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EXECUTIVE SUMMARY

At the close of 2005, the administration of President George W. Bush was trumpeting a strong national economy. Productivity was growing. Consumer spending was healthy. Corporate profits were rising. But the public remained skeptical: as one indication, a Gallup poll near the end of the year revealed that three out of five Americans viewed the economy as only fair or poor, and a majority saw economic conditions as getting worse.

The American people aren't so easily fooled. The policy of official optimism did nothing to obscure the increasingly harsh economic climate in which ordinary Americans found it harder than ever to hold onto a middle class standard of living with a well-paying job, health insurance, the chance to own or keep a home, the opportunity to provide a good education to their children and the security of looking forward to a dignified retirement.

Congress played no small part in driving the American Dream further out of reach for ordinary citizens in 2005. *Congress at the Midterm: Their 2005 Middle-Class Record* takes a closer look at the decisions made by Congress, from creating new obstacles for families overcome with debt to declare bankruptcy to a disastrous budget that aimed to pay for tax cuts benefiting the rich with dramatic cuts to student loans and health programs for the poor. After examining each bill in detail, *Congress at the Midterm* assigns a grade to each member of Congress based on his or her support for the middle class.

The record is clear: Members of Congress failed the middle class in 2005. A quick look at the report card shows that a vast majority of senators and representatives earned a grade of C or less. An average performance is simply not good enough. In a time when the middle class is increasingly squeezed, middle class Americans deserve better.

From health care to economic justice to Social Security, Congress missed dozens of opportunities to improve conditions for the middle class and did so much to squeeze it even more.

MAIN FINDINGS:

- Neither chamber of Congress demonstrated acceptable levels of support for middle-class Americans. In both the House and the Senate, more than half of the legislators failed. In the House, only one in five representatives received an A, while the proportion of As was fewer than one in ten among Senators.
- Both parties in both chambers of Congress fared worse than they did in last year's report, but the slide among Democrats was particularly pronounced in 2005. Compared to last year, the proportion of Senate Democrats earning As declined by more than half. The House Democrats, who had no failing members in 2004, experienced a failure rate of 11 percent in 2005.
- While Democrats received lower grades than last year, the Republicans did still worse, with only a handful among them even managing to eke out a passing grade on the issues of concern to their middleclass constituents.
- While Democratic support for the middle class was admirable when it came to issues like raising the minimum wage, preventing harmful budget cuts and saving Social Security, support dissolved when
- budget cuts and saving Social Security, support dissolved when powerful industries lobbied for legislation that would increase their profits at the expense of the middle class, such as the Energy Policy Act of 2005 (HR 6), Bankruptcy Abuse and Consumer Protection Act of 2005 (S 256) and the Class Action Fairness Act (S 5).
- Republicans showed the most support for the middle class on the Dominican Republic-Central America-United States Free Trade Agreement Implementation Act (HR 3045), also known as CAFTA, where party leadership had to work intensively to ensure the legislation's narrow passage. Even on this bill, though, overall GOP support was not sufficient to rise above an F grade.
- Out of the 16 votes considered, the middle-class position was never successful at any point: each bill opposed by the middle class passed and each bill supported by the middle class failed. Nevertheless, there were a number of very close votes, where just a few legislators changing their minds would have altered the results on momentous legislation like CAFTA, the minimum wage and budget cuts.

Both Republicans and Democrats must do a better job of representing their middle-class and aspiring middle-class constituents. In the midst of stagnant wages and increasing economic insecurity, Congress consistently voted to undercut the middle class and those who strive to join its ranks.

WHO MADE THE GRADE?	RECEIVED AN "A"	FAILED
House	20%	58%
House Democrats	44%	11%
House Republicans	0%	99%
Senate	9%	53%
Senate Democrats	20%	2%
Senate Republicans	0%	95%

EXECUTIVE SUMMARY continued

SENATE	Amendme on Negotiat Medicare D Prices [S.Amdt. 2 to S.Con.Res	ing rug !14	Bankruptcy A and Consur Protection of 2005 [S 256]	mer Act	Class Acti Fairness A [S 5]		Deficit Redu Act of 200 [S 1932)5	DR-Centr America F Trade Agree [HR 304	ree ment	Energy Pol Act of 200 [HR 6])5	Fair Minim Wage Act of [S.Amdt. 4 S 256]	2005 14 to	Sense of t Senate in Su of Social Sec [S.Amdt. 14 S.Con.Res.	pport curity 15 to
Senate voting with the middle class	49%	D	25%	F	27%	F	50%	С	45%	D	26%	F	48%	D	50%	С
Senate Democrats voting with the middle class	95%	A	58%	С	59%	С	100%	Α	75%	С	43%	D	100%	A	100%	A
Senate Republicans voting with the middle class	11%	F	0%	F	0%	F	9%	F	22%	F	11%	F	8%	F	9%	F

HOUSE	Bankruptcy F and Consu Protection of 2005 [S 256]	mer Act	Border Protect Antiterrorism Illegal Immig Control A [HR 443	, and ration ct	Class Acti Fairness A [S 5]		Death Tax Re Permanency of 2005 [HR 8]	Act	Deficit Reduction Act of 2005 [H.Res. 653]		DR-Centr America Fr Trade Agreer [HR 304!	ree ment	Energy Policy of 2005 [HR 6]		Small Busin Health Fairn Act of 200 (HR 525	ness 05
House voting with the middle class	30%	F	43%	D	35%	F	38%	F	50%	С	50%	С	36%	F	39%	F
House Democrats voting with the middle class	63%	С	82%	В	75%	С	79%	С	100%	Α	93%	A	62%	С	82%	В
House Republicans voting with the middle class	0%	F	8%	F	0%	F	0%	F	6%	F	12%	F	13%	F	0%	F

LOOKING TO 2006:

2006 brings both new issues and old concerns to the middle-class agenda, from immigration to health care to pension security and affording a college education. Among the bills covered in this report that are pending in 2006 are the Border Protection, Antiterrorism, and Illegal Immigration Control Act (HR 4437), the Death Tax Repeal Permanency Act (HR 8) and the Small Business Health Fairness Act (HR 525), all of which passed the House in 2005 and await consideration in the Senate or reconciliation with a related Senate bill.

IN CONCLUSION:

In 2005, Congress disdained the concerns of middle-class Americans and opted instead to favor the already wealthy and powerful in vote after vote. This is a surefire recipe for a shrinking middle class and the wrong direction for the vast majority of Americans striving to attain or hold onto a middle-class standard of living. But the nation will not change course unless citizens have the information they need to hold their elected representatives accountable.

We hope Congress at the Midterm: Their 2005 Middle-Class Record will be a useful tool both for both evaluating Congress and for pointing those concerned about the American middle class in the right direction on key pieces of legislation. While many organizations issue scorecards based on a single issue, the Drum Major Institute for Public Policy is distinctive in its focus on an overall agenda of expanding opportunity for middle-class and aspiring middle-class Americans. We believe better policy can be created when ordinary citizens—not just political insiders - know how their legislators voted on the issues that matter most to them and when legislators know that their constituents are watching.

INTRODUCTION

At the close of 2005, the Bush Administration was trumpeting a strong national economy. Productivity was growing. Consumer spending was healthy. Corporate profits were rising. But the public remained skeptical; as just one illustration, a Gallup poll near the end of the year revealed that three out of five Americans viewed the economy as only fair or poor, and a majority saw economic conditions as getting worse.

The American people aren't stupid. The official optimism did nothing to obscure the increasingly harsh economic climate in which ordinary Americans found it harder than ever to hold onto a middle class standard of living, with a well-paying job, health insurance, the chance to own or keep a home, the opportunity to provide a good education to their children and the security of looking forward to a dignified retirement.

Congress played no small part in driving the American Dream further out of reach for ordinary citizens in 2005. Congress at the Midterm: Their 2005 Middle-Class Record takes a closer look at the decisions made by Congress, from creating new obstacles for families overcome with debt to declare bankruptcy to a disastrous budget that aimed to pay for tax cuts benefiting the rich with dramatic cuts to student loans and health programs for the poor. In vote after vote, Congress disdained the concerns of middleclass Americans and opted instead to favor the already wealthy and powerful: a surefire recipe for a shrinking middle class.

Congress championed the wish lists of oil companies, the insurance industry, and credit card issuers over the concerns of middle-class consumers and small businesses, while making it harder for ordinary citizens to hold corporate wrong-doers accountable. 2005 was the year of the energy bill that ignored the skyrocketing fuel prices burdening the middle class while providing massive tax breaks for profitable energy corporations. It was the year that credit card issuers finally won bankruptcy legislation, squeezing more money from families so overwhelmed by job loss, medical bills and family break-ups that they could not cope with the debt. It was another year when the House passed a bill raising health care premiums for small businesses while allowing insurers to offer health plans with fewer benefits. And to top it off, it was a year when Congress put new obstacles in the path of ordinary citizens trying to hold corporations accountable for defective products, deceptive marketing or unfair employment practices through class action lawsuits.

In 2005, the Senate refused a raise for the nation's lowest paid workers, even as the House insisted that those lucky enough to inherit money without working for it should get a tax-free windfall. Real wages were stagnant for most workers in 2005, as soaring energy prices and expensive medical costs ate into middle-class paychecks. The lowest paid workers saw the largest wage drop, a decline exacerbated by the deteriorating value of the minimum wage, frozen at \$5.15 an hour since 1997. Yet the Senate refused to facilitate the middle-class aspirations of 15.5 million Americans by raising the minimum wage. Meanwhile, the House bestowed government largesse on the fortunate one percent of wealthy estates that must currently pay taxes if assets exceed \$1.5 million by passing a bill to permanently abolish the estate tax.

Given the opportunity to strengthen some of the nation's most successful and cherished public programs—Medicare and Social Security—Congress rejected common-sense solutions. The Senate refused to rule out a Social Security overhaul that would entail deep benefit cuts or a massive increase in public indebtedness, even though neither was necessary to ensure the solvency of the system. A plan to lower Medicare prescription drug prices by enabling the government to negotiate in bulk with pharmaceutical companies also failed. By the end of the year, the funding shortfall in Social Security went unfixed, while both seniors and the taxpayers funding Medicare continue to pay more for prescriptions drugs than they need to.

Congress made it easier for capital and goods to flow across international borders, but the House criminalized immigrants following the same tide of economic opportunity. In passing the Central America Free Trade Agreement, Congress embraced the failed NAFTA model, which has lowered wages in the United States and diminished living standards in Mexico, providing one more push for displaced Mexican workers to risk their lives to work in the United States. Yet rather than scrutinize a trade model that subordinates workers' rights to multinational profits, the House instead blamed the immigrants our economy has come to depend on, passing a bill that would make immigrant workers more vulnerable to the exploitation that undermines the wages of middle-class Americans.

VOTED ON IN THE HOUSE

THE MIDDLE CLASS **SUPPORTS A VOTE OF:**

Bankruptcy Abuse Prevention N and Consumer Protection Act of 2005 [S 256]

Border Protection, Antiterrorism, N and Illegal Immigration Control Act [HR 4437]

Class Action Fairness Act [S 5]

Death Tax Repeal Permanency Act [HR 8]

Deficit Reduction Act of 2005 [S 1932]

Ν Dominican Republic-Central America-United States Free Trade Agreement

Implementation Act [HR 3045]

Ν

Energy Policy Act Of 2005 [HR 6]

Small Business Health Fairness Act Of 2005 [HR 525]

VOTED ON IN THE SENATE

THE MIDDLE CLASS SUPPORTS A VOTE OF:

Amendment on Negotiating Medicare Drug Prices [S.Amdt. 214 to S.Con.Res. 18]

Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 [S 256]

Class Action Fairness Act [S 5] N

Deficit Reduction Act of 2005 [S 1932]

Dominican Republic **Central America-United States** Free Trade Agreement Implementation Act [HR 3045]

Energy Policy Act of 2005 [HR 6]

Fair Minimum Wage Act of 2005 [S.Amdt. 44 To S 256]

Sense of the Senate in Support of Social Security [S.Amdt. 145 To S.Con.Res. 18]

Congress at the Midterm: Their 2005 Middle-Class Record issues each member of Congress, as well as the House and Senate as a whole and each party, a letter grade based on his or her 2005 votes on selected pieces of legislation. We chose bills that, if passed, would have an impact on the squeezed middle class, as well as on the aspirations of low-income Americans who want to work their way into the middle class. The following legislation was considered:

SUPPORTIVE OF THE MIDDLE CLASS:

- Amendment on Negotiating Medicare Drug Prices (S.Amdt. 214 to S.Con.Res. 18) would give government the authority to negotiate with pharmaceutical manufacturers for the best prices on drugs purchased under the Medicare prescription plan, saving money for both taxpayers and Medicare beneficiaries. The amendment failed in the Senate.
- Fair Minimum Wage Act of 2005 (S.Amdt. 44 to S 256) would raise the federal minimum wage to \$7.25 an hour over two years, enabling more low-income workers to work their way into the middle class. The amendment failed in the Senate.
- . Sense of the Senate in Support of Social Security (S.Amdt. 145 to S.Con.Res. 18) was a non-binding resolution stating that Congress should reject any Social Security plan that requires deep benefit cuts or a massive increase in debt, either of which would burden the middle class. The amendment failed in the Senate

HARMFUL TO THE MIDDLE CLASS:

- Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (S 256), which passed both the House and the Senate and was signed into law, made it much more difficult for Americans crippled by debt, resulting primarily from job loss or medical catastrophe, to get back on their feet by the tightening of restrictions on declaring bankruptcy.
- Border Protection, Antiterrorism, and Illegal Immigration Control Act (HR 4437), passed in the House only, would make unlawful presence in the U.S. a criminal offense for the first time, undermining the middle class by driving undocumented workers with whom they share a labor market into more desperate circumstances and reducing the economic contributions immigrants make to national prosperity.

- Class Action Fairness Act (S 5) blocked class action lawsuits by forcing them out of state courts and into federal courts, making it more difficult for people injured by defective products. fraud or discrimination to get access to justice. It was passed in both chambers and signed into law.
- Death Tax Repeal Permanency Act of 2005 (HR 8) passed in the House only would permanently repeal the estate tax which currently affects the heirs of estates worth more than \$1.5 million, shifting the responsibility for paying for public services from heirs onto the middle class
- Deficit Reduction Act of 2005 (S 1932) slashed funding and squeezed new revenue out of Medicaid and student loan programs in an effort to pay for more tax cuts for the wealthiest Americans. Slightly different versions passed in each chamber and were signed into law.
- Dominican Republic-Central America-United States Free Trade Agreement Implementation Act (HR 3045) While trade can stimulate economic growth, CAFTA's failure to protect workers' rights undermines the ability of middle-class and aspiring middle-class families to share in the benefits of growth. Passed in both chambers and signed into law.
- Energy Policy Act of 2005 (HR 6) heavily subsidized the nuclear and oil industries, shifting more of the tax burden onto the middle class, while doing little to improve environmental standards or reduce dependence on foreign oil. It passed both chambers and was signed into law.
- Small Business Health Fairness Act of 2005 (HR 525), passed in the House only, would make health insurance more expensive by exempting small business associations formed to buy health insurance from state laws.

On an unusual number of these bills, including CAFTA in the House and the Deficit Reduction Act, Amendment on Negotiating Prescription Drug Prices and Sense of the Senate in Support of Social Security in the Senate, the votes were extremely close but were ultimately decided in opposition to the middle class in every instance. In these cases, if just a handful of legislators—sometimes just a single Senator—had changed their votes, it would have been sufficient to change the outcome for millions of middle-class and aspiring middle-class Americans.

The close votes reveal the impact of both powerful special interests calling for more advantages and of middle-class voters demanding accountability from their elected officials. Another sign of this tension turned up in the votes of House and Senate Democrats. While Democrats supported the middle class more consistently than Republicans, especially on issues like raising the minimum wage or resisting harmful budget cuts, they wavered when powerful industries—from credit card issuers on the bankruptcy bill to insurance companies on the class action bill—lobbied for legislation that would profit them at the expense of middle-class families.

As middle-class voters strive to hold their elected representatives accountable for these decisions, we hope Congress at the Midterm: Their 2005 Middle-Class Record will be a useful tool both for evaluating Congress and for pointing those concerned about the American middle class in the right direction on key pieces of legislation. While many organizations issue scorecards based on a single issue, the Drum Major Institute is distinctive in its focus on an overall agenda of expanding opportunity for middle-class and aspiring middle-class Americans.

We believe better policy can be created when ordinary citizens — not just political insiders — know how their legislators on the issues that matter most to them, and when legislators know that their constituents are watching.

AMENDMENT ON NEGOTIATING MEDICARE DRUG PRICES

INTRODUCED: 03.16.05 [Senate]; SPONSOR: Sen. Olympia J. Snowe [R-ME] FAILED, NOT AMENDED TO S.CON.RES. 18: 03.17.05 [Yea-49, Nay-50]

THE LEGISLATION:

The Amendment on Negotiating Medicare **Drug Prices** would have authorized the Secretary of Health and Human Services to negotiate with pharmaceutical manufacturers to get the best possible bulk prices for drugs purchased under the new Medicare Part D prescription drug plan. The amendment would repeal the "non-interference provision" of the Medicare prescription drug benefit, which prohibits this type of negotiation.

D SENATE

The Senate receives a grade of D for its support of the middle class.

49 Senators voted for the middleclass position: 50 voted against.

THE MIDDLE-CLASS POSITION:

The Middle Class Supports: Often living on fixed incomes, America's seniors struggle to cope with prescription drug prices that increase every year. The new Medicare prescription drug plan was ostensibly designed to save these seniors money on needed medications. But the plan provides far less savings than it could—both for the seniors it covers and for the taxpayers who bear the costs of the new plan—because it fails to take advantage of the federal government's ability to negotiate for better prices by buying in bulk. Instead, the program relies on individual insurance plans, none of which has the purchasing power of the federal government, to make drug purchases, resulting in a less efficient system with higher prices. Not only do most industrialized countries, including Canada, use their bulk purchasing power to bargain for better drug prices, but the United States Department of Veterans' Affairs (VA) also uses this common-sense practice to reduce its costs. Studies suggest that the prices negotiated by the VA for many drugs are substantially lower than those offered under the new Medicare plan. Middle-class Americans, whether they are senior citizens, taxpayers or both, cannot afford to see the federal government squander this opportunity to rein in the ever-escalating costs of prescription drugs.

NEXT STEPS FOR 2006:

Many Senators opposing the Amendment on Negotiating Medicare Drug Prices argued that it was important to see the new prescription drug plan in action before making any changes to its provisions. Now that the plan is underway, and it's clear that greater savings for the public and the plan's beneficiaries could be achieved by authorizing the federal government to negotiate drug prices, Congress should authorize this measure. The Medicare Enhancements for Needed Drugs Act (S 239) currently before the Senate Committee on Finance, would do just that.

FROM THE EXPERTS:

"The Medicare Modernization Act [MMA] approved by Congress in 2003 was not designed to create the most efficient possible prescription drug insurance for Medicare beneficiaries. As a result, it costs the government and beneficiaries considerably more than necessary. If Medicare were allowed to negotiate directly with the drug industry, or to allow a single agent to negotiate on its behalf, it could purchase drugs at prices that are far lower than... private insurers would pay under the system put in place in the MMA.'

- Dean Baker, Economist and co-director of the Center for Economic and Policy Research (January 2006)

"I would like to have had the opportunity to negotiate."

—Tommy Thompson, Former Bush Administration Secretary of Health and Human Services, in response to a question about what he wished he had accomplished with the Medicare prescription drug benefit (December 3, 2004)

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Percentage increase in the cost of brand-name drugs commonly prescribed to seniors between 2000 and 2005:

40.5

Percentage of Americans who support the idea of Congress allowing the government to negotiate for lower prices on Medicare prescription drugs:

77

Minimum estimated savings over the first eight years if Medicare negotiated drug prices directly:

\$332 billion

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005

INTRODUCED: 02.01.05 [Senate]; SPONSOR: Sen. Chuck Grassley [R-IA] SIGNED INTO LAW: 04.20.05 [Senate: Yea-74, Nay-25; House: Yea-302, Nay-126]

FROM THE EXPERTS:

"The people we found to be profoundly affected [by bankruptcy] are not some distant underclass. They're the very heart of the middle class. These are educated Americans with decent jobs, homes and families. But one stumble, and they end up in complete financial collapse, wiped out by medical bills."

—Dr. Elizabeth Warren, Professor, Harvard Law School (February 3, 2005)

"The bankruptcy bill was written by and for credit card companies, and the industry's political muscle is the reason it seems unstoppable. But the bill also fits into the... steady erosion of the protection the government provides against personal misfortune, even as ordinary families face ever-growing economic insecurity... Many debtors would find themselves on an endless treadmill of payments... And any senator who votes for the bill should be ashamed."

—Paul Krugman, Professor of Economics and International Affairs, Princeton University and New York Times columnist (March 8, 2005)

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Number of middle-class American families that filed for bankruptcy in 2003:

1.3 million

Percentage increase in the rate of medical-related bankruptcies between 1981 and 2001:

2,200

Percentage of Americans with medical debt in a recent study who said they went without food before resorting to bankruptcy:

22

THE LEGISLATION:

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 introduces a number of changes to federal bankruptcy law that make it harder for debtors to get a fresh start. The bill: 1) replaces the presumption in favor of granting the relief sought by debtors with a presumption of fraud on the part of many debtors; 2) makes debtors pay more to creditors both during and after bankruptcy; 3) restricts the grounds upon which individuals may file, thereby excluding financially troubled families from bankruptcy protection; 4) increases fees and paperwork associated with bankruptcy, raising more hurdles to cash-strapped families' ability to file successfully; 5) requires an individual debtor, regardless of the reason for filing, to be counseled by an approved nonprofit budget and credit counseling service; and 6)



The Senate receives a grade of F for its support of the middle class.

25 Senators voted for the middleclass position; 74 voted against.



The House receives a grade of F for its support of the middle class.

126 Representatives voted for the middle-class position; 302 voted against.

permits credit card companies to modify or terminate debtor agreements approved by the court as part of the debtor's bankruptcy plan. At the same time, the bill does nothing to rein in the asset-protection trusts that multimillionaires use to shield their wealth while filing for bankruptcy.

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: In 2005, a record two million American households were forced to declare personal bankruptcy. Studies suggest that the majority were middle-class families with children who were pushed to insolvency by job losses, massive unexpected medical bills or the devastating break-up of their families. In recent years, the leading cause of bankruptcy has not been irresponsible consumer spending but the loss of a job. Medical crisis is the second leading cause of bankruptcy. This bill would limit Americans' ability to receive federal bankruptcy protection when they lose their jobs, incur uninsured and uncovered medical bills or when a wage-earning spouse leaves. The legislation, which has been introduced every session since 1998 but never passed before, enacts the wish list of the credit card industry, boosting the profits of credit issuers by making it easier for them to collect from even the most financially distressed families. It empowers the credit card industry to saddle middle-class families with unreasonable interest rates and payment agreements by expanding their ability to re-evaluate and terminate debtor agreements without the consent of a court. The bill also creates a windfall for unregulated credit counseling agencies. Amendments that would have allowed the elderly to hold onto their homes and would have shielded veterans and active duty military from the most punitive parts of the bill did not pass the Senate. An amendment that would have protected employees' earnings and retirement savings when their employer files for bankruptcy was also rejected.

NEXT STEPS FOR 2006:

The widely-recognized need to make technical corrections to this poorly-written bill may provide Congress with an opportunity to evaluate the impact of the legislation. Congress should reconsider proposals to shield veterans, active military personnel and the elderly from the bill's most punitive provisions and could consider dropping the requirement that people who clearly cannot repay their debts nonetheless pay for mandatory credit counseling before becoming eligible for bankruptcy. A true end to the middle-class debt crisis will come when we address our broken health care system and make a national commitment to creating and retaining middle-class jobs.

IR 4437

BORDER PROTECTION, ANTITERRORISM, AND ILLEGAL IMMIGRATION CONTROL ACT

INTRODUCED: 12.06.05 [House]; SPONSOR: Rep. James F. Sensenbrenner Jr. [R-WI] PASSED BY THE HOUSE: 12.16.05 [Yea-239, Nay-182]; awaiting a Senate vote

D HOUSE

182 Representatives voted

239 voted against.

for the middle-class position;

The House receives a grade of D

for its support for the middle class.

THE LEGISLATION:

The Border Protection, Antiterrorism, and Illegal Immigration Control Act would increase penalties for violating immigration laws, make some civil violations of immigration law into criminal offenses, step up enforcement of immigration law and expand the list of violations that render a non-citizen deportable.

Unauthorized entry and presence in the United States, currently civil violations, would become felony crimes,

punishable by more than a year in jail. It would also become a felony for anyone to provide any type of assistance to an undocumented immigrant. The bill imposes mandatory minimum sentences for immigrants convicted of re-entering the country after deportation, requires mandatory detention of undocumented immigrants for an indefinite period of time and increases the expedited removal of immigrants without judicial review. Mandatory employer verification of immigration status of every employee in the country—including U.S. citizens—would be required after six years. The bill also increases enforcement along the United States border and provides for increased use of military surveillance equipment.

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: The American middle class relies on the economic contributions of immigrants. Yet this bill does nothing to acknowledge the contributions, instead endorsing a policy of imprisoning and deporting the estimated 12 million undocumented immigrants currently helping to support the economy as workers, entrepreneurs, taxpayers and consumers. Imprisonment and deportation is not only a bad policy for the middle class but also a tremendously expensive and ultimately unworkable one: the Government Accountability Office reported that just implementing the workplace enforcement part of this legislation would cost the public and private sectors at least \$11.7 billion annually. Many undocumented immigrants would still evade deportation, while others would continue to enter the country illegally. Attempting to enforce such an unworkable policy would further drain scarce enforcement resources.

An additional concern is the way this legislation would exacerbate the threat that undocumented workers pose to the wages and workplace conditions of aspiring middle-class Americans. Because unscrupulous employers can threaten to have their undocumented employees deported at any time, these immigrants are particularly vulnerable to exploitation in the workplace. This underground workforce competing in the labor market with American citizens perpetuates a "race to the bottom" in which employers, especially those in industries requiring unskilled labor, are driven to restrict wages and benefits and degrade employee working conditions in an effort to compete with companies that employ undocumented workers under substandard conditions. While this legislation seeks to drive undocumented immigrants out of the workplace completely, the more likely effect would be that they remain in the country but are driven further underground, increasing their vulnerability and further undermining middle-class wages and working conditions.

NEXT STEPS FOR 2006:

This bill is inimical to middle-class well-being and the Senate should not pass it. Instead, legislators in both houses who are concerned about the effects of immigration on their middle-class and aspiring middle-class constituents should work for legislation that bolsters the critical contribution immigrants make to the U.S. economy while also strengthening the rights of immigrants in the workplace so that middle-class wages and working conditions are not driven down.

FROM THE EXPERTS:

"Our experiences with our current immigration system have proven that outdated or unrealistic laws will never be fully enforceable, regardless of every conceivable border security improvement we make... A permanent underclass of people live within our borders illegally, fearfully, subserviently, vulnerable to abuse and exploitation. Most of these people aren't going anywhere... No matter how seriously they are threatened with punishment."

— Senator John McCain, R-Arizona (March 30, 2006)

"Our golden rule has always been to serve people in need—not to verify beforehand their immigration status. But [HR 4437] imposes incredible penalties upon any person assisting others through a Church or a social service organization. Up to five years in prison and the seizure of assets would accompany serving the poor who later turns out to be here without proper legal documentation."

—Cardinal Roger M. Mahony, Archbishop of Los Angeles (December 30, 2005)

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Amount more the average immigrant and immediate descendents pay in taxes than they receive in public services, according to the National Academy of Sciences:

\$80,000

Estimated percentage of the U.S. civilian labor force that is undocumented:

4.9

Percentage of workers who were not fired, after their employers discovered their immigration papers were falsified, until they complained about workplace conditions:

25

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CLASS ACTION FAIRNESS ACT

LO (J)

INTRODUCED: 01.25.05 [Senate]; SPONSOR: Sen. Chuck Grassley [R-IA]

SIGNED INTO LAW: 02.18.05 [Senate: Yea-72, Nay-26; House: Yea-279, Nay-149]

FROM THE EXPERTS:

"Equal access to the American system of justice is a foundation of our democracy. S.5 would effect a sweeping reordering of our nation's system of justice that will disenfranchise individual citizens from obtaining redress for harm, and thereby impede efforts against egregious corporate wrongdoing."

-State Attorneys General of California, Illinois, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, New Jersey, New Mexico, New York, Oklahoma, Oregon, Vermont and West Virginia (February 7, 2005)

"Congress should seek to hold negligent wrongdoers accountable for their actions. Yet this bill does just the opposite: it places obstacles to accountability by providing fewer incentives for companies to keep their products safe and their actions fair and by creating mechanisms to delay and ultimately deny justice to injured consumers.'

-Rachel Weintraub, Assistant General Counsel, Consumer Federation of America (February 14, 2005)

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Minimum ratio of federal judges in district courts to state judges in general jurisdiction courts as of 2003:

1:13

Number of cases pending in U.S. District Courts for three years or longer as of September 2003:

34.067

Minimum number of consumer groups signing on to a letter of opposition to \$.5:

68

THE LEGISLATION:

The Class Action Fairness Act overturns almost 200 years of federal practice and moves most class action lawsuits, including civil rights, worker protection, product liability and consumer fraud cases, from state courts into the federal court system. Many mass tort cases—lawsuits that combine the cases of a number of victims suffering similar physical damage from the same defective product or negligent practice—are also moved to federal court. The bill calls for increased judicial scrutiny of "coupon settlements" in which plaintiffs sometimes receive only low-value coupons in compensation for their injuries, as well as settlements in which plaintiff class members suffer a net financial loss. Finally, corporate defendants must now report the terms of their class action settlements to state and federal officials.



The Senate receives a grade of F for its support for the middle class.

26 Senators voted for the middleclass position; 72 voted against.



F HOUSE

The House receives a grade of F for its support for the middle class.

149 Representatives voted for the middle-class position: 279 voted against.

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: While moving lawsuits from state to federal courts may seem harmless enough, in effect it will prevent many middle-class Americans injured by defective products, manipulated by deceptive marketing or discriminated against by unfair employment practices from ever being able to hold corporate wrongdoers accountable. As a result, the threat of lawsuits will be less of a deterrent to corporations that engage in deceptive or discriminatory practices or seek to cut corners by skimping on product safety. Moving state cases to the federal courts is particularly harmful because it is state judges, not the federal judiciary, who are most familiar with the state consumer protection laws under which wrongdoers are sued. As a result, federal judges usually won't certify cases based on state law, which effectively prevents even the most legitimate cases from ever being heard if they are forced into federal court. That means ordinary citizens have lost an important means of getting recourse to the laws their democraticallyelected state legislators passed. To make matters worse, the federal courts are increasingly stacked with judges hostile to consumer and workers' rights. What's more, the federal courts are already overburdened, struggling to cope in a timely manner with the caseloads already before them. Further clogging the federal system with state cases may slow down everyone's access to justice. Finally, the "rights" guaranteed to plaintiffs by this Act, such as greater scrutiny for cases in which settlement terms cause plaintiffs to suffer a net loss, don't actually provide as much new protection as it appears because they primarily duplicate already-existing provisions of the federal rules of civil procedure. Although provisions reining in low-value coupon settlements are positive, they don't warrant the bill's other very harmful provisions.

NEXT STEPS FOR 2006:

The American system of civil justice provides a crucial means for ordinary middle-class citizens to hold powerful corporations and government agencies responsible for their actions. Congress should work to strengthen and preserve this system of accountability rather than seek to limit corporate liability, restrict victims' compensation, and obstruct access to the courthouse, as this bill and other legislation pending in 2006 seek to do.

 ∞ H

DEATH TAX REPEAL **PERMANENCY ACT OF 2005**

INTRODUCED: 02.17.05 [House]; SPONSOR: Rep. Kenny C. Hulshof [R-MO] PASSED BY THE HOUSE: 04.13.05 [Yea-272, Nay-162]; awaiting a Senate vote

THE LEGISLATION:

The Death Tax Repeal Permanency Act permanently repeals the incremental federal tax on inherited assets valued at over \$1.5 million (or \$3 million for married couples). Under current law, the estate tax is being gradually phased out and will disappear entirely by 2010 but will go back into effect in 2011 unless permanently repealed.

F HOUSE

The House receives a grade of F for its support for the middle class.

162 Representatives voted for the middle-class position: 272 voted against.

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: The estate tax falls only on the small number of individuals lucky enough to inherit a windfall—less than one percent of Americans ever pay it at all. Nearly half of all estate taxes collected by the government are paid by the most affluent 0.1 percent of Americans. By further increasing the amount of money that heirs can acquire without paying a dime, this bill would shift more of the cost of the public services that benefit all Americans onto middle-class families, allowing accumulated wealth to be passed on for generations while obliging those who work for their money to pick up a bigger share of the tax bill, or suffer cuts in services essential to middle-class families and communities.

NEXT STEPS FOR 2006:

As the permanent repeal of the estate tax awaits a vote in the Senate, legislators should not only oppose this legislation but reclaim the debate about the so-called "death tax" from wealthy interests bent on its elimination. While in reality, 99 percent of Americans will never pay any estate tax, polls suggest about half of Americans nevertheless believe that "most families have to pay the federal estate tax when someone dies." As an issue of sound fiscal policy, legislators concerned with the economic stability of the middle class should vote down any proposed repeal or reduction of the estate tax, as well as educate the public about its role in our economy.

FROM THE EXPERTS:

"We had fought a revolution to reject hereditary political and economic power—and the dizzying inequalities of the Gilded Age violated a fundamental American ideal of equality of opportunity. We are now in a second Gilded Age...We're heading backward to the wealth inequalities of a century ago. We need to preserve the estate tax in states and at the federal level for exactly the reason it is under assault. In a democracy, we should be offended when the power of concentrated wealth brazenly attempts to shape the terms of policy debate and dictate the rules of our society."

- William H. Gates, Sr., and Chuck Collins, authors, Wealth and Our Commonwealth: Why America Should Tax Accumulated Fortunes

"[The estate] tax that applies only to the children who receive the money, rather than the parent who built up the estate. [Estate tax reduction is] the Paris Hilton Benefit Act."

-Michael Graetz, Professor of Law, Yale University (March 24, 2005)

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Year the federal estate tax was introduced:

1916

Maximum percentage of Americans who died in 2004 that paid any estate taxes:

1

Amount of revenue from the estate tax that came from estates valued at \$10 million or more:

half

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DEFICIT REDUCTION ACT OF 2005

INTRODUCED: 10.27.05 [Senate]; SPONSOR: Sen. Judd Gregg [R-NH] SIGNED INTO LAW: 02.08.06 [Senate vote on conference report: Yea-51, Nay-50, with the Vice President breaking a tie; House vote on resolution concurring with Senate amendment: Yea-216, Nay-214]

FROM THE EXPERTS:

"The Congress has now passed a budget that is based on the assumption that the poor are expendable.. History will record that at a time of great need, when the citizens of this nation were struggling with the ill effects of war and natural disaster, this government turned its back on the poor."

> -Rev. Dr. Bob Edgar, General Secretary, The National Council of Churches (December 21, 2005)

"[S.1932] pays for deficit reduction by sending the bill directly to America's college students and their parents... This is the biggest cut in the history of the federal student loan program.. At a time when the nation's future economic prospects are tied more closely than ever before to a collegeeducated and highly-skilled workforce, it is shortsighted to ask college students and their families to bear so much of the burden."

-David Ward, President, The American Council on Education (December 19, 2005)

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Estimated amount of child support that will go uncollected over five years due to this bill's cuts to enforcement budgets:

\$2.9 billion

Maximum co-pay states were usually allowed to charge low-income Medicaid beneficiaries for medical services and prescription drugs prior to this bill:

\$3

Co-pay a family of three with an income of \$24,500 dollars could now be expected to make for a day of hospitalization:

\$320

THE LEGISLATION:

The Deficit Reduction Act of 2005 was the major legislation affecting domestic entitlement programs considered by Congress in 2005. The bill cut spending by \$38.8 billion over five years, with much of the cutbacks coming from Medicare and Medicaid cuts and the college loan program. The bill increased the interest rates on PLUS loans, taken out by parents to support their children's college education. It also squeezed billions of dollars out the student loan program by mandating that college lenders that profit from lending at higher rates give excess profits back to the government rather than keep them or pass the savings on to student borrowers. The bill obtained \$16 billion over ten years in savings from Medicaid by increasing co-pays and premiums for health care for low-income people, while allowing states to offer scaled-back Medicaid programs with fewer benefits. The

C SENATE

The Senate receives a grade of C for its support for the middle class.

50 Senators voted for the middleclass position; 50 voted against.

C HOUSE

The House receives a grade of C for its support for the middle class.

214 Representatives voted for the middle-class position: 216 voted against.

bill also cut \$2.6 billion from programs including child support enforcement, foster care and support for the elderly and disabled. The bill included new work requirements for welfare recipients and provided \$2.1 billion in health care assistance to survivors of Hurricane Katrina. Finally, S 1932 contained provisions reducing agricultural subsidies, increasing the amount employer pension plans must pay to the Pension Benefit Guarantee Corporation and generating income for the government by auctioning off the television broadcast spectrum. This Scorecard grades the final votes taken on this legislation in each chamber. While the House vote on Resolution 653 actually occurred in early 2006, it is included in this year's report because of its significance as the concluding vote in one of the most intense legislative battles of 2005.

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: Hurricane Katrina's devastating aftermath starkly revealed the deep inequalities and entrenched poverty that still afflict our nation. In the wake of the disaster, many hoped that Congress would renew its focus on the hurdles faced by low-income Americans struggling to attain a measure of middle-class security. In the midst of a prolonged budget fight that continued well into 2006, Congress instead approved this legislation, providing inadequate funding to Katrina survivors and imposing arduous new work requirements on welfare recipients while cutting back on programs, like Medicaid, foster care and child support, that ensure the nation's poorest and most vulnerable children get a fair and healthy start in life. At the same time, the budget squeezes new government receipts from financially-strapped parents and college students paying student loans, increasing financial hardship for those striving to get the education that can enable them to enter the middle class. While reducing deficits was the pretext for this budgetary attack on the aspiring middle class, the bill's supporters conveniently ignored the fact that these deficits originated in Congress' own frequent rounds of tax cuts for the wealthiest Americans, more of which were set to be approved in 2006. Slashing services for the poor to finance tax cuts for the rich is a recipe for shrinking the American middle class.

NEXT STEPS FOR 2006:

While deficit reduction is a laudable goal, it shouldn't be done at the expense of the nation's most vulnerable citizens. A 2007 budget to strengthen and expand the American middle class would have to reverse and compensate for many of the 2006 cuts to programs serving low-income families. At the same time, the continuation of irresponsible tax cuts aimed at profitable corporations and the wealthiest Americans is not acceptable during a time of deficits and increased need.

3045 α

DOMINICAN REPUBLIC-CENTRAL **AMERICA-UNITED STATES FREE TRADE** AGREEMENT IMPLEMENTATION ACT

INTRODUCED: 06.23.05 [House]; SPONSOR: Rep. Tom DeLay [R-TX] SIGNED INTO LAW: 08.02.05 [Senate: Yea-55, Nay-45; House: Yea-217, Nay-215]

THE LEGISLATION:

The Dominican Republic-Central America-United States Free Trade Agreement Implementation Act (DR-CAFTA) implements a new trade agreement among the United States, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua and the Dominican Republic. The trade agreement, modeled on the 1994 North American Free Trade Agreement (NAFTA) between among the U.S., Canada and Mexico, would eliminate most export tariffs between the included countries while also increasing protection for pharmaceutical patents and other intellectual property. The agreement also includes requirements that all public services be open to private investment and all government purchases be open to international bidders. DR-CAFTA is considered a step toward a comprehensive Free Trade Area of the Americas, which would include all of the western hemisphere with the exception of Cuba.

D SENATE

The Senate receives a grade of D for its support for the middle class.

45 Senators voted for the middleclass position; 55 voted against.

C HOUSE

The House receives a grade of C for its support for the middle class.

215 Representatives voted for the middle-class position: 217 voted against.

ship American jobs overseas with greater access to the U.S. market, more freedom to violate workers' rights with impunity, and the ability to challenge government regulations enacted in the public interest. CAFTA's rules... create new rights for multinational corporations, but

the agreement contains no effective

protections for workers' rights."

"CAFTA would reward companies that

FROM THE EXPERTS:

-John Sweeney, President, AFL-CIO (May 28, 2004)

"As Hispanic Members of Congress, we fully understand the critical importance of promotina economic development throughout the Americas. However, U.S. policy towards Latin America must promote arowth that is sustainable, just and inclusive... A decade after the passage of NAFTA... this model of trade has not delivered the promised benefits and has widened the gap between the rich and poor... It is our strong belief that CAFTA will only continue to broaden the gap between the haves and have-nots."

-Statement of the Congressional Hispanic Caucus (May 26, 2005)

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: Increased international trade can contribute to economic growth, but the way trade rules are formulated in agreements like NAFTA and DR-CAFTA means that the benefits of trade are distributed very unevenly, ultimately undermining the middle class and aspiring middle class in both the U.S. and the nations it trades with. A central problem is that DR-CAFTA empowers businesses and investment capital to cross international borders more easily, providing a decisive advantage over working people who are not so internationally mobile and whose rights are not equally well protected in all of the nations covered by the agreement. One result is that CAFTA is expected to increase the outsourcing of U.S. jobs — from manufacturing to reading x-rays and operating call centers — to Central America. U.S. workers are also likely to see their wages eroded as they are placed in more direct competition with poorly-paid Central American workers who lack strong labor protections and rights in the workplace. At the same time, Mexico's 12 years of experience with NAFTA suggest that the average person in Central America will also see his or her standard of living decline under these conditions. In the U.S., the experience of NAFTA also suggests that more jobs will be lost due to displaced domestic production than will be gained due to export growth.

NEXT STEPS FOR 2006:

Congress must act to ensure that the benefits of trade are more evenly distributed throughout our economy. Negotiating strong labor protections into our existing and future trade agreements will help to prevent a "race to the bottom" in wages and labor standards that erodes the standard of living for the American middle class.

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Net U.S. jobs lost due to export activity since NAFTA took effect:

1 million

Amount by which CAFTA is projected to increase the U.S. trade deficit with Central America, according to the U.S. **International Trade Commission:**

\$100 million

Minimum percentage of the decline in the U.S. manufacturing employment that can be attributed to the nation's trade deficit:

34

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ENERGY POLICY ACT OF 2005

INTRODUCED: 04.18.05 [House]; SPONSOR: Rep. Joe Barton [R-TX] SIGNED INTO LAW: 08.08.05 [Senate vote on conference report: Yea-74, Nay-26; House vote on conference report: Yea-275, Nay-156]

FROM THE EXPERTS:

"With oil at more than \$50 a barrel, by the way, energy companies do not need taxpayers'-funded incentives to explore for oil and gas."

> -President George W. Bush (April 20. 2005)

"Congress chose to largely follow the path of a 19th century fossil-fueled past instead of crafting an energy bill for the 21st century that would lead us to a clean energy future. The Union of Concerned Scientists opposed the bill because it fails to reduce our dependence on oil, fails to address global warming, fails to reduce home heating and gasoline prices, fails to significantly increase the deployment of renewable energy and actually increases the threat of nuclear terrorism."

> -Union of Concerned Scientists (November 17, 2005)

<u>injustice</u>index

Approximate proportion of Americans who considered high gas prices "a hardship" in April 2005, according to Gallup:

6 in 10

Earnings of oil giant ExxonMobil in the first quarter of 2005:

\$7.86 billion

Value of subsidies to oil and gas companies like ExxonMobil contained in this bill:

\$6 billion

THE LEGISLATION:

The Energy Policy Act of 2005 contains a multitude of different energy provisions, from extending daylight savings time to providing tax credits for conservation measures like installing insulation at home or driving a hybrid vehicle. The bill would provide subsidies to encourage the development of alternative fuels, including wind energy, biomass and geothermal power, and more than \$28 billion in tax breaks would go to the coal, nuclear, oil, gas and electricity industries. The bill also weakens environmental and public safety protections like the Clean Water Act and the Public Utility Holding Company Act, which protected consumers from fraud and abuse by utility companies. Finally, the bill preempts states' authority over the location of natural gas, transmission lines and coastal oil and gas exploration within their borders.

F SENATE

The Senate receives a grade of F for its support for the middle class.

26 Senators voted for the middleclass position; 74 voted against.

F HOUSE

The House receives a grade of F for its support for the middle class.

156 Representatives voted for the middle-class position; 275 voted against.

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: The most startling thing about this legislation is what it does not do. In the first place, the 1,700-page, multi-billion dollar bill fails to help middle-class consumers squeezed by high gas and fuel costs. The rollback in public safety protections also puts middle-class families at risk, for example, by exempting oil and gas companies from the provisions of the Safe Drinking Water Act when these companies inject carcinogenic chemicals into the ground. At the same time, the deregulation of public utilities exposes the middle class to a different kind of risk stemming from increased consolidation of utilities that could raise electric rates and manipulate energy markets. What the bill does do is provide massive taxpayer subsidies to the tune of \$85.1 billion dollars — for some of the world's most profitable corporations, so that, among other things, they can drill on public land while paying the public less, ultimately leaving middle-class families to pick up a bigger share of the cost of public services. Finally, although the legislation comes at a time of overwhelming scientific evidence about the dangers of global warming and increased concern about the nation's dependence on foreign oil, it does very little to address either problem, neglecting to even increase fuel efficiency standards for cars.

NEXT STEPS FOR 2006:

The nation still needs an energy plan to deal with environmental challenges, promote energy independence and relieve the squeeze on middle-class and aspiring middle-class consumers. Congress should begin drafting a new policy with these aims in mind. Legislators concerned about fiscal responsibility and interested in prioritizing the needs of their middle-class constituents rather than corporate special interests should oppose appropriating most of the pork-barrel giveaways authorized in this bill and should reinstate taxes on the highly profitable oil, gas, coal and nuclear industries.

FAIR MINIMUM WAGE **ACT OF 2005**

INTRODUCED: 03.03.05 [Senate]; SPONSOR: Sen. Edward M. Kennedy [D-MA] FAILED, NOT AMENDED TO S 256: 03.07.05 [Yea-46, Nav-49]

THE LEGISLATION:

The Fair Minimum Wage Act of 2005 would have raised the federal minimum wage from its current level of \$5.15 an hour to \$5.85 an hour 60 days after the enactment of the bill. A year later, the federal minimum would increase to \$6.55 an hour, and two years later, it would increase to \$7.25 an hour.

D HOUSE

The Senate receives a grade of D for its support for the middle class.

46 Senators voted for the middleclass position; 49 voted against.

THE MIDDLE-CLASS POSITION:

The Middle Class Supports: At less than \$11,000 a year for a full-time worker, the federal minimum wage is a poverty wage. It is a rate at which it is impossible for working Americans to independently pay their rent, feed their families or get needed medical care—much less save for the types of investments that make it possible to work one's way into the middle class, such as an education, a first home or the chance to start a business. A higher minimum wage both alleviates poverty and stimulates the economy, putting more money into the hands of consumers who will spend it, supporting local businesses. Contrary to the stereotype of the minimum wage worker as a teenager with nothing to purchase but junk food and movie tickets, the typical minimum wage worker is an adult providing more than half of his or her family's total earnings. According to the Economic Policy Institute, half of families with a minimum-wage worker rely on his or her pay as the family's only source of earnings. As seventeen states have raised their minimum wages above the federal rate, economists have also had more opportunities to study the effects of minimum-wage increases, concluding that raising the minimum-wage does not lead to the loss of jobs. In fact, the number of small businesses grew nearly twice as fast in states with a minimum wage higher than the Federal level than it did in states without a higher minimum, according to one study.

NEXT STEPS FOR 2006:

As one out of three U.S. states has already taken the initiative to exceed the federal minimum wage, and the economic evidence continues to mount that increased minimums boost the nation's lowest paid workers without causing a loss of jobs, it's long past time for the federal government to catch up. Legislators who want towant to improve opportunities for the nation's poor and near-poor to work their way into the middle class should act immediately to raise the minimum wage.

FROM THE EXPERTS:

"[The current minimum wage is] not realistic... There's not anything that any of us purchases that costs the same or less today than it did in 1997, anybody can see that... I wish that it would be addressed on the federal level."

> -Governor Mike Huckabee. Republican, Arkansas, signing legislation to raise his state's minimum wage (April 10, 2006)

"[Recent] variation between states [in terms of their minimum wages] gives researchers a chance to isolate the impact of the wage change and test its impact on employment and other relevant outcomes... These studies... solidly reject the conventional hypothesis that any

increase in the minimum wage leads

to job losses among affected workers."

-Jared Bernstein, Economist, **Economic Policy Institute** (April 29, 2004)

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Number of American workers who would receive a direct wage increase as a result of this legislation:

7.3 million

Estimated number of additional workers who would see their wages pushed up by the "spillover effects" of a minimum wage increase:

8.2 million

Percentage of Americans who believe raising the minimum wage is an important priority for the country:

82

SENSE OF THE SENATE IN SUPPORT OF SOCIAL SECURITY

INTRODUCED: 03.15.05 [Senate]; SPONSOR: Sen. Bill Nelson [D-FL] FAILED, NOT AMENDED TO S.Con.Res. 18: 03.15.05 [Yea-50, Nay-50]

FROM THE EXPERTS:

"Social Security is the only guaranteed, inflation-proof, lifelong benefit that millions of workers—present and future—can count on. And we should not be talking about replacing this rock solid core of income security with a risky gamble."

— Douglas Holbrook, Vice President— Secretary/Treasurer, AARP Board of Directors (January 28, 2005)

"There is no reason to cut Social Security benefits... What is needed are some relatively small changes that are desirable in any event and that would improve the fairness and efficiency of Social Security, while at the same time improving the program's financing. Diverting Social Security funds into private accounts as proposed by the President only makes basic retirement benefits uncertain and the program more difficult to finance."

—Robert M. Ball, former Commissioner of Social Security (June 2005)

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Proportion of current retirees who get half or more of their current income from Social Security:

2 out of **3**

Percentage by which President Bush's Social Security plan would have reduced guaranteed benefits to the average worker now in his or her twenties:

16

Percentage of Americans who approved of the way President Bush was handling Social Security in June 2005, after they had learned more about his plan:

25

THE LEGISLATION:

The Sense of the Senate in Support of Social Security is a non-binding resolution that would have expressed the Senate's determination to address the solvency of the Social Security system while rejecting any plan that would require deep benefit cuts or a massive increase in debt.

C SENATE

The Senate receives a grade of C for its support for the middle class.

50 Senators voted for the middleclass position; 50 voted against.

THE MIDDLE-CLASS POSITION:

The Middle Class Supports: Social Security has long been a mainstay of the American middle class. At a time when many middle-class jobs are forcing employees to assume more individual risk in their retirement, with a shift away from traditional pensions and toward 401(k) style-plans, Social Security continues to provide a modicum of genuine retirement security, guaranteeing fixed benefits whatever the state of the stock market. This security was endangered when, in the name of bolstering Social Security's solvency, President Bush proposed a privatization plan that, over time, would have required benefit cuts of 28 percent and increased the federal debt by \$17.7 trillion. the President's plan to privatize Social Security was among the most controversial and intensely debated issues of 2005, but by year's end, this resolution was the only Social Security proposal to actually come to a vote in either chamber of Congress. While the resolution was non-binding, it was widely regarded as an indicator of the Senate's level of support for President Bush's debt-boosting, benefit-slashing plan.

NEXT STEPS FOR 2006:

While Social Security was never in crisis, the shortfall in funding projected to occur in 2042 should be addressed. Plans to privatize Social Security would undermine, rather than shore up, the program's finances and should be abandoned. Instead, Congress could consider proposals, such as increasing or eliminating the \$90,000 cap on income subject to Social Security taxes, diversifying Social Security's investments beyond U.S. Treasury bonds and covering new state and local employees under Social Security to increase the pool of people paying into the system.

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SMALL BUSINESS HEALTH FAIRNESS ACT OF 2005

INTRODUCED: 02.02.05 [House]; SPONSOR: Rep. Sam Johnson [R-TX] PASSED BY THE HOUSE: 07.26.05 [Yea-263, Nay-165]; awaiting a Senate vote

THE LEGISLATION:

The Small Business Health Fairness Act of 2005 amends the Employee Retirement Income Security Act of 1974 (ERISA) to provide for the establishment of Association Healthcare Plans (AHPs): group health plans that would be exempted from important state insurance regulations and consumer protections. The plans, which are intended to help small employers and the self-employed get a better deal in the health insurance marketplace by joining together, could be sponsored by trade, industry, professional, chambers of commerce or similar business associations.

F HOUSE

The House receives a grade of F for its support for the middle class.

165 Representatives voted for the middle-class position; 263 voted against.

FROM THE EXPERTS:

"AHP legislation would likely increase premiums for small employers and their workers, and make it much harder, if not impossible, for small business owners with older, sicker workers to get access to affordable health coverage. We need a better solution for small businesses. This is not the answer."

—Todd McCracken, President, National Small Business Association (February 22, 2005)

"The American Nurses Association opposes H.R. 525 because it would pre-empt protections provided by state insurance laws and regulations. These important protections guarantee a minimal level of coverage. They insure that plans cover services such as maternity care, mental health care services, and home health care... In addition, ANA believes that H.R. 525 would do little to cover the uninsured. In fact, AHPs are expected to result in higher premiums for those who currently have health insurance."

—Rose Gonzalez, Government Affairs Director, The American Nurses Association (June 10, 2005)

THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: Enhancing the ability of small businesses to offer quality health insurance would go a long way towards reducing the number of uninsured Americans. But the devil is in the details. By exempting AHPs from state regulations, studies indicate that this bill would *increase* average health care costs for small businesses and reduce the number of workers with health insurance. For example, state laws prevent insurance plans from cherry-picking only the healthiest people for insurance coverage, allowing businesses with relatively healthy employees to join for less money while charging higher rates to those with older and sicker workers. Exemption from these laws would destabilize the health care marketplace: state-regulated health care plans would see their healthy workers siphoned off to the AHPs, leaving them with a disproportionate number of older and sicker employees who are more expensive to cover. Health care premiums for all small businesses, except for those with the healthiest workforce would soar, and companies unable to cope with the increased costs would leave their employees at risk of becoming uninsured. For this reason, the Congressional Budget Office has projected that AHP legislation, if enacted, would result in higher premiums for four out of five small employers.

NEXT STEPS FOR 2006:

Legislators who are concerned with the struggles of the middle class to afford health insurance and with the struggle of small businesses to responsibly provide health insurance to their employees should insist that AHPs be subjected to all relevant state insurance laws. Congress should also work towards a comprehensive plan of universal health coverage, making sure every American has access to health care and businesses are no longer forced to bear these high costs alone.

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Proportion of small businesses that would see their premiums increase under this legislation:

4 out of 5

Average percentage increase in health care premiums for small employers with state-regulated coverage under this legislation:

23

Predicted increase in the number of uninsured Americans under this legislation:

250,000 to 1 million

OVERVIEW OF RESULTS

SENATE AND HOUSE RESULTS BY LEGISLATION

SENATE	Amendme on Negotiat Medicare D Prices [S.Amdt. 2 to S.Con.Res	ing rug !14	Bankruptcy A and Consur Protection A of 2005 [S 256]	ner Act	Class Action Fairness A [S 5]		Deficit Redu Act of 200 [S 1932)5	DR-Centr America Fi Trade Agreer [HR 304	ree nent	Energy Pol Act of 200 [HR 6])5	Fair Minim Wage Act of [S.Amdt. 4 S 256]	2005 4 to	Sense of t Senate in Su of Social Sec [S.Amdt. 14 S.Con.Res.	ipport curity 45 to
Senate voting with the middle class	49%	D	25%	F	27%	F	50%	С	45%	D	26%	F	48%	D	50%	С
Senate Democrats voting with the middle class	95%	A	58%	С	59%	С	100%	Α	75%	С	43%	D	100%	A	100%	Α
Senate Republicans voting with the middle class	11%	F	0%	F	0%	F	9%	F	22%	F	11%	F	8%	F	9%	F

HOUSE	Bankrupto Abuse Prever and Consur Protection of 2005 [S 256]	ntion mer Act	Border Protect Antiterrorism Illegal Immig Control Ac [HR 443	, and ration ct	Class Acti Fairness A [S 5]		Death Tax Re Permanency of 2005 [HR 8]	Act	Deficit Reducti Act of 2005 [H.Res. 653		DR-Centra America Fr Trade Agreer [HR 3045	ree nent	Energy Policy of 2005 [HR 6]		Small Busir Health Fairr Act of 200 (HR 525	ness 05
House voting with the middle class	30%	F	43%	D	35%	F	38%	F	50%	C	50%	С	36%	F	39%	F
House Democrats voting with the middle class	63%	С	82%	В	75%	С	79%	С	100%	Α	93%	A	62%	С	82%	В
House Republicans voting with the middle class	0%	F	8%	F	0%	F	0%	F	6%	F	12%	F	13%	F	0%	F

OVERALL RESULTS

WHO MADE THE GRADE?	RECEIVED AN "A"	FAILED
House	20%	58%
House Democrats	44%	11%
House Republicans	0%	99%
Senate	9%	53%
Senate Democrats	20%	2%
Senate Republicans	0%	95%

HOW **THIS WORKS**

GRADE SCORE

+08

90+

50+ D 40+

0+

A letter grade of 'A' was awarded for a score of 90 and above. A letter grade of 'B' was awarded for a grade of 80 and above; a 'C' was awarded for a score above 50; a 'D' for a score above 40; and an 'F' for all scores below 40.

Scores for the general body of both the House and the Senate on a particular piece of legislation were determined by an average of the number of votes cast with or against the middle class.

Scores for the general body of the House and Senate themselves were determined as an average of the scores each received on legislation held to a vote. Scores for individual representatives were determined by whether they voted with or against the middle class. Representatives who missed three or more votes were not awarded a letter grade and instead received a grade of Incomplete (INC). A ✓ indicates that a representative voted WITH the middle-class position (not necessarily for the legislation); an X indicates that the representative voted AGAINST the middleclass postion. A — indicates that no vote was cast.

HOW DID THE SENATE VOTE?

SENATOR MIDDLE CLASS POSIT	ION:	SA 214 to SCR 18 Amendment on Negotiating Medicare Drug Prices YES	S 256 Bankruptcy Abuse and Consumer Protection Act of 2005	S 5 Class Action Fairness Act	S 1932 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act NO	HR 6 Energy Policy Act of 2005	SA 44 to \$ 256 Fair Minimum Wage Act of 2005 YES	SA 145 to SCR 18 Sense of the Senate in Support of Social Security YES	SCORE	GRADE
Murkowski (R)	AK	X	X	X	X	X	X	X	X	0	F
Stevens (R)	AK	X	X	X	X	X	X	x	X	0	F
Sessions (R)	AL	X	X	X	X	X	X	X	X	0	F
Shelby (R)	AL	X	X	X	X	√	X	X	X	13	F
Lincoln (D)	AR	1	Х	X	√	X	Х	1	✓	50	С
Pryor (D)	AR	✓	X	✓	1	X	X	✓	1	63	С
Kyl (R)	AZ	X	Х	Х	Х	Х	✓	X	Х	13	F
McCain (R)	AZ	1	X	X	X	X	1	X	X	25	F
Boxer (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Feinstein (D)	CA	1	✓	X	1	X	1	1	✓	75	С
Allard (R)	СО	X	Х	Х	X	X	X	X	Х	0	F
Salazar (D)	СО	1	X	X	1	1	X	1	✓	63	С
Dodd (D)	СТ	✓	✓	Х	✓	✓	✓	✓	✓	88	В
Lieberman (D)	СТ	✓	✓	X	1	X	X	✓	✓	63	С
Biden (D)	DE	✓	Х	✓	✓	✓	✓	✓	✓	88	В
Carper (D)	DE	✓	X	X	✓	X	✓	✓	✓	63	С
Martinez (R)	FL	X	Х	Х	X	X	✓	Х	Х	13	F
Nelson (D)	FL	✓	X	✓	✓	X	✓	✓	✓	75	С
Chambliss (R)	GA	Х	Х	Х	Х	Х	X	Х	Х	0	F
Isakson (R)	GA	X	X	X	X	X	X	X	X	0	F
Akaka (D)	н	✓	✓	✓	✓	✓	X	✓	✓	88	В
Inouye (D)	н	✓	X	✓	✓	✓	X	✓	✓	75	С
Grassley (R)	IA	X	X	Х	X	X	X	X	Х	0	F
Harkin (D)	IA	✓	✓	✓	✓	✓	X	✓	✓	88	В
Craig (R)	ID	X	X	X	X	✓	X	X	X	13	F
Crapo (R)	ID	X	X	X	X	✓	X	X	X	13	F
Durbin (D)	IL	✓	✓	✓	✓	✓	X	✓	✓	88	В
Obama (D)	IL	✓	✓	Х	✓	✓	X	✓	✓	75	С
Bayh (D)	IN	✓	X	X	✓	✓	X	✓	✓	63	С
Lugar (R)	IN	X	X	Х	X	X	X	X	X	0	F
Brownback (R)	KS	✓	X	X	X	X	X	X	X	13	F
Roberts (R)	KS	X	X	X	X	X	X	X	X	0	F
Bunning (R)	KY	X	X	X	X	X	X	X	X	0	F
McConnell (R)	KY	X	X	X	X	X	X	X	X	0	F

[SENATE: LA-NY]

SENATOR		Amendment on Negotiating Medicare Drug Prices	S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	S 5 Class Action Fairness Act	S 1932 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	SA 44 to S 256 Fair Minimum Wage Act of 2005	SA 145 to SCR 18 Sense of the Senate in Support of Social Security	CORE	RADE
MIDDLE CLASS POSIT	ION:	YES	NO	NO	NO	NO	NO	YES	YES	S	G
Landrieu (D)	LA	✓	X	X	✓	✓	X	✓	✓	63	С
Vitter (R)	LA	X	X	χ	X	✓	X	X	X	13	F
Kennedy (D)	MA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Kerry (D)	MA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Mikulski (D)	MD	✓	✓	✓	✓	✓	X		✓	86	В
Sarbanes (D)	MD	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Collins (R)	ME	✓	X	X	✓	✓	X	X	✓	50	С
Snowe (R)	ME	✓	X	Х	✓	✓	X	X	✓	50	С
Levin (D)	МІ	✓	✓	✓	✓	✓	X	✓	✓	88	В
Stabenow (D)	MI	✓	X	✓	✓	✓	X	✓	✓	75	С
Coleman (R)	MN	X	X	X	X	X	X	✓	X	13	F
Dayton (D)	MN	✓	✓	✓	✓	✓	X	✓	✓	88	В
Bond (R)	МО	X	X	X	X	X	X	X	X	0	F
Talent (R)	МО	X	X	X	X	X	X	X	X	0	F
Cochran (R)	MS	X	X	Х	X	X	X	X	X	0	F
Lott (R)	MS	X	X	X	X	X	X	X	X	0	F
Baucus (D)	МТ	X	X	✓	✓	✓	X	_	✓	57	С
Burns (R)	МТ	X	X	X	X	1	X	X	X	13	F
Burr (R)	NC	X	Х	Х	Х	X	Х	X	X	0	F
Dole (R)	NC	X	X	X	X	X	X	X	X	0	F
Conrad (D)	ND	✓	Х	χ	✓	✓	Х	_	✓	57	С
Dorgan (D)	ND	1	1	✓	1	1	X	✓	1	88	В
Hagel (R)	NE	X	X	Х	X	X	X	X	X	0	F
Nelson (D)	NE	X	X	X	1	X	X	✓	1	38	F
Gregg (R)	NH	X	Х	Х	Х	Х	✓	X	Х	13	F
Sununu (R)	NH	X	X	_	X	X	1	X	X	14	F
Corzine (D)	NJ	√	√	✓	✓	√	√	√	✓	100	Α
Lautenberg (D)	NJ	✓	1	✓	✓	✓	1	✓	1	100	Α
Bingaman (D)	NM	√	Х	Х	✓	X	Х	√	√	50	С
Domenici (R)	NM	X	X	X	X	X	X	✓	X	13	F
Ensign (R)	NV	Х	Х	X	Х	Х	Х	_	Х	0	F
Reid (D)	NV	1	X	1	1	✓	1	✓	1	88	В
Clinton (D)	NY	√	_	√	√	✓	√	✓	1	100	Α
Schumer (D)	NY	1	1	X	✓	✓	✓	1	✓	88	В

		SA 214 to SCR 18	S 256 Bankruptcy	S 5	S 1932	HR 3045 DR-Central	HR 6	SA 44 to S 256	SA 145 to SCR 18		
SENATOR		Amendment on Negotiating Medicare Drug Prices	Abuse Prevention and Consumer Protection Act of 2005	Class Action Fairness Act	Deficit Reduction Act of 2005	America Free Trade Agreement Implementation Act	Energy Policy Act of 2005	Fair Minimum Wage Act of 2005	Sense of the Senate in Support of Social Security	CORE	RADE
MIDDLE CLASS POS	ITION:	YES	NO	NO	NO	NO	NO	YES	YES	S	G
DeWine (R)	ОН	X	X	X	✓	X	X	✓	✓	38	F
Voinovich (R)	ОН	_	X	X	X	X	X	X	X	0	F
Coburn (R)	ок	X	X	X	X	X	X	X	X	0	F
Inhofe (R)	ОК	X	X	X	X	X	X	X	X	0	F
Smith (R)	OR	X	X	X	✓	X	X	X	X	13	F
Wyden (D)	OR	✓	✓	✓	✓	X	✓	✓	✓	88	В
Santorum (R)	PA	X	X		X	X	X	X	X	0	F
Specter (R)	PA	X	X	X	X	✓	X	_	✓	29	F
Chafee (R)	RI	✓	X	X	✓	X	✓	✓	X	50	С
Reed (D)	RI	✓	✓	X	✓	✓	✓	✓	✓	88	В
DeMint (R)	sc	X	X	X	X	X	X	X	X	0	F
Graham (R)	sc	✓	X	X	X	✓	X	X	✓	38	F
Johnson (D)	SD	✓	X	X	✓	✓	X	✓	✓	63	С
Thune (R)	SD	X	X	X	X	✓	X	X	X	13	F
Alexander (R)	TN	X	X	X	X	X	X	X	X	0	F
Frist (R)	TN	X	X	X	X	X	X	X	X	0	F
Cornyn (R)	TX	X	X	X	X	X	X	X	X	0	F
Hutchison (R)	TX	X	X	X	X	X	X	X	X	0	F
Bennett (R)	UT	X	X	X	X	X	X	X	X	0	F
Hatch (R)	UT	X	X	χ	X	X	X	X	X	0	F
Allen (R)	VA	X	X	X	X	X	X	X	X	0	F
Warner (R)	VA	X	X	X	X	X	X	X	X	0	F
Jeffords (I)	VT	✓	X	X	✓	X	✓	✓	✓	63	С
Leahy (D)	VT	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Cantwell (D)	WA	✓	✓	X	✓	X	X	✓	✓	63	С
Murray (D)	WA	1	✓	✓	1	X	1	1	1	88	В
Feingold (D)	WI	1	✓	✓	1	✓	✓	1	✓	100	Α
Kohl (D)	WI	1	X	X	1	✓	X	1	1	63	С
Byrd (D)	wv	✓	Х	✓	1	✓	Х	✓	✓	75	С
Rockefeller (D)	wv	1	1	X	1	1	X	1	1	75	С
Enzi (R)	WY	X	Х	Х	X	1	Х	х	X	13	F
Thomas (R)	WY	X	X	X	X	1	X	X	X	13	F

[HOUSE: CA-CA] [HOUSE: AK-CA]

HOW DID THE HOUSE OF REPRESENTATIVES VOTE?

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	Death Tax Repeal Permanency Act of 2005	Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	Small Business Health Fairness Act of 2005	SCORE	GRADE
Young (R)	AK		NO	NO	NO	NO V	NO V	NO V	NO V	0	F
Aderholt (R)	AL	X		X	X	X	X	X	X	0	F
Bachus (R)	AL	X	X	X	X	X	X	X	X	0	F
Bonner (R)	AL	X	X	X	X	X		X	X	13	F
Cramer (D)	AL	X	X	X	X	X	X	X	_	29	F
Davis (D)	AL	X	<i>\</i>	X	^	√	√	X	X	50	С
Everett (R)	AL	X	X	X	X	X	X	X	X	0	F
Rogers (R)	AL	X	X		X	X	X	X	X	0	F
Berry (D)	AR	X	X	X	X	✓	^	X	^	38	F
Boozman (R)	AR	X	X		X	X	X	X	X	0	F
Ross (D)	AR	X	X	X √	X	\	^	X	^	50	C
Snyder (D)	AR	\ \frac{1}{}	~	X	^	1	X	X	X	50	С
Flake (R)	AZ	X	X	X	X	X	X	→	X	13	F
Franks (R)	AZ	X	X	X	X	X	X	X	X	0	F
Grijalva (D)	AZ	\ \frac{1}{}	~ ✓	<i></i>	<i>\sqrt{\sq}}}}}}}}}}} \sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}}} \sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}}} \sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}} \sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}}} \sqite\septionut\signut\signg{\sqrt{\sqrt{\sqrt{\sq}}}}}}}}} \end{\sqrt{\sqrt{\sq}}}}</i>	\ \frac{1}{\sqrt{1}}	√	\ \frac{1}{}	\ \frac{1}{}	100	A
Hayworth (R)	AZ	X	1	X	X	X	X	X	X	13	F
Kolbe (R)	AZ	X	_	X	X	X	X	X	X	0	F
Pastor (D)	AZ	X	1	√	1	√ ·	√	√ ·	√ ✓	88	В
Renzi (R)	AZ	X	X	X	X	X	X	X	X	0	F
Shadegg (R)	AZ	X	X	X	X	X	X	X	X	0	F
Baca (D)	CA	X	√	✓	1	√	√	X	1	75	С
Becerra (D)	CA	1	✓	1	1	1	1	1	1	100	Α
Berman (D)	CA	1	✓	1	1	✓	✓	✓	1	100	Α
Bono (R)	CA	X	X	X	X	X	X	X	X	0	F
Calvert (R)	CA	X	X	X	X	X	X	X	X	0	F
Campbell (R)	CA	_	X		_	X	_	_		INC.	INC
Capps (D)	CA	✓	✓	✓	1	✓	✓	✓	✓	100	Α
Cardoza (D)	CA	X	✓	✓	X	1	✓	X	✓	63	С
Costa (D)	CA	X	✓	X	X	✓	✓	X	✓	50	С
Cunningham (R)	CA	X	_	X	X	_	X	X	X	0	F
Davis (D)	CA	✓	✓	✓	1	✓	1	1	✓	100	A
Doolittle (R)	CA	X	X	✓	X	X	X	X	X	13	F
Dreier (R)	CA	X	X	X	X	X	X	X	X	0	F
Eshoo (D)	CA	✓	✓	—	1	✓	1	1	✓	100	Α

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	CORE	GRADE
MIDDLE CLASS POSIT	ION: =	NO	NO	NO	NO	NO	NO	NO	NO	S	0
Farr (D)	CA	✓	✓		X	✓	√	√	✓	86	В
Filner (D)	CA	✓	✓	✓	X	✓	✓	✓	✓	88	В
Gallegly (R)	CA	X	X	X	X	X	X	X	X	0	F
Harman (D)	CA	X	✓	X	✓	✓	✓	✓	X	63	С
Herger (R)	CA	X	X	X	X	X	X	X	X	0	F
Honda (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Hunter (R)	CA	X	X	X	X	X	✓	X	X	13	F
Issa (R)	CA	X	X	X	X	X	X	X	X	0	F
Lantos (D)	CA		✓	✓	✓	✓	✓	✓	✓	100	Α
Lee (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Lewis (R)	CA	X	X	X	X	X	X	X	X	0	F
Lofgren (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Lungren (R)	CA	X	X	X	X	X	X	X	X	0	F
Matsui (D)	CA	✓	✓	_	✓	✓	✓	✓	✓	100	A
McKeon (R)	CA	X	X	X	X	X	X	X	X	0	F
Millender-McDonald (D)	CA	✓	✓	1	✓	1	✓	✓	✓	100	A
Miller, Gary (R)	CA	X	X	X	X	_	X	X	X	0	F
Miller, George (D)	CA	1	1	1	✓	1	1	1	1	100	A
Napolitano (D)	CA	✓		1	✓	1	1	X	✓	86	В
Nunes (R)	CA	X	1	X	X	X	X	X	X	13	F
Pelosi (D)	CA	✓	✓	✓	1	1	✓	✓	✓	100	A
Pombo (R)	CA	X	X	X	X	X	X	X	X	0	F
Radanovich (R)	CA	X	1	X	X	X	X	X	X	13	F
Rohrabacher (R)	CA	X	X	X	X	X	X	1	X	13	F
Roybal-Allard (D)	CA	✓	✓	1	1	1	✓	✓	✓	100	A
Royce (R)	CA	X	X	X	X	X	X	✓	X	13	F
Sanchez, Linda T. (D)	CA	✓	✓	1	✓	1	✓	✓	✓	100	4
Sanchez, Loretta (D)	CA	✓	1	1	X	1	1	1	X	75	(
Schiff (D)	CA	1	1	1	1	1	1	1	1	100	4
Sherman (D)	CA	1	1	1	1	1	1	1	1	100	A
Solis (D)	CA	_	1	1	1	1	1	1	1	100	
Stark (D)	CA	1	✓	1	√	1	1	1	1	100	
Tauscher (D)	CA	X	1	X	1	1	1	1	1	75	C
Thomas (R)	CA	X	✓	X	X	X	X	X	X	13	F

[HOUSE: FL-IL] [HOUSE: CA-FL]

CONGRESSPERSO	ON	S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	Death Tax Repeal Permanency Act of 2005	Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	CORE	GRADE
MIDDLE CLASS POSIT	ION:		NO	NO	NO	NO	NO	NO	NO	S	G
Thompson (D)	CA	X	✓	✓	✓	✓	✓	✓	✓	88	В
Waters (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Watson (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Waxman (D)	CA	✓	✓	✓	✓	✓	✓	✓		100	A
Woolsey (D)	CA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Beauprez (R)	СО	X	X	X	X	X	X	X	X	0	F
DeGette (D)	СО	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Hefley (R)	СО	X	X	X	X	X	X	X	X	0	F
Musgrave (R)	СО	X	X	X	X	X	X	X	X	0	F
Salazar (D)	СО	X	X	✓	X	✓	✓	X	X	38	F
Tancredo (R)	СО	X	X	X	X	X	✓	X	X	13	F
Udall (D)	СО	✓	X	✓	✓	✓	✓	✓	✓	88	В
DeLauro (D)	СТ	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Johnson (R)	СТ	X	X	X	X	X	X	X	X	0	F
Larson (D)	СТ	✓	✓	X	✓	✓	✓	✓	✓	88	В
Shays (R)	СТ	X	X	X	X	X	X	✓	X	13	F
Simmons (R)	СТ	X	X	X	X	✓	✓	X	X	25	F
Castle (R)	DE	X	X	X	X	X	X	✓	X	13	F
Bilirakis (R)	FL	X	X	X	X	X	X	X	X	0	F
Boyd (D)	FL	X	✓	X	✓	✓	✓	✓	✓	75	С
Brown, C. (D)	FL	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Brown-Waite (R)	FL	X	X	X	X	X	X	✓	X	13	F
Crenshaw (R)	FL	X	X	X	X	X	X	✓	X	13	F
Davis (D)	FL	X	✓	✓	✓	✓	✓	✓	✓	88	В
Diaz-Balart, L. (R)	FL	X	✓	X	X	X	X	✓	X	25	F
Diaz-Balart, M. (R)	FL	X	_	X	X	X	X	✓	X	14	F
Feeney (R)	FL	X	X	X	X	X	X	✓		14	F
Foley (R)	FL	X	X	X	X	X	X	✓	X	13	F
Harris (R)	FL	X	X	X	X	X	X	✓	X	13	F
Hastings (D)	FL	✓	✓	1	1	1	1	1	1	100	Α
Mack (R)	FL	X	X	X	X	X	1	✓	X	25	F
Keller (R)	FL	X	X	X	X	X	X	1	X	13	F
Meek (D)	FL	X	1	1	1	1	✓	1	1	88	В
Mica (R)	FL	X	X	X	X	X	X	X	X	0	F

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	Death Tax Repeal Permanency Act of 2005	Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	SCORE	GRADE
MIDDLE CLASS POSITI Miller (R)	FL		NO	NO	NO	NO V	NO V	NO	NO	13	F
Putnam (R)		X	X	X	X	X	X	<i>\</i>	X		
Ros-Lehtinen (R)	FL FL	X	X	X	X	X	X	1	X	13 25	F
Shaw (R)	FL	X	✓ ✓	X	X	X	X	√	X	13	F
Stearns (R)	FL	X	X	X	X	X	X	✓ ✓	X	0	F
Wasserman Schultz (D)	FL	X	X	X	X	X	X	X	X	100	A
Weldon (R)	FL	√	√ ∨	√	✓ ✓	✓ ✓	✓ ✓	1	√	14	F
Wexler (D)	FL		X	X	X	X	X	<i>√</i>	X		
Young (R)		√	✓	√	√	✓	✓	1	/	100	A
	FL	X		X	X	X	X	√	X	14	F
Barrow (D)	GA	√	X	√	X	1	1	X	√	63	С
Bishop (D)	GA	X	√	√	X	√	√	X	X	50	C
Deal (R)	GA	X	X	X	X	X	X	X	X	0	F
Gingrey (R)	GA	X	X	X	X	X	X	X	X	0	F
Kingston (R)	GA	X	X	X	X	X	X	X	X	0	F
Lewis (D)	GA	√	√	√	√	√	√	√	√	100	Α
Linder (R)	GA	X	X	X	X	X	X	X	X	0	F
Marshall (D)	GA	√	X	X	✓	√	√	X	X	50	С
McKinney (D)	GA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Norwood (R)	GA	X	X	X	X	X	✓	X	X	13	F
Price (R)	GA	X	X	X	X	X	X	X	X	0	F
Scott (D)	GA	X	✓	X	X	✓	✓	X	✓	50	С
Westmoreland (R)	GA	X	χ	χ	X	χ	χ	X	X	0	F
Abercrombie (D)	н	✓	✓	✓	✓	✓	✓	X	✓	88	В
Case (D)	н	Χ	Χ	χ	✓	✓	✓	✓	X	50	С
Boswell (D)	IA	X	X	✓	X	✓	✓	X	✓	50	С
King (R)	IA	X	X	X	X	X	X	X	X	0	F
Latham (R)	IA	X	X	X	X	X	X	X	X	0	F
Leach (R)	IA	X	✓	X	✓	✓	X	X	X	38	F
Nussle (R)	IA	X	X	X	X	X	X	X	X	0	F
Otter (R)	ID	X	X	X	X	X	✓	X	X	13	F
Simpson (R)	ID	X	Х	Х	X	X	✓	Х	Х	13	F
Bean (D)	IL	X	X	X	X	✓	X	X	X	13	F
Biggert (R)	IL	X	X	X	X	X	X	X	X	0	F
Costello (D)	IL	✓	X	X	X	✓	✓	X	X	38	F

[HOUSE: KY-MI] [HOUSE: IL-KY]

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	SCORE	GRADE
MIDDLE CLASS POSIT			NO	NO	NO	NO	NO	NO	NO		
Davis (D)	IL	√	√	X	√	√	√	√	√	88	В
Emanuel (D)	IL	√	√	X	✓	√	√	✓	√	88	В
Evans (D)	IL	√	√	✓	√	√	√	X	√	88	В
Gutierrez (D)	IL	_	√	✓	✓	√	✓	✓	√	100	Α
Hastert (R)	IL	X	X	X	X	X	X	X		0	F
Hyde (R)	IL	X	_	X	X	X	X	X	X	0	F
Jackson (D)	IL	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Johnson (R)	IL	X	X	X	X	✓	X	X	X	13	F
Kirk (R)	IL	X	X	X	X	X	X	X	X	0	F
LaHood (R)	IL	—	_	X	X	X	X	X	X	0	F
Lipinski (D)	IL	✓	X	X	✓	✓	✓	X	X	50	С
Manzullo (R)	IL	X	X	X	X	X	X	X	X	0	F
Rush (D)	IL	✓	✓	✓	✓	✓	✓	X	✓	88	В
Schakowsky (D)	IL	✓	✓	✓	✓	✓	✓	_	✓	100	A
Shimkus (R)	IL	X	X	X	X	X	X	X	X	0	F
Weller (R)	IL	X	X	X	X	X	X	X	X	0	F
Burton (R)	IN	X	X	X	X	X	X	X	X	0	F
Buyer (R)	IN	X	X	X	X	X	X	X	X	0	F
Carson (D)	IN	✓	✓	✓	✓	✓	✓	X	✓	88	В
Chocola (R)	IN	X	X	X	X	X	X	X	X	0	F
Hostettler (R)	IN	X	X	X	X	X	1	X	X	14	F
Pence (R)	IN	X	X	X	X	X	X	X	X	0	F
Sodrel (R)	IN	X	X	X	X	X	X	X	X	0	F
Souder (R)	IN	X	✓	X	X	X	X	X	X	13	F
Visclosky (D)	IN	1	X	✓	✓	✓	✓	X	✓	75	С
Moore (D)	KS	Х	Х	Х	✓	√	Х	Х	✓	38	F
Moran (R)	KS	X	X	X	X	X	X	X	X	0	F
Ryun (R)	KS	X	X	X	X	X	X	X	X	0	F
Tiahrt (R)	KS	X	X	X	X	X	X	X	X	0	F
Chandler (D)	KY	X	Х	X	Х	√	√	√	√	50	С
Davis (R)	KY	X	X	X	X	X	X	X	X	0	F
Lewis (R)	KY	X	X	X	X	X	X	X	X	0	F
Northup (R)	KY	X	X	X	X	X	X	X	X	0	F
Rogers (R)	KY	X	X	X	X	X	X	X	X	0	F

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	Death Tax Repeal Permanency Act of 2005	Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	Small Business Health Fairness Act of 2005	SCORE	GRADE
Whitfield (R)	KY	NO X	NO X	X	NO X	NO X	NO X	NO X	NO X	0	F
Alexander (R)	LA	X	X	X	X	X	X	X	X	0	F
Baker (R)	LA	X	X	_	X	X	X	X	X	0	F
Boustany (R)	LA	x	X	X	X	X	<i></i>	X	X	13	F
Jefferson (D)	LA	X	<i>'</i>	<i>'</i>	X	√	X	X	\(\sigma\)	50	С
Jindal (R)	LA	X	X	X	X	X	√ ✓	X	X	13	F
McCrery (R)	LA	X	X	X	X	X	X	X	X	0	F
Melancon (D)	LA	X	X	X	X	1	√ ·	X	✓	38	F
Capuano (D)	MA	1	√	√ 	1	1	1	1	1	100	Α
Delahunt (D)	MA	1	✓	1	1	1	1	1	1	100	Α
Frank (D)	MA	1	✓	1	1	1	1	1	1	100	Α
Lynch (D)	MA	✓	✓	1	1	1	1	1	1	100	Α
Markey (D)	MA	✓	✓	✓	1	✓	✓	✓	✓	100	Α
McGovern (D)	MA	✓	✓	1	1	1	✓	✓	✓	100	Α
Meehan (D)	MA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Neal (D)	MA	✓	✓	1	1	1	1	✓	✓	100	Α
Olver (D)	MA	✓	✓	✓	1	✓	1	✓	1	100	Α
Tierney (D)	MA	1	✓	1	1	1	1	1	✓	100	Α
Bartlett (R)	MD	Х	√	Х	X	Х	Х	✓	Х	25	F
Cardin (D)	MD	✓	✓	1	1	✓	1	✓	✓	100	Α
Cummings (D)	MD	✓	✓	1	✓	✓	✓	✓	✓	100	Α
Gilchrest (R)	MD	X	X	X	X	X	X	X	X	0	F
Hoyer (D)	MD	X	✓	✓	✓	✓	✓	X	✓	75	С
Ruppersberger (D)	MD	X	✓	X	X	✓	✓	X	✓	50	С
Van Hollen (D)	MD	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Wynn (D)	MD	X	✓	✓	X	✓	✓	X	X	50	С
Allen (D)	ME	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Michaud (D)	ME	X	✓	Х	✓	✓	✓	✓	✓	75	С
Camp (R)	МІ	X	X	X	X	X	X	X	X	0	F
Conyers (D)	МІ	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Dingell (D)	МІ	✓	✓	✓	✓	✓	✓	X	✓	88	В
Ehlers (R)	МІ	X	X	X	X	X	X	X	X	0	F
Hoekstra (R)	МІ	X	X	X	X	X	X	X	X	0	F
Kildee (D)	MI	✓	✓	✓	✓	✓	✓	✓	✓	100	A

[HOUSE: NC-NV] [HOUSE: MI-NC]

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	SCORE	GRADE
MIDDLE CLASS POSIT			NO	NO	NO	NO	NO	NO	NO		
Kilpatrick (D)	MI	√	✓	✓	✓	√	✓	✓	✓	100	A
Knollenberg (R)	MI	X	X	X	X	X	X	X	X	0	F
Levin (D)	MI	✓	✓	✓	✓	✓	✓	X	✓	88	В
McCotter (R)	MI	X	X	X	X	X	✓	X	X	13	F
Miller (R)	MI	X	X	X	X	X	✓	X	X	13	F
Rogers (R)	MI	X	X	X	X	X	X	X	X	0	F
Schwarz (R)	MI	X	X	X	X	X	X	X	X	0	F
Stupak (D)	MI	✓	✓	—	✓	✓	✓	X	✓	86	В
Upton (R)	MI	X	Х	χ	X	X	Х	X	X	0	F
Gutknecht (R)	MN	X	X	X	X	X	✓	X	X	13	F
Kennedy (R)	MN	X	X	X	X	X	X	X	X	0	F
Kline (R)	MN	X	X	X	X	X	X	X	X	0	F
McCollum (D)	MN	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Oberstar (D)	MN	✓	✓	✓	1	✓	✓	X	✓	88	В
Peterson (D)	MN	X	X	X	X	✓	✓	X	X	25	F
Ramstad (R)	MN	X	X	X	X	✓	X	X	X	13	F
Sabo (D)	MN	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Akin (R)	МО	X	X	X	X	X	X	X	X	0	F
Blunt (R)	МО	X	X	X	X	X	X	X	X	0	F
Carnahan (D)	МО	1	1	✓	1	1	1	1	1	100	Α
Clay (D)	МО	1	✓	✓	X	✓	1	✓	1	88	В
Cleaver (D)	МО	X	✓	✓	1	1	1	1	1	88	В
Emerson (R)	МО	X	X	X	X	X	X	X	X	0	F
Graves (R)	МО	X	X	X	X	X	X	X	X	0	F
Hulshof (R)	МО	X	X	X	X	X	X	X	X	0	F
Skelton (D)	МО	X	X	✓	X	1	X	X	X	25	F
Pickering (R)	MS	X	Х	χ	Х	Х	Х	Х	X	0	F
Taylor (D)	MS	X	X	X	✓	1	✓	1	X	50	С
Thompson (D)	MS	✓	✓	1	✓	✓	✓	X	X	75	С
Wicker (R)	MS	X	X	X	X	X	X	X	X	0	F
Rehberg (R)	МТ	X	Х	X	X	Х	✓	Х	Х	13	F
Butterfield (D)	NC	√	✓	✓	Х	√	✓	Х	✓	75	С
Coble (R)	NC	X	X	X	X	X	✓	X	X	13	F
Etheridge (D)	NC	X	√	✓	√	✓	✓	X	√	75	С

		S 256	HR 4437	S 5	HR 8	H.RES.653	HR 3045	HR 6	HR 525		
CONGRESSPERS		Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	Border Protection, Antiterrorism, and Illegal Immigration Control Act	Class Action Fairness Act	Death Tax Repeal Permanency Act of 2005	Deficit Reduction Act of 2005	DR-Central America Free Trade Agreement Implementation Act	Energy Policy Act of 2005	Small Business Health Fairness Act of 2005	SCORE	GRADE
MIDDLE CLASS POSI		NO	NO	NO	NO	NO	NO	NO	NO		
Foxx (R)	NC	X	X	X	X	X	√	X	X	13	F
Hayes (R)	NC	X	X	X	X	X	X	X	X	0	F
Jones (R)	NC	X	X	X	X	✓	1	√	X	38	F
McHenry (R)	NC	X	X	X	X	X	1	X	X	13	F
McIntyre (D)	NC	X	X	√	X	1	1	X	X	38	F
Miller (D)	NC	√	√	✓	√	√	√	√	√	100	Α _
Myrick (R)	NC	X	X	X	X	X	X	X	X	0	F
Price (D)	NC	X	✓	√	√	√	√	✓	√	88	В
Taylor (R)	NC	X	X	X	X	X	_	X	X	0	F
Watt (D)	NC	√	√	√	√	√	√	√	√	100	Α
Pomeroy (D)	ND	X	Х	Х	√	√	√	X	√	50	С
Fortenberry (R)	NE	X	X	X	X	X	X	X	X	0	F
Osborne (R)	NE	X	X	X	X	X	X	X	X	0	F
Terry (R)	NE	X	X	Х	X	X	X	X	X	0	F
Bass (R)	NH	X	X	X	X	X	X	X	X	0	F
Bradley (R)	NH	X	X	χ	X	X	X	√	X	13	F
Andrews (D)	NJ	X	✓	✓	✓	✓	✓	✓	✓	88	В
Ferguson (R)	NJ	X	X	X	X	X	X	X	X	0	F
Frelinghuysen (R)	ИЛ	X	X	X	X	X	X	X	X	0	F
Garrett (R)	NJ	X	X	X	X	X	✓	X	X	13	F
Holt (D)	NJ	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
LoBiondo (R)	NJ	X	X	X	X	X	✓	✓	X	25	F
Menendez (D)	NJ	X	✓	✓	✓		✓	✓	✓	86	В
Pallone (D)	NJ	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Pascrell (D)	NJ	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Payne (D)	NJ	✓	✓	✓	✓	✓	✓	_	✓	100	Α
Rothman (D)	NJ	X	✓	✓	✓	✓	✓	✓	X	75	С
Saxton (R)	NJ	X	X	X	X	X	X	1	X	13	F
Smith (R)	NJ	X	✓	X	X	✓	✓	✓	X	50	С
Pearce (R)	NM	X	✓	Х	Х	X	X	X	Х	13	F
Udall (D)	NM	✓	✓	✓	✓	✓	✓	X	✓	88	В
Wilson (R)	NM	X	✓	X	X	✓	X	X	X	25	F
Berkley (D)	NV	_	✓	✓	X	✓	✓	✓	✓	86	В
Gibbons (R)	NV	X	X	X	X	X	X	X	_	0	F

[HOUSE: OH-PA] [HOUSE: NV-OH]

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	CORE	RADE
MIDDLE CLASS POSIT	ION:		NO	NO	NO	NO	NO	NO	NO	S	5
Porter (R)	NV	X	X	X	X	X	X	X	X	0	F
Ackerman (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Bishop (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Boehlert (R)	NY	X	X	X	X	X	X	✓	X	13	F
Crowley (D)	NY	X	✓	✓	✓	✓	✓	✓	✓	88	В
Engel (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Fossella (R)	NY	X	X	X	X	X	X	X	X	0	F
Higgins (D)	NY	X	X	X	✓	✓	✓	✓	✓	63	С
Hinchey (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Israel (D)	NY	X	✓	✓	X	✓	✓	✓	X	63	С
Kelly (R)	NY	X	X	X	X	X	X	✓	X	13	F
King (R)	NY	X	X	X	X	X	X	X	X	0	F
Kuhl (R)	NY	X	X	X	X	X	X	X	X	0	F
Lowey (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Maloney (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	A
McCarthy (D)	NY	X	_	✓	X	✓	✓	✓	✓	71	С
McHugh (R)	NY	X	X	X	X	✓	✓	X	X	25	F
McNulty (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Meeks (D)	NY	X	✓	X	✓	✓	X	X	✓	50	С
Nadler (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Owens (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Rangel (D)	NY	✓	✓	_	✓	✓	✓	✓	✓	100	Α
Reynolds (R)	NY	X	X	X	X	X	X	X	X	0	F
Serrano (D)	NY	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Slaughter (D)	NY	✓	✓	✓	✓	✓	✓	X	✓	88	В
Sweeney (R)	NY	X	X	X	X	✓	X	X	X	13	F
Towns (D)	NY	1	✓	1	X	✓	X	X	✓	63	С
Velazquez (D)	NY	✓	✓	1	1	✓	✓	✓	X	88	В
Walsh (R)	NY	X	X	X	X	X	X	X	X	0	F
Weiner (D)	NY	✓	✓	1	✓	✓	✓	✓	✓	100	Α
Boehner (R)	ОН	Х	✓	Х	X	X	Х	Х	Х	13	F
Brown (D)	ОН	✓	✓	1	✓	✓	✓	✓	✓	100	Α
Chabot (R)	ОН	X	X	X	X	X	X	X	X	0	F
Gillmor (R)	ОН	_	X	X	_	X	X	X	X	0	F

CONGRESSPERSO		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	SCORE	GRADE
MIDDLE CLASS POSIT			NO	NO	NO	NO	NO	NO	NO		
Hobson (R)	ОН	X	√	X	X	X	X	X	X	13	F
Jones (D)	ОН	√	√	√	√	√	√	√	√	100	Α
Kaptur (D)	ОН	√	√	√	√	√	√	√	√	100	Α
Kucinich (D)	ОН	√	✓	✓	√	√	√	√	√	100	Α
LaTourette (R)	ОН	X	X	X	X	√	X	X	X	13	F
Ney (R)	ОН	X	X	X	X	✓	✓	X	X	25	F
Oxley (R)	ОН	X	X	X	X	X	X	X		0	F
Pryce (R)	ОН	X	X	X	X	X	X	X	X	0	F
Regula (R)	ОН	X	X	X	X	X	X	X	X	0	F
Ryan (D)	ОН	✓	✓	✓	X	✓	✓	X	✓	75	С
Schmidt (R)	ОН		X			X				INC.	INC
Strickland (D)	ОН	X	X	✓	1	✓	✓	X	✓	63	С
Tiberi (R)	ОН	X	✓	X	X	X	X	X	X	13	F
Turner (R)	ОН	X	✓	X	X	X	X	X	X	13	F
Boren (D)	ок	Х	Х	Х	Х	✓	✓	Х	Х	25	F
Cole (R)	ок	X	_	X	X	X	X	X	X	0	F
Istook (R)	ок	X	_	X	X		X	X	X	0	F
Lucas (R)	ОК	X	X	X	X	X	X	X	X	0	F
Sullivan (R)	ОК	X	X	X	X	X	X	X	X	0	F
Blumenauer (D)	OR	✓	✓	✓	✓	_	✓	✓	✓	100	Α
DeFazio (D)	OR	1	X	✓	1	1	1	1	1	88	В
Hooley (D)	OR	X	✓	1	X	1	1	1	✓	75	С
Walden (R)	OR	X	X	X	X	X	X	X	X	0	F
Wu (D)	OR	X	✓	X	1	✓	✓	✓	✓	75	С
Brady (D)	PA	√	√	✓	✓	√	√	_	√	100	Α
Dent (R)	PA	X	X	X	X	X	X	X	X	0	F
Doyle (D)	PA	1	✓	1	1	1	1	X	1	88	В
English (R)	PA	X	X	X	X	X	X	X	X	0	F
Fattah (D)	PA	1	✓	1	1	1	1	1	1	100	Α
Fitzpatrick (R)	PA	X	X	X	X	X	X	✓	X	13	F
Gerlach (R)	PA	X	X	X	X	✓ ·	X	X	X	13	F
Hart (R)	PA	X	X	X	X	X	X	X	X	0	F
Holden (D)	PA	X	X	X	√	√	√	X	√	50	С
Kanjorski (D)	PA	√	X	X	√	1	1	X	√	63	С

[HOUSE: PA-TX] [HOUSE: TX-VA]

CONGRESSPERS		S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	SCORE	GRADE
MIDDLE CLASS POSIT		NO	NO	NO	NO	NO	NO	NO	NO		
Murphy (R)	PA	X	X	X	X	X	X	X	X	0	F
Murtha (D)	PA	X	✓	X	\checkmark	✓	✓	X	✓	63	С
Peterson (R)	PA	X	X	X	X	X	X	X	X	0	F
Pitts (R)	PA	X	X	X	X	X	X	X	X	0	F
Platts (R)	PA	X	X	X	X	X	X	X	X	0	F
Schwartz (D)	PA	X	✓	✓	✓	✓	✓	✓	✓	88	В
Sherwood (R)	PA	X	X	X	X	X	X	X	X	0	F
Shuster (R)	PA	X	X	X	X	X	X	X	X	0	F
Weldon (R)	PA	X	X	X	X	X	X	X	X	0	F
Kennedy (D)	RI	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Langevin (D)	RI	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Barrett (R)	sc	X	_	X	Х	X	X	X	X	0	F
Brown (R)	sc	X	X	X	X	X	X	X	X	0	F
Clyburn (D)	sc	✓	✓	✓	✓	✓	✓	X	✓	88	В
Inglis (R)	sc	X	X	X	X	X	X	X	X	0	F
Spratt (D)	sc	X	✓	✓	✓	✓	✓	X	✓	75	С
Wilson (R)	sc	X	X	X	X	X	X	X	X	0	F
Herseth (D)	SD	Х	Х	✓	✓	✓	✓	Х	Х	50	С
Blackburn (R)	TN	Х	Х	Х	Х	Х	Х	Х	Х	0	F
Cooper (D)	TN	X	1	X	1	1	X	1	X	50	С
Davis (D)	TN	X	X	X	X	✓	✓	X	X	25	F
Duncan (R)	TN	X	X	X	X	X	X	X	X	0	F
Ford (D)	TN	X	X	X	✓	✓	✓	X	X	38	F
Gordon (D)	TN	X	X	X	X	1	1	X	X	25	F
Jenkins (R)	TN	X	X	X	X	X	X	X	X	0	F
Tanner (D)	TN	X	X	X	✓	1	X	X	1	38	F
Wamp (R)	TN	X	X	X	X	X	X	X	X	0	F
Barton (R)	ТХ	Х	_	χ	Х	Х	Х	X	X	0	F
Bonilla (R)	ТХ	X	X	X	X	X	X	X	X	0	F
Brady (R)	TX	X	X	X	X	X	X	X	X	0	F
Burgess (R)	TX	X	X	X	X	X	X	X	X	0	F
Carter (R)	TX	X	X	X	X	X	X	X	X	0	F
Conaway (R)	TX	X	X	X	X	X	X	X	X	0	F
Cuellar (D)	TX	X	✓	X	X	✓	X	X	X	25	F

CONGRESSPERSO	ON	S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	HR 8 Death Tax Repeal Permanency Act of 2005	H.RES.653 Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Trade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	CORE	GRADE
MIDDLE CLASS POSIT		NO	NO	NO	NO	NO	NO	NO	NO	S	
Culberson (R)	TX	X	X	X	X	X	X	X	X	0	F
DeLay (R)	TX	X	X	X	X	X	X	X	X	0	F
Doggett (D)	TX	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Edwards (D)	TX	X	X	X	X	✓	✓	X	X	25	F
Gohmert (R)	TX	X	X	X	X	X	X	X	X	0	F
Gonzalez (D)	TX	X	✓	X	✓	✓	✓	X	X	50	С
Granger (R)	TX	X	X	X	X	X	X	X	X	0	F
Green, A (D)	TX	X	✓	✓	✓	✓	✓	X	✓	75	С
Green, G (D)	TX	✓	✓	✓	✓	✓	✓	X	✓	88	В
Hall (R)	TX	X	X	X	X	X	X	X	X	0	F
Hensarling (R)	TX	X	X	X	X	X	X	X	X	0	F
Hinojosa (D)	TX	X	✓	X	X	✓	X	X	✓	38	F
Jackson-Lee (D)	TX	✓	✓	✓	X	✓	✓	X	X	63	С
Johnson, E. B (D)	TX	✓	✓	1	✓	✓	✓	X	✓	88	В
Johnson, Sam (R)	TX	X	X	X	X	X	X	X	X	0	F
Marchant (R)	TX	X	X	X	X	X	X	X	X	0	F
McCaul (R)	TX	X	X	X	X	X	X	X	X	0	F
Neugebauer (R)	TX	X	X	X	X	X	X	X	X	0	F
Ortiz (D)	TX	X	✓	1	1	✓	X	X	X	50	С
Paul (R)	TX	X	X	X	X	1	1	1	X	38	F
Poe (R)	TX	X	X	X	X	X	X	X	X	0	F
Reyes (D)	TX	X	✓	X	1	1	1	X	1	63	С
Sessions (R)	TX	X	X	X	X	X	X	X	X	0	F
Smith (R)	TX	X	X	X	X	X	X	X	X	0	F
Thornberry (R)	ТХ	X	X	X	X	X	X	X	X	0	F
Bishop (R)	UT	X	Х	X	Х	Х	X	X	X	0	F
Cannon (R)	UT	X	X	X	X	X	X	X	X	0	F
Matheson (D)	UT	X	X	X	X	1	X	X	X	13	F
Boucher (D)	VA	X	Х	X	Х	✓	✓	Х	✓	38	F
Cantor (R)	VA	X	X	X	X	X	X	X	X	0	F
Davis, Jo Ann (R)	VA	X	_	X	X	X	_	X	X	0	F
Davis, Tom (R)	VA	X	X	X	X	X	X	X	X	0	F
Drake (R)	VA	X	X	X	X	X	X	X	X	0	F
Forbes (R)	VA	X	X	X	X	X	X	X	X	0	F

CONGRESSPERSO	ON	S 256 Bankruptcy Abuse Prevention and Consumer Protection Act of 2005	HR 4437 Border Protection, Antiterrorism, and Illegal Immigration Control Act	S 5 Class Action Fairness Act	Death Tax Repeal Permanency Act of 2005	Deficit Reduction Act of 2005	HR 3045 DR-Central America Free Irade Agreement Implementation Act	HR 6 Energy Policy Act of 2005	HR 525 Small Business Health Fairness Act of 2005	CORE	GRADE
MIDDLE CLASS POSIT	ION:		NO	NO	NO	NO	NO	NO	NO	Š	5
Goode (R)	VA	X	X	X	X	X	✓	X	X	13	F
Goodlatte (R)	VA	X	X	X	X	X	X	X	X	0	F
Moran (D)	VA	X	✓	X	✓	✓	X	✓	X	50	С
Scott (D)	VA	✓	✓	✓	✓	✓	✓	X	✓	88	В
Wolf (R)	VA	X	X	X	X	X	X	X	X	0	F
Sanders (I)	VT	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Baird (D)	WA	X	✓	X	✓	✓	✓	✓	X	63	С
Dicks (D)	WA	✓	✓	✓	✓	✓	X	X	✓	75	С
Hastings (R)	WA	X	✓	X	X	X	X	X	X	13	F
Inslee (D)	WA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Larsen (D)	WA	X	X	X	X	✓	✓	X	✓	38	F
McDermott (D)	WA	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
McMorris (R)	WA	X	X	X	X	X	X	X	X	0	F
Reichert (R)	WA	X	X	_	X	X	X	X	X	0	F
Smith (D)	WA	✓	✓	X	✓	✓	✓	✓	✓	88	В
Baldwin (D)	WI	✓	✓	✓	✓	✓	✓	✓	✓	100	Α
Green (R)	WI	X	X	X	X	X	X	X	X	0	F
Kind (D)	WI	X	✓	X	✓	✓	✓	✓	✓	75	С
Moore (D)	WI	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Obey (D)	WI	✓	✓	✓	✓	✓	✓	✓	✓	100	A
Petri (R)	WI	X	X	X	X	X	X	X	X	0	F
Ryan (R)	WI	X	X	X	X	X	X	X	X	0	F
Sensenbrenner (R)	WI	X	X	X	X	X	X	X	X	0	F
Capito (R)	wv	Х	X	Х	Х	Х	✓	Х	X	13	F
Mollohan (D)	wv	X	✓	✓	✓	✓	✓	X	X	63	С
Rahall (D)	wv	X	✓	X	X	✓	✓	X	X	38	F
Cubin (R)	WY	X	X	X	X	X	✓	X	X	13	F

LOOKING TO 2006: PENDING ISSUES AND LEGISLATION

HEALTH CARE

Securing and maintaining access to affordable, high-quality health care remains at the top of most Americans' agenda in 2006, but a number of proposals pending in Congress would undermine this goal. The most serious threat comes in the form of the Health Insurance Marketplace Modernization and Affordability Act (S 1955) sponsored by Senator Michael Enzi (R-WY). Similar to the harmful Small Business Health Fairness Act (see page 15), with which it would be reconciled in conference if passed by the Senate, the bill would preempt state laws guaranteeing health care access and affordability and eliminate state protections concerning the kinds of medical care that insurance plans must cover. Insurance companies could offer plans with less actual coverage while, as an unintended consequence, many patients and employers would see their rates and premiums increase. A better choice to help small businesses afford insurance for their employees is the Small Employers Health Benefits **Program Act (S 2382)** sponsored by Senator Dick Durbin (D-IL), which would allow small businesses to band together to pool risk and get savings from purchasing insurance as a group, without obstructing the state laws that protect patients and regulate the marketplace.

The affordability of health insurance for middle-class Americans faces another threat in the form of the President's proposal for Health Savings Accounts (HSAs) paired with high-deductible health insurance plans. This consumer-driven model of care puts the burden on patients, rather than on trained and experienced doctors and medical professionals, to decide what care is needed and demands that patients pay for more of their medical needs out-of-pocket. Studies suggest that the high deductible/HSA model works effectively for only the wealthiest, who can receive generous tax credits for the considerable amounts they are able to save in the HSAs. However, the high-deductible charged for medical treatment tends to discourage middle-and lower-income Americans from seeking needed care, especially important diagnostic and preventive treatment.

Another health care menace in 2006 comes in the form of cuts to Medicare and Medicaid in both the President's budget and the plan proposed by the Republican Study Group. Higher premiums, deductibles, and co-payments would be paired with benefit cuts and reductions in payment to health care providers to weaken the health care safety net for elderly Americans and the aspiring middle class.

More positive proposals before Congress include the Medicare Enhancements for Needed Drugs Act (S 239) sponsored by Senator Olympia Snowe (R-ME), which, in the same manner as the Amendment on Negotiating Medicare Drug Prices (see page 5), would lower the cost of prescription drugs for Medicare recipients and the taxpayers who fund Medicare by allowing the Secretary of Health and Human Services to negotiate with pharmaceutical companies for the best prices. Finally, the most comprehensive solution to the nation's crisis of health care affordability is the United States National Health Insurance Act (HR 676) sponsored by Rep. John Conyers (D-MI), which would establish a universal, single-payer heath care system by expanding Medicare to all U.S. residents.

IMMIGRATION

Immigration is a dominating issue in 2006, important to the middle class. On the one hand, the middle class depends on the work of immigrants and their contributions to the nation's economy while, on the other hand, Americans' ability to get a good deal in the labor market and earn enough to maintain a middle-class standard of living is undermined by the vulnerability of undocumented workers to exploitation. Since employers can threaten to have undocumented workers deported, these immigrants are frequently intimidated into accepting inferior wages and workplace conditions that which undercut American workers—thus the middle class has an interest in seeing that everyone in the labor market is free from intimidation and can exercise full rights in the workplace.

After the passage of HR 4437 by the House in 2005 (see page 7), attention in 2006 shifts to the Senate. Of the proposals on the table, the **Secure America and Orderly Immigration Act (S 1033)** sponsored by Senators John McCain (R-AZ) and Edward Kennedy (D-MA) is probably the best for the middle class, because it both recognizes immigrants' importance to the economy and takes some steps to strengthen the workplace rights of undocumented workers. However, the guest worker program in this bill still leaves immigrant workers vulnerable to exploitation in ways that could continue to undermine middle-class wages and working conditions. Better legislation would provide a path to earned legalization for unauthorized immigrants already in the U.S. while also providing more opportunities for new immigration to respond to the needs of the labor market

LOOKING TO 2006: PENDING ISSUES

without any kind of guest worker program. Unfortunately, other immigration bills pending in the Senate would be even worse for the middle class. Enforcement-only bills like Senator Frist's Securing America's Borders Act (S 2454) both ignore immigrants' crucial economic role and threaten to make undocumented workers even more vulnerable to workplace exploitation. "Compromise" proposals that would treat immigrants differently based on their length of residence in the U.S. or whether they have established families in this country impose arbitrary criteria that have little to do with the real issues at stake for immigrants or middle-class Americans. In the end, it is important that any bill meet two criteria: it should bolster—not undermine—the critical contributions that immigrants make to our economy as workers, taxpayers and consumers, and it should strengthen the rights of immigrants in the workplace.

JOB CREATION AND WORKPLACE ISSUES

Quite a few pending bills provide members of Congress with an opportunity to strengthen and expand the American middle class by improving wages and workplace conditions. A number of bills to raise the minimum wage, including the Minimum Wage Competitiveness Act (HR 3413) sponsored by Rep. Sherwood Boehlert (R-NY), deserve consideration. Also promising for increasing entry into the middle class is the Employee Free Choice Act (HR 1696 / S 842) sponsored by Senator Edward Kennedy (D-MA) and Rep. George Miller (D-CA). The act would provide for automatic recognition of a union when a majority of employees in a unit have signed written authorization forms designating that union as their bargaining representative, a process known as "card check." It would also provide for mandatory arbitration after 90 days if bargaining a first union contract has been unsuccessful, and it would create meaningful penalties when employers violate workers' rights to join a union.

The Fairness and Accountability in Reorganizations Act of 2006 (HR 5113 / S 2556) sponsored by Senator Evan Bayh (D-IN) and Rep. John Convers (D-MI) would tackle a growing problem faced by the middle class: corporate bankruptcies that cut the wages and benefits of ordinary employees (even those with union contracts) while preserving or even increasing executive compensation packages. The bill would close loopholes that allow generous executive compensations to survive bankruptcy and would require bankruptcy judges to consider all of a company's resources, including those held overseas, in determining a bankruptcy settlement.

TAX FAIRNESS & FISCAL RESPONSIBILITY

Previous rounds of tax cuts are already eating into the federal budget, while the push to extend the cuts and add new ones threatens to feed spiraling deficits that may ultimately undermine the U.S. economy. In 2006, Congress' focus has mainly been on extending cuts to capital gains and dividend taxes. While many middle-class families own stock in their retirement accounts, these tax cuts only provide them with minor savings: the lion's share of the benefits go to households that make more than \$1 million every year. Extending these tax cuts drives up deficits while profiting only a small number of wealthy individuals.

The Alternative Minimum Tax (AMT) falls more heavily on the middle class. Originally intended to keep the wealthy and large corporations from dodging their share of taxes entirely, the AMT has grown to encompass an increasing number of middle-class families. Congress should act to permanently adjust the AMT for inflation, so that it will continue to serve its intended purpose without hitting middle-class taxpayers it was never intended to cover. The current approach of stop-gap measures that only shield the middle class for a year at a time postpones dealing with the underlying problem while making other tax cuts appear more feasible and fiscally responsible than they are.

RETIREMENT SECURITY

Many middle-class Americans are finding the retirement benefits they thought they could count on suddenly jeopardized, as both profitable and troubled companies turn away from the their traditional pension systems. At the same time, the Pension Benefit Guarantee Corporation, which assumes pension obligations when private companies can no longer pay them, is overwhelmed by a \$23 billion deficit and may ultimately require a taxpayer bailout. In 2006, Congress faces legislation that which could either improve this situation or add to Americans' retirement worries, as a conference committee works to reconcile the House's Pension Protection Act (HR 2830) sponsored by Rep. John Boehner (R-OH) with the Senate's **Pension** Security and Transparency Act (S 1783) sponsored by Senator Chuck Grassley (R-IA). As legislators consider these bills, they should aim for legislation that provides employers with pension fund stability and that safeguards plan solvency while avoiding regulations so burdensome that companies are likely to freeze their pension plans entirely rather than attempt compliance. At the same time,

companies should be prohibited from providing lavish retirement benefits to top executives while reneging on commitments to their employees. Regulations should also protect older workers whose companies convert to cashbalance pension plans. In the absence of sound transition rules, these workers lose out because, although they may have contributed for years to the company's previous pension plan, they have less time to accumulate benefits under the new formula.

HOUSING

A home is the biggest asset most middle-class families will ever own, and protecting home-buyers and people refinancing from unscrupulous and deceptive mortgage lending that endangers their investment should be a Congressional priority. The Prohibit Predatory Lending Act (HR 1182) sponsored by Rep. Brad Miller (D-NC) uses successful North Carolina legislation as a model for protecting against lending practices that strip equity, increase the risk of foreclosure and "flip," or repeatedly refinance loans, for high fees with no tangible benefit to the borrower. At the other end of the spectrum, the President's 2006 budget proposal severely slashes housing funding for the lowincome elderly and persons with disabilities. These cuts should be rejected.

EDUCATION

The main educational issue facing Congress in 2006 is the reauthorization of the Higher Education Act. In reauthorizing the Act, Congress has the opportunity to increase college access and affordability so that more students can achieve the education that's increasingly necessary to enter the middle class in the 21st century. Neither the College Education and Opportunity Act (HR 609) sponsored by Rep. John Boehner (R-OH) in the House nor the Higher Education Amendments (S 1614) sponsored by Senator Michael Enzi (R-WY) in the Senate goes far enough towards making college affordable to students from middle-class and low-income families. In particular, the value of the maximum Pell Grant needs to be increased substantially to keep pace with the skyrocketing cost of college education, while the maximum interest rate that student borrowers and their parents pay for Stafford and PLUS loans should be reduced. On this second issue, the Reverse the Raid on Student Aid Act (HR 5150 / S 2573) sponsored by Senator Dick Durbin (D-IL) and Rep. George Miller (D-CA)

would be particularly beneficial by cutting the rates on subsidized student loans and PLUS loans so that college will be more accessible to students and graduates will not be saddled with overwhelming debt as they begin their working lives.

Congress also faces the perpetual issue of funding primary, secondary and adult education programs. President Bush has proposed reducing 2007 funding for existing No Child Left Behind programs, special education and adult basic and literacy education. Quality public education at all levels is crucial to the nation's economic well-being and to the prospects for the American middle class. Reducing our investment in these programs would harm the nation's future.

CIVIL JUSTICE

A number of bills that would restrict ordinary citizens' access to the legal system are on the agenda in 2006. In general, these bills hinder the ability of ordinary people to hold unscrupulous companies accountable for selling unsafe products, ripping off consumers, polluting the environment and employing unfair labor practices. Bills limiting the damages that hospitals, nursing homes, care providers and HMOs have to pay to compensate patients they kill or injure due to negligence or malpractice have particular momentum in 2006. Legislation such as the **HEALTH Act (HR 5)** sponsored by Rep. Phil Gringrey (R-GA), which passed the House in 2005 and is pending in the Senate, and the Medical Care Access Protection Act (S 22) sponsored by Senator John Ensign (R-NV) would do very little to accomplish their stated aim of reducing the cost of health care but would impede the ability of injured middle-class patients to retain a lawyer and receive just compensation for their injuries. By reducing the potential damages payable in lawsuits, these bills would also diminish the incentives for hospitals and nursing homes not to cut corners on patient care and safety, resulting in worse medical care for everyone.

WHO IS THE **DRUM MAJOR INSTITUTE** FOR PUBLIC POLICY?



The Drum Major Institute for Public Policy is a non-partisan, non-profit think tank generating the ideas that fuel the progressive movement. From releasing nationally recognized studies of our increasingly fragile middle class to writing landmark analysis showing that a progressive immigration policy is in the best interest of America's current and aspiring middle class, DMI has been on the leading edge of the public policy debate. DMI is also noted for developing new and creative ways to bring its work to the advocates and opinion leaders that need it, from starting one of the first public policy weblogs to pioneering the use of Google Adwords to hold elected officials accountable for their votes on issues of importance to their constituents.

Originally called the Drum Major Foundation, DMI was founded by Harry Wachtel, lawyer and advisor to Rev. Dr. Martin Luther King, Jr. during the turbulent years of the civil rights movement. DMI was relaunched in 1999 by New York attorney William Wachtel, Harry's son, and by Martin Luther King III and Ambassador Andrew Young.

DMI's approach is unwavering: We do not issue reports to see our name in print or hold forums for the sake of mere talk. We seek to change policy by conducting research into overlooked but important social and economic issues, by leveraging our strategic relationships to engage policymakers and opinion-leaders in our work and by offering platforms to amplify the ideas of those who are working for social and economic fairness. The goal: progressive public policy to strengthen and expand our ever-more squeezed middle class and aspiring middle class. From releasing an almost instantaneous analysis of the President's State of the Union Address to launching a fellows program that highlights the unique insights of activists, DMI consistently demonstrates that its reach extends far beyond the tired orthodoxies of both the right and the left.

Please visit www.drummajorinstitute.org for more information.

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FIGHTING FOR NEW YORK'S MIDDLE CLASS: 2001–2005 NY STATE LEGISLATIVE SCORECARD

March 2006 / Who voted to support the American Dream in the Empire State? The New York State legislature has been called the most dysfunctional in the nation, but it is far from powerless. The scorecard looks at twenty pieces of legislation over the last five years, from the minimum wage to the high cost of car insurance, and assigns each state senator and assembly member a grade based on his or her votes in support of—or against—New York's current and aspiring middle class.



THE 2005 DMI YEAR IN REVIEW

December 2005 / "2005 Changed America. There's no turning back." The DMI 2005 Year in Review explores the year's best and worst of public policy, from Maryland's bill to make large employers pay their fair share for employee health care to the Department of Education's cutbacks in college aid. Also highlighted are six 2005 events that changed our nation, a report from the front lines in six states and from the blogosphere, our recommended reading list, a recap of what the think tanks of the conservative right are up to and, as always, the 2005 Injustice Index.



PRINCIPLES FOR AN IMMIGRATION POLICY TO STRENGTHEN AND EXPAND THE AMERICAN MIDDLE CLASS: A PRIMER FOR POLICYMAKERS AND ADVOCATES

December 2005 / This groundbreaking report argues that immigration policy must be connected to the larger conversation about America's squeezed middle class and those striving to attain a middle-class standard of living. Finding that immigrants contribute to middle-class prosperity as workers, taxpayers and consumers, the report also concludes that undocumented immigrants' lack of workplace rights undercuts the middle class.



A LOOK AT THE IMPACT SCHOOLS

June 2005 / A demographic profile of the middle and high schools targeted by New York City's "Impact Schools" safety initiative. This report finds that high levels of crime and disorder aren't the only characteristics that distinguish the Impact Schools from their peers in the New York City public school system.



MIDDLE-CLASS 2004: HOW CONGRESS VOTED

April 2005 / It talks the middle-class talk, but does Congress walk the walk? "Middle Class 2004: How Congress Voted" issues each member of Congress, as well as the House and Senate as a whole, a letter grade based on their 2004 votes on legislation critical to expanding and strengthening America's middle class.



CLASS ACTS: HOW NEW YORK CITY NEWSPAPERS COVERED THE BUDGET CRISIS AFTER 9/11

April 2004 / Do New York City's daily newspapers help the general public to understand the proposals being discussed by their elected representatives? In this report, leading media scholar Robert M. Entman of North Carolina State University provides his response in an analysis of New York City daily newspaper coverage of the budget debate following 9/11.



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