

# Strong Families Strong Communities

## U.S. Senator Deb Fischer's Agenda to Economically Empower the Middle Class

Years of economic pain and stubborn uncertainty have taken their toll on middle class families. Too many continue to struggle. Worries over everyday affordability and long-term financial security persist in Nebraska and across the nation. Those Americans who have jobs are often underemployed, forced to work two or three jobs just to make ends meet. Still, some families can't get ahead.

Increased pressure on shrinking family budgets adds stress on adults raising young children or caring for elderly parents. While Washington remains paralyzed over how to pass big policy changes to jumpstart the economy, there are reasonable measures I believe we can all agree on to make life easier for working families.

I've introduced a number of proposals – my "Strong Families, Strong Communities" plan – to help all Americans have more flexibility at work, more take-home pay, and more options to meet family obligations. Some of my new ideas include:

- **Workplace Flexibility to Meet Family Obligations**
- **Access to Capital, Access to Opportunity**
- **Ensuring Equal Pay for Equal Work**
- **Increasing Education Opportunities**
- **More Family Control Over Healthcare**

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## Workplace Flexibility to Meet Family Needs

Families in Nebraska and across the nation struggle to balance responsibilities at home with duties at work. The pressure of raising young children while caring for elderly parents is made more challenging by rigid work schedules. Not all parents enjoy flexible work arrangements, despite increasingly complex family demands. With more than half of women working as primary breadwinners, workplace flexibility has become a necessity for 21<sup>st</sup> century families.

The solutions for these families are not new, one-size-fits-all federal mandates. Instead, we should focus on a balanced, innovative approach that respects both family obligations and employers' costs of doing business.

The Family and Medical Leave Act (FMLA) of 1993 requires employers of 50 or more employees to provide up to 12 weeks of leave, which can be used for events like the birth or adoption of children, serious medical issues, or providing care to close family members. The problem for many families is that current law does not involve *paid* time off. Unpaid leave is impossible for many American families, especially hourly, or low-wage workers living paycheck-to-paycheck. The last thing a stressed family needs is a smaller paycheck.

### A Commonsense Solution that Works for Families and Employers

I've offered a policy proposal, **The Strong Families Act**, which would enable working families to have continued access to pay while they are meeting necessary family obligations.

Importantly, this plan is a balanced measure. It creates a meaningful incentive structure to encourage employers to provide workers, including hourly workers, the chance to take paid time off. My proposal also recognizes that not all families have the same needs. This hourly paid leave proposal provides them with the flexibility to take a paid day off to take a child to the doctor or a paid week off for surgery.



## The Strong Families Act

- Creates a tax credit for employers to offer paid leave for all employees covered under the Fair Labor Standards Act.
- To be eligible for the tax credit, the employer must, at a minimum, offer **4 weeks** of paid leave; they may offer more.
- The paid leave would be available on an hourly basis and would be separate from the other vacation or sick leave.
- For each hour of paid leave provided, the employer would receive a 25 percent non-refundable tax credit; the more paid FMLA time the employer offers, the greater the tax credit.

# Access to Capital Access to Opportunity



Many entrepreneurs have a hard time obtaining modest loans to get a new business off the ground. Part of the problem is that banks and credit unions often have large loan requirements. Someone looking to open up a coffee shop doesn't necessarily need a \$500,000 loan, but a \$100,000 loan could make a big difference in turning the dream of a business into a paycheck-producing reality.

Access to capital is an especially significant problem for small entrepreneurs without much savings or collateral. Programs that provide access to these financial services, typically for lower income people, are called microfinance programs. These programs have helped people around the world climb out of poverty. The United States has invested heavily in microfinance through foreign aid, including in Afghanistan, where over 80,000 Afghans now utilize microloans to run their own businesses. It's time to step up these successful programs here at home.

Studies have shown that the availability of microfinance services increases household incomes and strengthens families and communities. These programs work. The Small Business Administration currently oversees a microfinance program to provide similar small loans in the United States, but the amount of these loans (\$50,000 or less) is often too little to cover things like inventory or overhead costs for a new business.

The legislation I introduced, the **Access to Capital, Access to Opportunity Act**:

- Provides more access to needed capital for men and women with good ideas to start their own businesses here in the United States;
- Strengthens the existing SBA microloan program by increasing the loan limit to \$100,000;
- Codifies reporting requirements among loan recipients, intermediary loan providers, and the SBA to increase accountability; and
- Encourages the SBA to increase its efforts to educate men and women, especially those with limited financial resources, about the availability of the loans to start their own businesses.

New businesses will strengthen our economy, strengthen our communities, and strengthen our families. I am proud of this proposal that can make a real difference in the lives of Nebraskans and Americans across the country.

# Ensuring Equal Pay for Equal Work

Both the Equal Pay Act of 1963 and Title VII of the Civil Rights Act of 1964 have dramatically increased career opportunities for women and help ensure they receive equal pay for equal work – a principle I strongly support. Despite significant progress in schools and in the workplace, some women continue to struggle with gender-based pay discrimination.

With more than half of women working as primary breadwinners, pay discrimination hurts both women and families. Studies also suggest women control 73 percent of consumer spending. While less take-home pay means lost financial opportunities, it also means less money spent in the marketplace. Deterring women from fully participating in the workforce is bad for the economy, it is bad for our country and it is contrary to our basic values.

Gender-based pay discrimination in the workplace is unacceptable. The prevailing concern among women with wage discrimination indicates there is more work to do. That's why I joined with Sens. Susan Collins (R-ME), Kelly Ayotte (R-NH), and Lisa Murkowski (R-AK) to offer a proposal to modernize key portions of the 51-year-old Equal Pay Act.

## Our **Workplace Advancement** plan:

- Protects employees by stopping employers from punishing or retaliating against employees for discussing their salaries with one another;
- Reinforces employers' obligations to fully apprise employees of their rights regarding pay discrimination; and
- Addresses the opportunity gap by consolidating a number of duplicative programs and uses existing funding to create a grant program that would provide training to men and women in underrepresented sectors of the economy. The program would allow businesses to partner with state workforce agencies to train individuals to fill available jobs.



# Increasing Education Opportunities

Whether children attend public schools, are homeschooled, or go to private school, *all* parents face mounting educational costs. As family budgets shrink, less income is available for important educational expenses, including basics like school supplies. Even for students in public schools, education costs can add up as extracurricular activities, which are important for healthy child development, include high price tags. Sending a daughter or son to Model U.N. or on local field trips cost money; so does hiring tutors or purchasing graphing calculators.

Coverdell education savings accounts (ESA) or "Coverdells" are savings plans that families can use to pay for qualified educational expenses. Currently, families can set aside up to \$2,000 in a Coverdell account. Taxes are not paid on earnings as long as the funds are used for educational expenses. As a result, families who regularly contribute to Coverdell accounts can save thousands of dollars in the long-term.

With costs rising, it's time to increase the Coverdell contribution cap. My legislation, ***The Allocating for Children's Education (ACE) Act***, would increase the contribution limit for Coverdell education savings accounts from \$2,000 to \$5,000.



Qualified elementary and secondary education expenses include:

- Tuition, fees, academic tutoring;
- Special needs services;
- Books, supplies, and other equipment for students enrolled in qualifying public, private, religious school, or qualifying home school states;
- Expenses for the purchase of any computer technology or equipment or Internet access and related services.

The ACE Act helps families earn more money while responsibly saving for their children's education. Parents want more control and more options when it comes to educating their children – this bill is a step in that direction.



# The Healthy Families Act

One of the many consequences of ObamaCare – unintended or otherwise – is less family control over healthcare. For example, ObamaCare attempts to lower costs by providing narrow coverage networks. In other words, health plans offer fewer doctors and hospitals for families to choose for care. Many Americans don't realize that ObamaCare also empowers a federal task force – the U.S. Preventive Services Task Force – to decide which preventive services must be covered by private insurers. Their decisions also strongly influence which preventive services will be covered by Medicare and Medicaid.

In 2009, this federal task force made the controversial recommendation that women between the ages of 40-49 did not need regular mammograms. In response to widespread backlash, Congress included in ObamaCare a provision negating the recommendation, leaving federal mammography coverage unchanged until the task force decides to make a new recommendation. This same federal task force has also recommended against regular prostate screenings.

I introduced legislation, **The Healthy Families Act**, to include public involvement and enhance accountability for this federal task force, which impacts so many families' health care decisions. The bill would:

- Require the U.S. Preventive Services Task Force to comply with the Federal Advisory Committee Act, which enhances transparency and accountability; and
- Increase public involvement, including from medical associations and physician experts, through open meetings and reporting. FACA requires that committee meetings must be announced in the federal register and open to the public.



**Deb Fischer is a wife, mother, grandmother, and lifelong Nebraskan.**

Born and raised in Lincoln, Nebraska, Senator Fischer attended the University of Nebraska-Lincoln and graduated with a degree in education. She and her husband, Bruce, have been married for 42 years and own a ranching business near Valentine.

In 2004, Senator Fischer was elected to the Nebraska Unicameral to represent the 43rd Legislative District. During her time in the state legislature, she served as Chair of the Transportation and Telecommunications Committee and was a member of the Revenue Committee, Natural Resources Committee, and the Executive Board. Fischer was elected to the U.S. Senate in 2012 and came to Washington as an expert on a range of issues, from education policy to complex telecommunications matters.

Senator Fischer serves on the Senate Armed Service Committee; the Environment and Public Works Committee; the Committee on Commerce, Science, and Transportation; the Small Business Committee; and the Committee on Indian Affairs.

