

THE AMERICAN FAMILIES AGENDA:

ASSURING THE AMERICAN DREAM

May 14, 2008

Today's families face challenges that yesterday's laws don't address. Sixty percent of mothers with children under age six are now working outside the home. The majority of families have not one parent working, but both parents working.

There are 13.6 million single parents in the U.S. today raising 21 million children. Many grandparents are raising their grandchildren and many of our service members are away from families for longer periods of time.

We need to update our laws so that they provide America's families with more freedom in their jobs; greater healthcare and retirement security; safer communities; access to quality, affordable education; and the ability for future generations to compete in the global economy. We must also do more to take care of our military families.

This agenda is a reflection of House Republicans' commitment to providing American families with the change they deserve: common-sense solutions to the challenges they face in their daily lives.

HERE IS WHAT YOUR REPUBLICAN MEMBERS OF CONGRESS ARE DOING TO HELP FAMILIES TODAY....

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ASSURING THE AMERICAN DREAM

SOLUTION #1: ASSURING MORE TIME & MONEY FOR AMERICA'S FAMILIES

One of the biggest struggles families face is how to balance work and family. Caring for a sick child or elderly parent can make the traditional 40-hour work week a challenge. What parents need more than anything is more flexibility and time with their family. Moreover, the government must reduce the burden on America's family-owned small businesses so they can grow and compete in the global economy. Our current economic downturn makes this ability to compete more important than ever. Across the board, it is costing families more and more just to put food on the table or drive to work. In many cases, it costs them more per month to fill their gas tank than it does to make their car payment. We must:

1) Lower gas prices and energy costs

- **No More Excuses Energy Act, H.R. 3089 - Rep. Thornberry**
 - High energy prices are placing a real burden on family budgets and making it harder to provide for basic needs like food and shelter. This bill will increase energy production at home, and encourage conservation and alternative energy production from wind, nuclear, natural gas, and other alternative forms of energy.

2) Provide for a family friendly-work week

- Family-Friendly Workplace Act, H.R. 6025 – Rep. McMorris Rodgers
 - Comp time makes it easier for workers - especially parents with young children and caregivers for elderly parents - to choose alternatives to the traditional 40-hour work week. This bill allows private sector employees to choose to receive paid time off instead of wages for overtime.

3) Grow our small businesses

- Small Business Expensing Temporary Expansion Act, H.R. 5085 -Rep. Herger
 - This bill increases the expensing allowance for small business depreciable assets to \$500,000 between 2008 and 2011; increases the threshold for reductions in the expensing allowance to \$2 million between 2008 and 2011; and adjusts higher expensing amounts for inflation between 2008 and 2011.
- Savings for Working Families Act, H.R. 892 – Rep. Pitts
 - This bill allows certain low-income individuals between age 18 and 61 to establish tax-exempt individual development accounts (IDAs) to pay for certain qualified expenses, including education expenses, first-time homebuyer costs, and business capitalization or expansion costs.
- Middle Class Jobs Protection Act, H.R. 4995 - Rep. Cantor
 - This bill eases the tax burden on small businesses, provides incentives for businesses to purchase equipment and grow, and helps businesses to invest and create new jobs.

- **The SBA Women’s Business Programs Act, H.R. 2397 – Rep. Fallin**
 - Women are starting businesses at twice the rate of men. Women’s Business Centers give underprivileged women a leg-up by offering them business advice and training. This bill sets new benchmarks for accountability and ensures that Women’s Business Centers that receive funds are meeting performance requirements.

SOLUTION #2: ASSURING HEALTH CARE AND RETIREMENT SECURITY FOR AMERICA'S FAMILIES

Americans change jobs numerous times during their lifetimes. To respond to these transitions, we need to make our benefits – from health care to retirement – more portable. We also need to increase access to health insurance for those who currently can't afford coverage and provide more effective care and choice for seniors. Our system should provide families with more options and comfort so that they or their loved ones will have the best care possible in their golden years. Prevention must also become a national priority. The CDC says that 75 percent of all U.S. health spending goes to treat chronic conditions like heart disease and diabetes – diseases that are influenced by lifestyle. We must:

1) Allow workers to take their benefits with them when they change jobs

- **Health Insurance Portability Act, H.R. 2047 – Rep. Dent**
 - Americans move from job to job in our labor markets more frequently than at any time in history. This bill gives workers portable benefits by removing the 18-month limitation on COBRA coverage so that they and their families can enjoy the same quality of care they have been accustomed to during a prolonged job search.

2) Take care of our parents and grandparents

- **Care Choices For Seniors Act, H.R 749 – Rep. Blackburn**
 - Splits the connection between Social Security and Medicare, provides a voucher for those who opt-out of Medicare in return for their years of paying Medicare payroll taxes, and allows individuals to continue tax-free contributions to their HSA. Additionally, the bill would delay enrollment penalties until age 70 to allow seniors more flexibility to keep their HSA after age 65.

- **The Long term Care Retirement and Security Act, H.R. 5559 – Rep. Putnam**
 - Allows a deduction for eligible long-term care insurance premiums for a taxpayer and the taxpayer's spouse and dependents, and a credit for eligible caregivers caring for certain individuals with long-term care needs.

- **The Senior Safety and Dignity Act, H.R. 1476 – Rep. Ginny Brown-Waite**
 - Updates the Nursing Home Bill of Rights to require background checks for elder care job applicants and effective evacuation plans in case of hurricane or other disaster.

3) **Assure health care for all**

- **Affordable Health Care Expansion Act, H.R. 5784 – Rep. Granger**
 - The goal is health care for all, but not one-size-fits-all health care run by the government. Every American should have health coverage and the freedom to choose their own plan. This bill provides tax credits to buy health insurance for families and individuals.

- **Small Business Health Fairness Act, H.R. 241 – Rep. Sam Johnson**
 - Small Business Health Plans (SBHPs) will make health care more affordable and accessible for small businesses by allowing them to band together across state lines in economy of scale to purchase health insurance.

- **HSA Improvement and Expansion Act, H.R. 3234 – Rep. Cantor**
 - Current law restricts how much and how often a person can contribute to their own health savings account. It also makes it difficult for veterans and retirees to build their health savings. And, one restriction prevents individuals from using their HSA money to purchase additional coverage, such as dental or vision coverage, or long term care. The HSA Improvement and Expansion Act addresses these issues to increase the flexibility and effectiveness of Health Savings Accounts.

- **Health Care Choice Act (CHOICE Act), H.R. 4460 – Rep. Shadegg**
 - Today, with our employer-based health care system, the government, employers, and insurance companies have become wedged between patients and the doctors who serve them. The CHOICE Act empowers consumers by giving them the ability to purchase an affordable health insurance policy with a range of options.

- **Health Care Freedom of Choice Act, H.R. 636 – Rep. Bachmann**
 - This bill provides full tax deductibility for individual medical expenses including medical, dental, long-term care, and health insurance premiums.

4) **Make prevention a national priority**

- **Wellness and Prevention Act of 2007, H.R. 853 – Rep. Knollenberg**
 - This bill provides a tax credit to employers for every employee who participates in a workplace wellness program. The participating employee would also receive a tax credit for participating. The wellness program includes screenings for chronic illnesses like heart disease and diabetes and seminars on healthy living. The bill also provides \$20,000 of loan forgiveness for students who graduate with a degree in preventive medicine.

- **The IMPACT Act, H.R. 2677 – Rep. Mary Bono Mack**
 - Obesity has become an epidemic and is the root cause of many health problems. This bill expands an existing grant program for training for health profession students to include the treatment of individuals who are overweight, obese, or have eating disorders. It also provides grants for training of primary care physicians and other health professions on how to identify, treat, and prevent obesity.

- **Colorectal Cancer Prevention, Early Detection, and Treatment Act, H.R. 1738 – Rep. Granger**
 - Early detection is often the key to beating cancer. This bill establishes a program at the CDC to provide screenings and treatment for colorectal cancer. This bill could save Medicare billions of dollars. Every 10 years, a colorectal screening program is expected to save 1.5 years' worth of Medicare expenditures.

- **Conquer Childhood Cancer Act, H.R. 1553 – Rep. Pryce**
 - This bill establishes a fellowship program through the NIH to help train and develop a new generation of clinical investigators focused on pediatric cancer research. This bill will also help evaluate trends and educate families impacted by childhood cancer.

SOLUTION #3: PROTECTING AMERICA'S KIDS

Parents are very concerned about their children's security at school and at home. We must do more to protect our kids from predators online and in our neighborhoods. We must also crack down on gangs in our cities and suburbs. We also need to provide health care to our neediest children. We must:

1) Crack down on child predators and gangs

- **The Student and Teacher Safety Act, H.R. 3291 – Rep. Kirk**
 - This bill allows states and school districts to conduct reasonable searches to ensure that schools remain free of all weapons, dangerous materials, and illegal drugs.
- **The Deleting Online Predators Act, H.R. 1120 – Rep. Kirk**
 - This bill requires schools and libraries to protect children against predators using social networking sites.
- **Online Sex Offender Internet Prohibition Act of 2007, H.R. 3114 – Rep. McMorris Rodgers**
 - This bill increases penalties for sex offenders who access social networks on the Internet.
- **Student Protection Act, H.R. 1829 – Rep. Putnam**
 - This bill protects children from sexual abuse at the hands of school teachers, administrators, and staff by implementing a national system of standards for transparency, oversight, reporting, and investigation of sexual misconduct in America's schools.
- **Inform and Deter (ID) Spam Act, H.R. 5717 – Rep. McCotter**
 - This bill protects kids by creating a fund to reward individuals who provide information about those who send pornographic and other bad email spam. This information will make it easier to prosecute the perpetrators and keep them from sending inappropriate spam to our kids.

- **Gang Elimination Act, H.R. 367 – Rep. Reichert**
 - We need to do more to rid our neighborhoods of gangs and protect our kids. This bill calls on the Attorney General to identify and outline a strategy to combat the three top national gangs.

2) **Provide health care for our neediest children**

- **Kids First Act, H.R.3864 - Rep. Camp**
 - This bill expands the SCHIP program by 60% and provides \$14 billion in new SCHIP allotments over the next 5 years. It caps eligibility at 200% of Federal Poverty Level (\$41,300) or 50 percentage points above states' Medicaid eligibility levels in 1997 and phases out coverage for adults. The bill's costs are fully offset without raising taxes.

SOLUTION #4: ASSURING EDUCATION ACCESS FOR AMERICA'S FAMILIES

A good education is the doorway to success and a critical part of making our country more competitive in a global economy. Unfortunately, our school system is falling short. Not only do we need to make it easier for young adults to get a college education, we have to do a better job of providing the basic fundamentals for all children. College tuition is on the rise, historically at about twice the rate of inflation. Furthermore, according to the National Center for Educational Statistics, 38 percent of fourth graders could not read at a basic level in 2002 -- that is, they could not read and understand a short paragraph that one would find in a simple children's book. Tragically, reading failure disproportionately affects children who live in poverty. We must:

1) Reduce the costs and burden of college tuition

- **The 401 (Kids) Family Savings Accounts Act, H.R. 87 – Rep. Biggert**
 - This bill permanently extends Family Savings Accounts that allow families to save for their children's college education.

- **Comprehensive Coverdell Modernization Act, H.R. 2588 – Rep. Drake**
 - Increases from \$2,000 to \$4,000 the annual contribution limit to Coverdell education savings accounts, and adjusts the contribution limit annually for inflation after 2008 which will allow families to save money on a tax-deferred basis for future college education expenses.

- **Help Kids Save for College Act, H.R. 5591 – Rep. Pitts**
 - This bill enhances popular 529 college savings plans by allowing employers to make tax-free matching contributions to an employee's 529 account of up to \$500 a year. Named after their section in the tax code, 529 accounts allow individuals to save for higher education costs by earning tax-free interest.

2) Ensure every child in America can read and write

- Reading First Improvement Act, H.R. 1939 – Rep. McKeon
 - This bill improves the Department of Education’s management of the Reading First program and guards against potential conflicts of interest. By solidifying effective management structures within the program, this bill ensures that the program continues to make a difference in children’s lives by ensuring effective reading instruction.
- The Student Enhancement Act, H.R. 5996 – Rep. McCotter
 - Amends the tax code to allow a deduction for tutoring expenses for elementary and secondary school students, including the costs of books and supplies related to the tutoring.

3) Increase local control

- State and Local Flexibility Improvement Act, H.R. 2577 – Rep. McKeon
 - States and local governments need more control over educating our children. This bill give states and local school districts the freedom to target federal resources to best serve the needs of their students while maintaining strong accountability standards.

4) Ensure our schools perform for our children

- Teacher Incentive Fund Act, H.R. 1761 – Rep. Tom Price
 - Competition always fosters better results. This bill provides funds to states and local school districts to help them develop performance-based compensation systems that offer teachers and principals performance pay for increasing student achievement in classrooms. The standards by which a school district evaluates its teachers would remain in the hands of local education leaders.

SOLUTION #5: SUPPORTING AMERICA'S MILITARY FAMILIES AND KEEPING OUR COUNTRY SAFE

Our nation's most solemn duties are to take care of our troops, veterans, and their families and to keep families safe. It is critical that we continue to fight and win the war on terror, and that we support our men and women who serve in our Armed Forces and their families. Finally, we have to secure our borders. We must:

1) Take care of our troops, veterans, and their families

- **Armed Forces Tax Relief Act, H.R. 1085 – Rep. Garrett**
 - While our Armed Forces serving in a combat zone are compensated without paying the income tax, they are still subjected to the costly payroll taxes such as Social Security and Medicare. This legislation would allow our military to truly keep their earnings “tax free” by eliminating payroll taxes on the Armed Forces serving in a combat zone.

- **Traumatic Brain Injury Support for Rural Veterans, H.R. 3458 – Rep. Moore Capito**
 - Establishes a pilot partnership between the Department of Veterans Affairs and local healthcare professionals to expand treatment options for rural veterans suffering from traumatic brain injuries sustained in combat. These expanded treatment options would provide significant financial and personal relief to veterans and their families. There are currently only four treatment facilities that conduct traumatic brain injuries treatment, forcing many rural veterans to travel long distances for care, or leading many to forego care all together.

- **Strengthening America's Military Act, H.R. 1086 – Rep. Garrett**
 - When a member of the Armed Forces is called to serve in a combat zone, and leaves a spouse and a family in the U.S., the last thing they should have to worry about is their financial security. This legislation would allow the spouses of active military serving in a combat zone to claim the same exemption of income taxation that their husband or wife does. This exemption is capped at the same level of commissioned officers (\$75,790 per year in FY05).

- **Enhancement of Recruitment, Retention, and Readjustment Through Education Act, H.R. 5944 – Rep. Putnam**
 - This bill significantly improves education benefits for service members and veterans and helps career military personnel provide for the education of their spouses or children. It will significantly help recruitment and retention. It is the companion bill to S. 2938

- **The Montgomery G.I. Bill Enhancement Act, H.R. 4130 – Rep. Walberg**
 - This bill closes a loophole allowing those service members who first joined the military before July 1, 1985 to enroll in the Montgomery GI Bill. This bill would provide a one-year window for those 20,000 to enroll in the Montgomery G.I. Bill.

- **Military Surviving Spouses Equity Act, H.R. 1589 – Rep. Henry Brown**
 - Currently, many surviving spouses of veterans who die of a service-connected disability have their benefits offset if they are eligible for two competing benefit plans – Dependency and Indemnity Compensation and the Survivor Benefit Plan. This bill removes that offset to allow surviving spouses to receive increased benefits.

- **Bartlett Montgomery G.I. Bill Act, H.R. 81 – Rep. Bartlett**
 - The bill allows service members to transfer education benefits to their dependents. In the event that benefits are transferred to a dependent, it extends the benefit entitlement period from 10 to 15 years. It also updates the formulas that govern eligibility and benefit level.

- **The Military Spouses Employment Act, H.R. 2682 – Rep. Carter**
 - This bill expands the Workforce Opportunity Tax Credit to include military spouses, thus encouraging employers to hire military spouses and to open facilities in areas with a higher concentration of military spouses.

- **Military Spouses Residency Relief Act - Rep. Carter**
 - Service members can claim a home of domicile and maintain that home regardless of where military orders may send them. This saves them from the headache of doing things like updating their drivers' licenses and vehicle registration every time they move. This bill would give military spouses the same ability.

- **Rural Veterans Access to Care Act, H.R. 1527 - Rep. Moran**
 - About 40 percent of veterans enrolled in VA health care live in rural areas. Time and distance are a challenge for many rural veterans to obtain specialty and mental health care within a VA facility. This bill allows veterans who are enrolled in VA but live too far away from a VA facility to choose to receive health services from a non-VA health care provider.

2) Win the war on terror

- **Terrorism Prevention and Deterrence Act of 2007, H. R. 2376 – Rep. Franks**
 - Imposes a fine and/or prison term of up to 25 years (or a life term if a death results) for providing, attempting, or conspiring to provide material support of international terrorism. Also increases penalties for providing military training to terrorists and for terrorist murders or manslaughters outside the U.S. Finally, provides for criminal penalties for kidnappings and sexual abuse of U.S nationals outside the U.S.

3) Secure our borders

- **H.Res. 499 – Rep. Lamar Smith**
 - Expresses the sense of the House that the Administration should rigorously enforce the laws of the United States to substantially reduce illegal immigration and greatly improve border security.

- **The Charlie Norwood CLEAR Act of 2007, H.R. 3494 – Rep. Blackburn**
 - Enhances Federal, State, and local assistance in the enforcement of the immigration laws, prevents sanctuary cities from receiving federal funds, and improves the State Criminal Alien Assistance Program.

- **The Secure Photo Identifications Act, H.R. 1314 – Rep. Blackburn**
 - Ensures that financial institutions and the Federal government only accept secure forms of identification.