obama will commit the government to enforcing recently-enacted Equal Employment Opportunity Commission guidelines on caregiver discrimination.

**Expand Flexible Work Arrangements**

Working parents often have to juggle not only child care responsibilities, but also care responsibilities for elderly relatives. Barack Obama will address this concern by creating a program to inform businesses about the benefits of flexible work schedules for productivity and establishing positive workplaces; helping businesses create flexible work opportunities; and increasing federal incentives for telecommuting. Obama will also make the federal government a model employer in terms of adopting flexible work schedules and permitting employees to petition to request flexible arrangements. This program has achieved great success in Great Britain, and Obama will replicate it throughout the federal government.

**Expand High-Quality Afterschool and Summer Learning Opportunities**

To help families balance the responsibilities of work and family, it is essential to provide them with high-quality care for their children during the hours that they are out of school. The 20–25 hours each week that children are out of school while their parents are at work is often a period where kids can get into trouble. Afterschool and summer learning programs provide a place to keep children safe during those times and increase students’ academic achievement. Barack Obama will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children. Obama will include measures to maximize performance and effectiveness across grantees nationwide. Additionally, Obama will create a new summer program that supports partnerships between schools, community groups, and faith-based organizations to provide summer opportunities to an additional 1 million children.

**Fix the Nation’s Health Care System**

Because women are more likely to be in minimum wage or part time jobs, or be dependent on a spouse’s health care plan which can be lost in divorce, there is a disproportionate number of women who are uninsured or in danger of losing their coverage. 21.5 million of the 47 million uninsured in this country are women, and women are more likely than men to delay or not get medical care because of high costs. Barack Obama is committed to signing universal health legislation by the end of his first term in office that ensures all Americans have high-quality, affordable health care coverage. His plan will save a typical American family up to $2,500 every year on medical expenditures by providing affordable, comprehensive and portable health coverage for every American; modernizing the U.S. health care system to contain spiraling health care costs and improve the quality of patient care; and promoting prevention and strengthening public health to prevent disease and protect against natural and man-made disasters.

**Ensure all Children Have Health Insurance**

Barack Obama has fought throughout his career to provide more children with affordable health insurance. As a state senator, Barack Obama passed a successful measure that provided health insurance to 150,000 Illinois children and parents. As a U.S. Senator, Obama has worked to expand the successful State Children’s Health Insurance Program (SCHIP) to 3.8 million children in low and moderate-income families. As president, Obama will expand SCHIP to provide health insurance to more children in working families, and also ensure that all children in America have comprehensive health insurance benefits.

**Fight Cancer**

Ovarian cancer is the fourth-leading cause of cancer-related death among women in the United States. Because of the lack of early symptoms or a proven screening test, ovarian cancer also has the highest mortality of all cancers of the female reproductive system. As president, Barack Obama will double funding for federal cancer research efforts, building on his career-long efforts to fight cancer and provide support to families affected by cancer. Barack Obama was an original cosponsor of Johanna’s Law. Signed into law in January 2007, the law will educate women and increase awareness...
of ovarian cancer. Obama has also supported efforts to combat breast cancer, another leading cause of death among women. He helped pass legislation in the Illinois State Senate to expand insurance coverage for mammograms, and as president, he will take the necessary steps to ensure we finally find a cure for cancer.

**Supports a Woman’s Right to Choose**

Barack Obama has been a consistent champion of reproductive choice and will make preserving women’s rights under Roe v. Wade a priority as President. However, he respects those with differing opinions. Throughout his career, he has worked to support common-sense solutions to prevent unintended pregnancies. In the State Senate, when Congress failed to require insurance plans to cover FDA-approved contraceptives, Obama made sure those contraceptives were covered for women in Illinois. In the U.S. Senate, Obama worked with Senator Claire McCaskill (D-MO) on a bill that would make birth control more affordable for low-income and college women, and introduced the Senate version of Representative Hilda Solis’ (D-CA) bill to reduce unintended pregnancies in communities of color. Obama is also an original cosponsor of the Prevention First Act to expand access to contraception, health information and preventive services to help reduce unintended pregnancies. The legislation increases funding for family planning and comprehensive sex education that teaches both abstinence and safe sex methods. Barack Obama opposes late-term abortions, but believes that there must be exceptions for the life and health of the woman.