

DID YOUR
REPRESENTATIVE
MAKE THE GRADE?

**MIDDLE CLASS 2004:
HOW CONGRESS VOTED**

DRUM
MAJOR
INSTITUTE FOR PUBLIC
POLICY

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EXECUTIVE SUMMARY

2004 was a challenging year for America’s middle-class families. Inflation grew faster than wages, so that the same middle-class paychecks bought fewer daily necessities. The cost of everything from food to gasoline was up relative to pay, but housing prices, college tuition and the cost of prescription drugs grew especially quickly. Meanwhile, even as the pace of job creation started to pick up, a record number of jobless Americans used up their unemployment benefits, leaving them unable to support themselves or their local economies.

THE “MIDDLE-CLASS SQUEEZE” BECAME A HOUSEHOLD TERM LAST YEAR, AND FOR GOOD REASON. IN 2004:

- Real hourly wages adjusted for inflation fell 0.8 percent
- The cost of medical care rose 4.2 percent
- College tuition and fees rose 8.6 percent on average
- 1.3 million jobless Americans used up their unemployment benefits without finding work
- One in six middle-class households lacked health insurance
- An estimated 6 million Americans lost their legal right to overtime pay

While the U.S. Census Bureau has no official definition of the “middle class,” conventionally it has come to represent the large swath of the American people with incomes between approximately 200 percent of the federal poverty threshold and those of the nation’s top five percent income earners—roughly \$25,000 to \$100,000 a year.

The middle-class squeeze isn’t a coincidence; it is the result of decisions made by our nation’s policymakers. In 2004, Congress voted on several pieces of legislation that would substantially impact America’s middle class. The Drum Major Institute for Public Policy examines this legislation in detail in *Middle Class 2004: How Congress Voted*, assigning a grade to each member of Congress based on his or her support for the middle-class position.

Middle Class 2004 concludes that Congress did not rise to the occasion when presented with the opportunity to support policies strengthening and expanding the middle class.

MAIN FINDINGS:

- Neither chamber of Congress did an adequate job of supporting the middle class. In both the House and the Senate, about half the members passed, half failed and less than a quarter received As.
- Despite a more lenient grading system than last year’s report, Congress did significantly worse overall in 2004.
- While the vast majority—90 percent—of Senate Republicans received an F, nearly half of Senate Democrats received an A for their support of the middle class.
- The same partisan pattern is observable in the House, where 99 percent of Republicans failed to support the middle class and slightly fewer than half of Democrats received an A.
- Democratic support for the middle class dropped off most drastically when it came to the American Jobs Creation Act (HR 4520) and the Bankruptcy Abuse Prevention Act (S 1920). In both bills corporate special interests lobbied heavily against the interests of the middle class.
- The Republicans showed the most support for the middle class on the Pension Funding Equity Act (HR 3108), which was also championed by large companies with pension plans.

WHO MADE THE GRADE?	FAILED	PASSED	RECEIVED AN “A”
House	52%	48%	23%
House Democrats	0%	100%	49%
House Republicans	99%	1%	0%
Senate	48%	52%	22%
Senate Democrats	2%	98%	47%
Senate Republicans	90%	10%	0%

SENATE	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [S.AMDT. 3107]	Restore Pay-As-You-Go Tax Cut Amendment [S.AMDT. 2748]	Pell Grant Amendment [S.AMDT. 2725]	Amendment to Restore Medicaid & EITC [S.AMDT. 2751]	Pension Funding Equity Act [HR 3108]	Healthy Mothers and Healthy Babies Access to Care Act [S 2061]
Senate voting with the middle class	20% F	53% C	52% C	45% D	55% C	91% A	48% D
Senate Democrats voting with the middle class	36% F	98% A	98% A	93% A	98% A	100% A	98% A
Senate Republicans voting with the middle class	7% F	10% F	8% F	2% F	16% F	82% B	6% F

HOUSE	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [H.AMDT. 734]	Restore Pay-As-You-Go Tax Cut Amendment [S.CON.RES. 95]	Back to Work Investment Act [HR 444]	Alternative Minimum Tax Reform Amendment [H.AMDT. 522]	Bankruptcy Abuse Prevention & Consumer Protection Act of 2004 [S 1920]	Small Business Health Fairness Act [HR 4281]
House voting with the middle class	34% F	54% C	50% C	49% D	46% D	27% F	39% F
House Democrats voting with the middle class	63% C	100% A	100% A	100% A	98% A	58% C	81% B
House Republicans voting with the middle class	7% F	10% F	5% F	2% F	0% F	0% F	0% F

- Out of the 14 votes considered, the middle-class position won out six times. However, even this feeble 43 percent success rate masks an even worse outcome, since bills like the Overtime Compensation Amendment —supported by the middle class— won votes in the House and Senate but never became law.

Both parties must act more vigorously to address the shrinking wages and growing economic insecurity that threaten to overwhelm the middle class and those striving to join it. This is especially so for congressional Republicans, who have failed the Scorecard.

LOOKING TO 2005:

2005 will be another significant year for the middle class, with many of the same issues on the agenda. The Bankruptcy Abuse Prevention & Consumer Protection Act, the Small Business Health Fairness Act and The Healthy Mothers and Healthy Babies Access to Care Act were all reintroduced early in the new session. All three bills are harmful to the middle class and were successfully stopped in 2004. A range of retirement security, health care, education, civil justice, tax fairness, homeownership, debt and workplace issues of importance to the middle class will also be considered.

IN CONCLUSION:

Congress let the American middle class down in 2004, repeatedly falling short on efforts to strengthen middle-class families and expand their ranks. If Congress continues to vote as it did in 2004, the American Dream will become a relic of the past instead of an inspiration for our future. Yet this dismal trend will not change unless citizens have the information necessary to hold their elected representatives accountable.

We hope that *Middle Class 2004: How Congress Voted* will be a tool both to evaluate Congress and to point those concerned about the American middle class in the right direction on key pieces of legislation. We believe better policy can be created when Americans know how their legislators voted on the issues that matter most to them and when legislators know that their constituents are watching.

INTRODUCTION

Like most election years, 2004 was filled with rhetoric about the middle class. From the President on down to those running for Congress, everyone was interested in talking the middle-class talk. *Middle Class 2004: How Congress Voted* explores how Congress walked the walk when it came to actually voting to expand and strengthen America's middle class. Our ultimate conclusion: If Congress continues to vote as it did in 2004, the American Dream will become a relic of the past instead of an inspiration for our future.

In 2004, higher prices and lower pay exacerbated the middle-class squeeze. Inflation grew faster than wages, so that the same middle-class paychecks bought fewer daily necessities. The cost of everything from food to gasoline was up relative to pay, but housing prices, college tuition and the cost of prescription drugs grew especially quickly. The rising costs reflect harsher constraints on accessing the American Dream: While middle-class Americans aspire to build up equity in their homes, send their children to college and save for a secure retirement, even hardworking families with good jobs found it harder to meet these goals and get ahead in 2004.

Congress refused to be fiscally responsible in its own operations in 2004 but moved to punish middle-class families struggling with overwhelming debt. Congress extended the federal debt limit, increasing the amount the federal government is able to borrow, and refused to adopt pay-as-you-go rules that would keep deficits from spiraling out of control. At the same time, Congress nearly passed a harsh bill to restrict the ability of families overwhelmed by debt to declare bankruptcy.

Rising medical costs and access to health care were top middle-class concerns, but Congress pursued solutions fueled by ideology instead of sound practice. One bill introduced in 2004 would restrict citizens' right to sue negligent health care providers, impeding access to the courts without doing much to lower health care costs; another would actually raise the cost of health insurance for small businesses and increase the number of uninsured Americans by allowing the formation of health plans that aren't bound by state insurance laws.

Sluggish job growth left many in need of unemployment benefits, but instead of extending them to keep local economies moving, Congress voted with cynicism about the intentions of struggling Americans. 2004 was the first year of consistent job growth since 2000, but the creation of new jobs still lagged compared to a typical economic recovery. In this climate of slow job recovery, Congress passed up an opportunity to help Americans still looking for work by failing to extend federal unemployment benefits for those who had exhausted them. Congress instead suggested a pilot program offering a cash bonus for jobless workers who find employment quickly—an imprudent use of scarce funds based on the mistaken notion that unemployment is caused by Americans' unwillingness to take available jobs.

Congress cut taxes for the middle class but offered much bigger tax cuts for narrow business interests, a dangerous step given rising deficits. Congress extended middle-class tax cuts in 2004. While there's no doubt that this helped middle-class families in the short-term, the fact that the cuts were not offset by revenue generated elsewhere poses a serious problem. The federal budget has run a deficit every year since 2001, leaving middle-class Americans to pay for today's tax cuts tomorrow—with interest. Because the middle-class tax cuts of 2004 were such a problematic case—genuinely of immediate benefit to the middle class on the one hand, but financed irresponsibly on the other hand— that vote is not included in this report.

VOTED ON IN THE HOUSE

THE MIDDLE CLASS SUPPORTS A VOTE OF:

Alternative Minimum Tax Reform Amdt. (H.Amdt. 522) **Y**

American Jobs Creation Act (HR 4520) **N**

Back to Work Investment Act (HR 444) **N**

Bankruptcy Abuse Prevention Act (S 1920) **N**

Overtime Compensation Amdt. (H.Amdt. 734) **Y**

Restore Pay-As-You-Go Amdt. (S.Con.Res. 95) **Y**

Small Business Health Fairness Act (HR 4281) **N**

VOTED ON IN THE SENATE

THE MIDDLE CLASS SUPPORTS A VOTE OF:

Amdt. to Restore Medicaid and EITC (S.Amdt. 2751) **Y**

American Jobs Creation Act (HR 4520) **N**

Healthy Mothers/Babies Access to Care Act (S 2061) **N**

Overtime Compensation Amdt. (S.Amdt. 3107) **Y**

Pell Grant Amdt. (S.Amdt. 2725) **Y**

Pension Funding Equity Act (HR 3108) **Y**

Restore Pay-As-You-Go Amdt. (S.Amdt. 2748) **Y**

Congress made it harder for Americans to work their way into the middle class in 2004. Both parties voted to provide a tax windfall for corporate special interests, even as Congress failed to increase the average Pell Grant and neglected to follow through on its commitment to preserving overtime protections.

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 selected pieces of legislation. We chose bills that, if passed, would have an impact on the squeezed middle class, as well as 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:

- **The Pell Grant Amendment** (S.Amdt. 2725) would increase the dollar amount of the average Pell Grant and the maximum grant to help aid keep pace with the rise in college tuition. The amendment failed in the Senate.
- **The Overtime Compensation Amendments** (H.Amdt. 734 and S.Amdt. 3107) would protect the ability of six million American workers to receive overtime compensation by halting recent changes by the Department of Labor. Both the House and Senate passed the amendments, but the provisions to save overtime pay were stripped out of both bills before they became law.
- **The Pension Funding Equity Act** (HR 3108), passed in both the House and Senate and signed into law, helped to temporarily stabilize faltering pension plans, increasing the retirement security of millions of middle-class Americans.
- **The Amendment to Restore Medicaid and Earned Income Tax Credit Programs** (S.Amdt. 2751), passed in the House and incorporated into the budget bill that became law, canceled proposed budget cuts to the Medicaid and Earned Income Tax Credit programs.
- **The Restore Pay-As-You-Go Tax Cut Amendment** (S.Amdt. 2748), passed in the Senate but removed in the House, would prohibit new spending and tax cuts that drive up the deficit.
- **The Alternative Minimum Tax Reform Amendment** (H.Amdt. 522), failed in the House, would exempt middle-class families from a tax never intended to apply to them.

HARMFUL TO THE MIDDLE CLASS:

- **The Healthy Mothers and Healthy Babies Access to Care Act** (S 2061), which failed a procedural vote in the Senate, would restrict the legal rights of pregnant women and their babies.
- **The Small Business Health Fairness Act** (HR 4281), passed in the House only, would make health insurance more expensive by exempting small businesses associations formed to buy health insurance from state laws.
- **The Back to Work Investment Act** (HR 444), passed in the House only, would create a pilot program for personal reemployment accounts that would limit the federal job-training services available to unemployed workers.
- **The Bankruptcy Abuse Prevention and Consumer Protection Act** (S 1920), which passed both chambers of Congress but didn't emerge from the Conference Committee, would make it much more difficult for Americans crippled by debt, resulting primarily from job loss or medical catastrophe, to get back on their feet.
- **The American Jobs Creation Act** (HR 4520), which passed both the House and Senate and was signed into law, lavished tax cuts on corporate special interests without guaranteeing the creation of a single job.

Congress was highly polarized in 2004. The latest analysis of roll call votes from *Congressional Quarterly* shows 2004 was one of the most partisan years in the last half century. A longtime observer of Congress, CQ notes that “in a tightly contested election year, Republicans and Democrats used the machinery of Congress and their members’ votes to polish their images with voters and distinguish themselves from the competition. It is part of a continuing trend away from bipartisan cooperation and toward ideological and political loyalty.” The same trend is visible in this report. Many bills passed or failed on something close to a party-line vote. But partisan loyalty shouldn't get in the way of Congress members’ responsiveness to the concerns of their middle-class constituents.

We hope that *Middle Class 2004: How Congress Voted* will be a tool both to evaluate Congress and to point those concerned about the American middle class in the right direction on key pieces of legislation. We believe better policy can be created when Americans know how their legislators voted on the issues that matter most to them and when legislators know that their constituents are watching.

ALTERNATIVE MINIMUM TAX REFORM AMENDMENT

INTRODUCED: 05.05.2004 [House] SPONSOR: Rep. Richard E. Neal [D-MA]
FAILED, NOT AMENDED TO HR 4227: 05.05.04 [Yea-197, Nay-228]

THE LEGISLATION: The **Alternative Minimum Tax Reform Amendment** is a substitute for the bill it is attached to, the “Middle-Class Alternative Minimum Tax Relief Act.” Both the legislation and the substitute amendment provide exemptions from the Alternative Minimum Tax (AMT). The AMT was pioneered by Richard Nixon in 1969 to assure that the wealthy paid their fair share of taxes. However, the AMT was never adjusted for inflation, and because the amount of income that would have made someone wealthy 35 years ago will now only permit a middle-class standard of living, the tax increasingly falls on middle-class Americans. The amendment would exempt all individuals making less than \$125,000 and all married couples making less than \$250,000 from the AMT and would gradually phase in AMT requirements for incomes above these levels. To offset this loss of tax revenue, the amendment restricts certain corporate tax shelters. The AMT exemption applies for only one year, so the amendment also calls on the Secretary of the Treasury to make legislative recommendations to Congress to permanently reform the Alternative Minimum Tax. While this amendment failed, the original bill, HR 4227, did pass and was signed into law. HR 4227 extends for one year the current AMT income exemptions of up to \$40,250 for individual taxpayers and \$58,000 for married couples but adds to the budget deficit because it does not offset the loss of tax revenue.

✓ THE MIDDLE-CLASS POSITION:

The Middle Class Supports: The Alternative Minimum Tax was originally an innovative way to make sure corporations and rich individuals couldn’t exploit tax loopholes to avoid paying taxes completely. To some extent, it still fulfills this role. But as inflation takes its toll, more middle-class families end up paying taxes at the AMT rate rather than their regular income taxes. The tax is most likely to fall on middle-class families with children and those who live in areas where state taxes are high. The AMT makes the tax code significantly more burdensome and complicated for middle-class families. This amendment offers a simple and commonsense, if temporary, solution. It’s also significant that the amendment, unlike the bill it would have substituted for, would not increase the deficit. The tax cuts for the middle class are offset by increased revenue from corporations that had previously used accounting tricks to avoid paying their fair share of taxes.

FROM THE EXPERTS:

“Under current law, the AMT is destined to become a vice grip on American taxpayers. On one side, the lack of indexing for inflation creates automatic annual AMT tax increases. On the other side, the phase-in of [the 2001] tax cuts will steadily reduce regular income tax burdens over time. Caught in the middle, taxpayers will be squeezed by a tax that most of them were never intended to pay and that is replete with problems...” — **Urban-Brookings Tax Policy Center (September 2002)**

“Now under the Bush tax cut... there is a one-half trillion dollar increase in alternative minimum taxes. And that money is explicitly being used to finance the reduction in taxes for people at the very top who make millions of dollars...” — **David Cay Johnston, author, Perfectly Legal: The Covert Campaign to Rig Our Tax System to Benefit the Super Rich — and Cheat Everybody Else (March 26, 2004)**

NEXT STEPS FOR 2005: A permanent overhaul of the Alternative Minimum Tax is essential to the middle class. President Bush has suggested abolishing the Alternative Minimum Tax entirely, but this would have a devastating effect on tax revenue while defeating the original purpose of the tax: to make sure corporations and very wealthy individuals can’t completely dodge their federal income taxes. Without the AMT, America’s wealthiest individuals could pay no taxes at all, leaving the middle class to shoulder nearly the entire cost of the critical services government provides. Indexing the AMT for inflation, while allowing deductions for dependents and for state and local taxes, would keep the AMT from trapping middle-class taxpayers, but this change too would need to be paid for. The Urban-Brookings Tax Policy Center recommends taxing capital gains and dividends at higher rates than they currently get under the AMT to offset the middle-class AMT cuts. This revenue-neutral approach exempts middle-class taxpayers while retargeting the AMT at high income tax avoiders.

D HOUSE

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

197 members of Congress voted for this bill; 228 voted against.

from the dmi injusticeindex

Approximate number of Americans who paid the AMT: **3 million**

Percentage of households in 2004 that make between \$50,000 and \$75,000 that will have to pay the AMT if the system is not reformed by 2010: **37**

Income level at which a married couple begins paying the AMT under this amendment: **\$250,000**

Income level at which a married couple begins paying the AMT under the bill that passed: **\$58,000**

Estimated amount the amendment would increase the federal budget deficit, if extended for ten years: **\$0**

Estimated amount the bill that passed would increase the deficit if extended for ten years: **\$17.8 billion**

Estimated number of taxpayers who would be subject to the AMT in 2010 in the absence of reform: **29 million**

AMENDMENT TO RESTORE MEDICAID AND EARNED INCOME TAX CREDIT PROGRAMS

INTRODUCED: 03.10.2004 [Senate]; SPONSOR: Sen. Max Baucus [D-MT]

PASSED AND AMENDED TO S.CON.RES. 95 [Yea-53, Nay-43]; Senate never agreed to S.Con.Res. 95 Conference Report

THE LEGISLATION: The Amendment to Restore Medicaid and Earned Income Tax Credit Programs to the 2005 budget resolution removes language in the budget resolution that would have cut Medicaid funding by \$11 billion over five years and reduced Earned Income Tax Credit (EITC) outlays by \$3 billion. The cuts were originally introduced as a way to raise revenue and fund other tax cuts.

✓ THE MIDDLE-CLASS POSITION:

The Middle Class Supports: Medicaid and the Earned Income Tax Credit (EITC) program are vital for low-income Americans seeking to move into the middle class. The EITC provides a refund to low-wage workers, depending on the size of their families. The program lifts nearly 4.8 million Americans out of poverty by boosting the incomes of working people trying to support their families on entry-level wages as they seek to get ahead. Many EITC beneficiaries are former welfare recipients becoming self-supporting for the first time. What's more, EITC rebates have an immediate positive effect on the economy as a whole because low-income families are the most likely to spend their money right away on food, clothing, transportation and other necessities. Medicaid is a joint federal and state program that provides health care coverage for low-income people, as well as some senior citizens and people with disabilities. While eligibility for Medicaid varies by state, the program provides insurance for over 50 million Americans who would otherwise be left without access to needed medical care. Federal cuts to Medicaid funding would push more of the burden onto the states, which are already struggling with swelling Medicaid costs. Restoring proposed cuts to these programs helps low-income working Americans and their families to climb into the middle class.

FROM THE EXPERTS:

"[The Earned Income Tax Credit is] the best anti-poverty, the best pro-family, the best job creation measure to come out of Congress." —President Ronald Reagan (October 1986)

"More than 52 million vulnerable Americans, many of whom are children and seniors, rely on Medicaid. With many states in fiscal crisis, Medicaid reductions at the federal level would drastically unravel an already frail health care safety net." —American Academy of Family Physicians, American Academy of Pediatrics, American College of Physicians, Federation of American Hospitals, and 21 other health care associations (December 16, 2004)

"The EITC helps families jump-start their financial future by paying bills, reducing debt, opening savings accounts," —Doug Nelson, President, the Annie E. Casey Foundation (November 19, 2004)

NEXT STEPS FOR 2005:

When the federal budget for fiscal year 2006 comes up for consideration, the temptation to cut spending on Medicaid is likely to arise once again. A large entitlement program with growing costs, Medicaid looks at first like an appealing target for increased savings at a time when deficits stretch as far as the eye can see. But legislators should remember that Medicaid is all that keeps 50 million Americans from joining the ranks of the 45 million who already lack health insurance. With state governments already struggling to meet their obligations under the program, there is little room to squeeze the program on the federal level without striking a severe blow to the most vulnerable Americans. Irresponsible tax cuts, not increases in the cost of programs like Medicaid, drove the country into deficit. Meanwhile a reduction in the Earned Income Tax Credit would mean a tax increase for the lowest-income workers to offset the massive tax cuts granted to the wealthiest investors. This blatant injustice has no place in America. Legislators must not crush the aspirations of low-income Americans struggling to enter the middle class by cutting back Medicaid or the Earned Income Tax Credit.

C SENATE

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

53 Senators voted for this amendment; 43 voted against.

from the dmi injusticeindex

Number of working Americans lifted out of poverty each year by the Earned Income Tax Credit: **4.8 million**

Maximum income for a single parent with two children to qualify for the EITC: **\$34,458**

Income of the households that get the largest tax cut in dollar terms from other tax legislation enacted in 2004: **\$200,00–\$500,000**

Percentage of births in the United States paid for by Medicaid: **40**

Percentage of nursing home days paid for by Medicaid: **almost half**

Amount of proposed EITC cuts restored by this amendment: **\$3 billion**

Amount of proposed Medicaid cuts restored by this amendment: **\$11 billion**

Minimum proportion of American children who get their health care coverage from Medicaid: **1 in 4**

Percentage of total Medicaid spending financed by the federal government in 2002: **57**

AMERICAN JOBS CREATION ACT OF 2004

INTRODUCED: 06.04.04 [House of Representatives]; SPONSOR: Rep. William M. Thomas [R-CA]
SIGNED INTO LAW: 10.22.04 [Senate: Yea-69, Nay-17; House: Yea-280, Nay-141]

THE LEGISLATION: The **American Jobs Creation Act of 2004** provides huge corporate tax cuts. The impetus for the bill was the need to rescind a \$5 billion-a-year tax subsidy to American exporters that had been declared illegal by the World Trade Organization. To make up for the lost subsidy, the Act provides \$137 billion in new tax cuts over the next ten years. Most of the windfall goes to major corporations. Among its many provisions, the Act cuts the top tax rate for U.S. manufacturers and changes the definition of “manufacturing” so that it applies to a host of new industries, from architects to coffee roasters. The Act provides a tax holiday to multinational corporations: they will be taxed at only 17 percent of the normal rate if they bring foreign profits back into the United States. Beyond these broad provisions, the Act also directs a host of tax cuts aimed at particular industries and individual companies. There are tax subsidies for tobacco farmers, a manufacturer of fishing tackle boxes, NASCAR-track owners and companies that import ceiling fans from China, just to name a few. The Act also provides a temporary personal income tax cut to people in states with no state income tax by allowing them to deduct their state sales tax instead. The bill appears revenue-neutral (it doesn’t increase the deficit) on paper, but economists suggest that this is primarily an accounting gimmick that masks nearly \$80 billion that the bill would add to the deficit over the next ten years.

X THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: This legislation is portrayed as a job creation measure, but there is nothing in the 650-page law to assure or even encourage the creation of a single job. Instead, the bill is a massive tax giveaway to a series of closely-tailored special interests with serious consequences for the federal deficit and middle-class priorities. While repealing the tax subsidy banned by the World Trade Organization was an important step to prevent Europe from imposing trade sanctions on American exports, that measure provides little justification for the tremendous size of the new tax benefits littered throughout this bill. The bill will provide a tax cut to middle-class people in states with no income tax. But this benefit is minor compared to what could have been done with the huge amounts of revenue the government will forgo as a result of this pork-barrel bill. The money could have been used to fund middle-class priorities such as increased college aid, extended unemployment benefits or assistance to small businesses in providing health care for their employees. All of these would have improved the nation’s fiscal health, as well as bolstered the middle class. Instead this bill prioritizes massive tax cuts for the most profitable American corporations.

FROM THE EXPERTS:

“The worst example of the influence of the special interests I have ever seen.”
 —**Senator John McCain (October 2004)**

“This bill exemplifies again the misplaced priorities of our national leaders. For less than the cost of these tax breaks, Congress could have provided Head Start for every eligible child or insured every uninsured child in America for the next decade.”

—**Marian Wright Edelman, President, Childrens Defense Fund (June 17, 2004)**

“Business elites provide politicians with the money they need to run for office. The politicians pay them back with a return on their investment so generous it boggles the mind. That legislation enacted this week is worth \$137 billion in tax cuts for corporations.” —**Bill Moyers (October 15, 2004)**

NEXT STEPS FOR 2005: The new corporate tax law can claim not to increase the deficit only because of the way its provisions are phased in and sunset at different times. Legislators concerned about fiscal responsibility and interested in prioritizing the needs of middle-class Americans rather than corporate special interests should resist any effort to extend the expiring tax provisions of this Act.

F SENATE

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

69 Senators voted for this bill;
17 voted against.

F HOUSE

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

280 members of Congress voted for this bill;
141 voted against.

from the dmi injusticeindex

Number of jobs the American Jobs Creation Act requires companies that get tax benefits to create: **0**

Minimum tax cut General Electric will receive over the next ten years as a result of the Act: **\$8 billion**

Tax break for manufacturers of archery products under the Act: **\$9 million**

Amount the Act will add to the deficit over the next five years: **\$14.4 billion**

Amount the tax breaks in the Act would add to the deficit in the next ten years if they are extended: **\$80 billion**

Value of the illegal corporate tax subsidy the Act was intended to repeal: **\$5 billion**

Value of new corporate tax subsidies the Act provides: **\$137 billion**

Amount Home Depot will reap from the suspension of duties on ceiling fans manufactured overseas: **\$44 million**

THE BACK TO WORK INVESTMENT ACT

INTRODUCED: 01.29.03 [House]; **SPONSOR:** Rep. Jon C. Porter [R-NV]
PASSED BY THE HOUSE: 06.03.04 [Yea-213, Nay-203]; session ended without a Senate vote

THE LEGISLATION: The **Back to Work Investment Act** would have created a pilot program for personal reemployment accounts. Under the program, unemployed Americans could receive up to \$3,000 in vouchers to be used for up to one year of services at one-stop career centers. Available services would include employment counseling, case management, literacy training and job training, as well as supportive services like child care, transportation and housing assistance. Individuals who participate in the pilot program would be ineligible to access the current system, in which people who are out of work are able to take advantage of the career centers for free, with no cap on eligibility for services. As an incentive to find work quickly, participants who find a job within 13 weeks could keep any unused funds as a “reemployment bonus.” Also inserted into the final bill were unrelated pieces of legislation concerning higher education.

THE MIDDLE-CLASS POSITION:

X The Middle Class Opposes: 2004 set a grim record for the number of unemployed Americans who used up all their unemployment benefits before finding a job. Unemployment insurance is an enormously successful program that provides a vital safety net, not only for those who are out of work, but also for local businesses in hard-hit communities. Indeed, studies conclude that the nation sees \$2.15 in economic growth for every \$1.00 spent on traditional unemployment insurance. But rather than allowing a vote on the much-needed extension of this efficient program, Congress proposed experimenting with Personal Retirement Accounts (PRAs). Based on the misguided view that the most effective government programs should be replaced by market mechanisms, these accounts do nothing for people who have exhausted their benefits. They replace unlimited access to career centers with a \$3,000 cap that may not be adequate to purchase needed training for many displaced workers. This bill would also place the burden of administering PRAs and protecting individuals from job training scams onto the states, creating a new unfunded mandate. Perhaps most troubling, the reemployment bonus provision gives workers money for finding a new job quickly, presuming that unemployment is high because displaced workers are refusing to take jobs. The fact is that as U.S. jobs are increasingly shifted overseas and the pace of new job creation at home remains sluggish, middle-class workers’ prospects for finding new employment quickly are bleak. The Personal Retirement Account program fails to address the most pressing needs of the unemployed.

FROM THE EXPERTS:

“... When you get into a period where jobs are falling, then the arguments that people make about [unemployment insurance] creating incentives not to work are no longer valid and hence, I have always argued that in periods like this, the economic restraints on the unemployment insurance system almost surely ought to be eased to recognize the fact that people are unemployed because they couldn’t get a job, not because they don’t feel like working.”

—Alan Greenspan, Chairman, The Federal Reserve Board (November 13, 2002)

“To give a reemployment bonus to a few for finding a job more quickly does nothing for overall economic growth or employment—it simply plays musical chairs with the unemployed, rewarding the luckier job seekers who need help the least. This is an unaffordable waste of scarce resources.”

—Larry Mishel, President, Economic Policy Institute (February 12, 2003)

NEXT STEPS FOR 2005:

The PRA pilot program has already been reintroduced in the House as HR 26, The Worker Reemployment Accounts Act of 2005, and as part of HR 27, The Job Training Improvement Act of 2005. The new bills preserve the shortcomings of HR 444. Meanwhile, millions of Americans continue to exhaust their unemployment benefits. A further extension of unemployment benefits would help these displaced workers and their local businesses, but the real solution is a national commitment to creating and retaining middle-class jobs.

D HOUSE

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

213 members of Congress voted for this bill; 203 voted against.

from the dmi injusticeindex

Increase in economic growth for every dollar spent on unemployment insurance: **\$2.15**

Ratio of job openings to unemployed workers when the bill was being debated in early 2004: **1:3**

Number of unemployed Americans who used up their unemployment benefits in 2004 without finding a job: **1.3 million**

Maximum value of services at One-Stop Career Centers that unemployed workers currently qualify for: **unlimited**

Maximum value of services at One-Stop Career Centers that unemployed workers with Personal Reemployment Accounts would qualify for: **\$3,000**

Percentage of jobless workers who fell into poverty after being out of work for four months or more, even though they were receiving unemployment benefits: **25**

Number of U.S. jobs lost between March 2001 and March 2004: **2.4 million**

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2004

INTRODUCED: 11.21.03 [Senate]; SPONSOR: Sen. Chuck Grassley [R-IA]

PASSED BY THE SENATE: 11.25.03 [unanimous consent]; PASSED BY THE HOUSE: 01.28.04 [Yea-265, Nay-99]; House and Senate versions were never reconciled in Conference Committee

THE LEGISLATION: The Bankruptcy Abuse Prevention and Consumer Protection Act of 2004 amends federal bankruptcy law to: 1) replace the presumption in favor of granting the relief sought by debtors with a presumption of fraud on the part of many debtors; 2) restrict the grounds upon which individuals may file, thereby excluding financially troubled families from bankruptcy protection; 3) require an individual debtor, regardless of the reason for filing, to be counseled by an approved non-profit budget and credit counseling service; and 4) permit credit card companies to modify or terminate debtor agreements approved by the court as part of the debtor's bankruptcy plan. The bill never got out of the House-Senate Conference Committee because the House changed the bill dramatically from the legislation passed by the Senate. The version of S 1920 that unanimously passed the Senate in 2003 was a completely different bill—focused on the ability of family farmers to file for bankruptcy under Chapter 12 protections. In 2004, the House completely replaced the content of that bill with HR 975 which became the new S 1920. For this reason, the Scorecard grades only the House vote on S 1920, not the Senate's vote on what was effectively a different bill.

X THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: In 2004, 1.58 million American households, the majority of them middle-class families with children, were overwhelmed by job losses, massive unexpected medical bills or the devastating break-up of their families and were forced to declare personal bankruptcy. The leading cause of bankruptcy was not irresponsible consumer spending, but the loss of a job. Medical crisis was the second leading cause of bankruptcy. This bill is a windfall for the credit card industry, boosting the profits of credit issuers by making it easier for them to collect from 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 reevaluate and terminate debtor agreements unilaterally. The bill also creates a windfall for unregulated credit counseling agencies, many of which are under civil and criminal investigation. And it would limit Americans' ability to receive legitimate federal bankruptcy protection when they lose their jobs, incur uncovered medical bills or when a wage-earning spouse leaves.

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)

"Now is a particularly bad time to pass one-sided bankruptcy legislation. Many Americans are coping with the after-effects of a tough economic recession and are financially vulnerable. [This bill] would harm moderate-income families that have been hit by a financial emergency and benefit the credit card industry, whose aggressive lending practices contribute to bankruptcy."

—The Consumer Federation of America, Consumers Union, and the U.S. Public Interest Research Group (January 28, 2004)

NEXT STEPS FOR 2005:

The same bill, renamed the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, has already been reintroduced in both the House (HR 685) and the Senate (S 256). As the cost of childcare, housing, education and especially healthcare continue to rise, legislators sensitive to the concerns of middle-class families should continue to oppose this punitive legislation. A true end to the epidemic of middle-class bankruptcy will come when we address our broken health care system and make a national commitment to creating and retaining middle-class jobs. Congress should also ban the predatory credit and lending practices that trap unwary citizens in escalating debt.

F HOUSE

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

265 members of Congress voted for this bill; 99 voted against.

from the dmi injusticeindex

Number of middle-class American families that filed for bankruptcy in 2003: **1.3 million**

Number of credit card solicitations sent to American families annually: **5 billion**

Rank of job loss among the causes of personal bankruptcy: **1**

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**

Percent who had a utility shut off: **30**

Amount contributed to members of Congress in 2004 by the banking, credit card and retail industries pushing this bill: **\$56 million**

Percentage of all bankruptcies caused at least in part by serious illness or medical debts: **54.5**

HEALTHY MOTHERS AND HEALTHY BABIES ACCESS TO CARE ACT

INTRODUCED: 02.10.04 [Senate]; **SPONSOR: Sen. Judd Gregg [R-NH]**
FAILED A PROCEDURAL VOTE IN THE SENATE AND DIED: 02.24.04
[48-Yea, 45-Nay, 60-vote supermajority required for passage]

THE LEGISLATION: The **Healthy Mothers and Healthy Babies Access to Care Act** would limit the damages awarded to victims of medical negligence and malpractice during obstetrical or gynecological care. The bill would impose a \$250,000 cap on non-economic damages, cap punitive damages no matter how egregious the malpractice and penalize injured patients by allowing defendants to pay damages in installments. These provisions would apply to HMOs, nursing homes and drug and medical device companies, in addition to doctors and hospitals. This legislation failed to receive the necessary 60 votes on a cloture motion, which would have stopped debate on the issue and brought it to an immediate vote on the merits.

X THE MIDDLE-CLASS POSITION:

The Middle Class Opposes: The middle class endorses a “nay” vote on the procedural question and opposes the substance of the bill. This bill, misnamed the Healthy Mothers and Healthy Babies Access to Care Act, places limits on the legal rights of pregnant women and their babies. When a baby is killed, maimed or brain-damaged because of medical negligence or malpractice, no amount of money can truly make a family whole. Nevertheless, it is the non-economic damages (damages beyond compensation for medical bills and lost income) from a lawsuit that provide some compensation. This bill would have imposed a one-size-fits-all limit on these damages, no matter how devastating the malpractice. This hits the middle class particularly hard. High-income plaintiffs are awarded higher economic damages because they lose more money from being unable to work. Thus for low- and middle-income victims, non-economic damages, which consider pain and suffering and quality of life, make up a larger proportion of the whole award. It is that prospect that enables middle-income people to attract contingent legal assistance that they would be unable to afford if they were required to pay hourly rates. In addition, the threat of significant liability helps deter hospitals from cutting corners on safety and stops pharmaceutical corporations from selling drugs they know to be dangerous. While the bill’s proponents argue that it would lower the cost of malpractice insurance for obstetricians, there is no evidence linking high malpractice insurance premiums to the cost of lawsuits. In fact, insurance industry representatives have said that they would not commit to lowering insurance rates if liability-limiting bills like this one are passed.

FROM THE EXPERTS:

“These doctors are seeking to broadly restrict the constitutional rights of families to go to court while weakening the system’s ability to prevent medical errors. Their solutions will hurt the most severely injured brain-damaged children, while doing nothing to help doctors who are being price-gouged by insurance companies.”—**Geoff Boehm, Legal Director, Center for Justice & Democracy (February 24, 2004)**

“I will never hear my child call me mom or tell me he loves me or even a hug. I only know my child is content and not suffering when he is asleep or lying in bed not crying. No politician in Washington has the right to decide what is proper compensation for him.”—**Shannon Hughes, South Carolina parent whose son was damaged by obstetrical malpractice (February 24, 2004)**

NEXT STEPS FOR 2005:

This bill, along with other proposed limitations on the right to sue for medical malpractice, is sure to be on the agenda in 2005. Such bills always claim to make health care more accessible and affordable by limiting malpractice liability. But in reality, malpractice suits account for only a minute proportion of medical costs. Legislation to extend health care coverage to the uninsured or lower the costs of prescription drugs would address the problem of unaffordable health care far more directly and effectively. Meanwhile, if doctors have difficulty coping with the high rates charged for medical malpractice insurance, legislation should target that problem directly. For example, Congress should encourage states to regulate the rates charged by insurance companies. Legislators should oppose any bill that purports to solve largely unrelated problems by limiting citizens’ access to the civil justice system.

D SENATE

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

48 Senators voted to move this bill along; **45** voted against.

from the dmi injusticeindex

Maximum percentage of the nation’s health care expenditures made up by medical malpractice premiums: **2**

Maximum non-economic damages payable under the provisions of this bill to a baby who will go through life completely paralyzed or brain damaged due to the actions of a negligent doctor or hospital: **\$250,000**

Rank of “reducing jury awards in malpractice lawsuits” on the list of health care priorities for Congress and the President in 2005, according to a poll by the Kaiser Family Foundation and the Harvard School of Public Health: **11 out of 12**

Number of times President Bush mentioned “junk” or “frivolous” lawsuits during a recent speech on health care policy: **10**

Estimated number of patients who die in hospitals each year due to medical malpractice: **98,000**

OVERTIME COMPENSATION AMENDMENTS

H.AMDT. 734 TO HR 5006

INTRODUCED: 09.09.04 [House]; SPONSOR: Rep. David Obey [D-WI] PASSED AND AMENDED TO HR 5006: 09.09.04
[Yea-223, Nay-193]; Amendment deleted from the final bill in Conference Committee

S.AMDT. 3107 TO S 1637

INTRODUCED: 05.03.04 [Senate]; SPONSOR: Sen. Tom Harkin [D-IA] PASSED AND AMENDED TO S 1637: 05.04.04
[Yea-52, Nay-47]; Amendment deleted from the final bill in Conference Committee

THE LEGISLATION: These two **Overtime Compensation Amendments** would reverse recent regulatory changes to the Fair Labor Standards Act of 1938 that limit American workers' right to be paid overtime. On April 23, 2004, the Department of Labor (DOL) issued regulations that would deny overtime pay to millions of middle-class employees earning \$65,000 or more. The DOL also changed technical definitions of eligibility for overtime, making it possible for companies to reclassify salaried workers making between \$23,660 and \$100,000 without changing their actual job duties, newly depriving these middle-class workers of overtime pay. Another rule change would deny overtime pay to employees with certain advanced education or specialized training. While the DOL concluded that the eligibility modifications would affect only 1.3 million workers currently receiving time-and-a-half, according to an independent study, six million American workers would be affected by the changes. The DOL rule changes do extend new overtime guarantees to some low-income workers, although this extension has a number of loopholes enabling employers to dodge the protections. The Senate amendment is attached to the American Jobs Creation Act, a corporate tax cut bill, while the House Amendment is attached to the appropriations bill for the Departments of Labor, Health and Human Services, and Education. Although both bills that incorporated the overtime amendments were signed into law, the overtime pay provisions from the amendments were stripped out before final passage.

✓ THE MIDDLE-CLASS POSITION:

The Middle Class Supports: As an essential portion of many "blue-collar" and "white-collar" workers' annual salary—as much as a quarter of weekly take-home pay—overtime compensation is vital to the economic stability of millions of middle-class American families. The workers most dramatically affected by the overhaul in overtime regulations are people with middle-class jobs, from the financial services industry to nursery school teachers, pharmacists and insurance claims-adjusters. The DOL regulations that would be blocked by the Overtime Compensation Amendments would compromise hard working Americans' ability to support themselves and their families and further weaken the American middle class. Support of these amendments, blocking the DOL regulations, helps strengthen working families.

FROM THE EXPERTS:

"Overtime pay is what makes the difference between working for a living and just living to work."

—John Sweeney, President, AFL-CIO (August 23, 2004)

"These new regulations represent the largest middle-class pay cut in history."

—Nancy Pelosi, House Democratic Leader (August 20, 2004)

"All families are struggling to make ends meet in this poor economy—especially single mothers. What happens when she has to work several hours of overtime a week in her so-called 'management' position but doesn't receive proper compensation to pay for the babysitter?"

—Kim Gandy, President, National Organization of Women (August 23, 2004)

NEXT STEPS FOR 2005:

Since March 2003, when the Department of Labor first proposed stripping overtime pay protection from millions of American workers, majorities in both the House and Senate have voted repeatedly to maintain the right to overtime pay. Despite this bipartisan support, the Bush administration has resolutely insisted on eroding overtime protection, threatening to veto any bill that restores it. President Bush has never had to veto any bill; each time legislation restoring overtime pay is passed, Congress backs down and removes the language from the final bill. Legislators who truly stand with the middle class will not only vote in favor of restoring overtime in 2005 but will act to make sure that overtime provisions remain in the final bill.

C SENATE

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

52 Senators voted for this amendment; 47 voted against.

C HOUSE

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

223 members of Congress voted for this amendment; 193 voted against.

from the dmi injusticeindex

Number of bills vetoed by President Bush since he took office: **0**

Minimum annual earnings of an employee who could be reclassified as an "executive" and deprived of overtime pay under the new Department of Labor regulations: **\$23,660**

Estimated number of low-level supervisors who will lose their overtime rights due to the new Department of Labor regulations: **1.9 million**

Estimated number of nursery school teachers who will lose their overtime rights: **300,000**

Estimated number of computer programmers who will lose their overtime rights: **87,000**

PELL GRANT AMENDMENT

INTRODUCED: 03.11.04 [Senate]; **SPONSOR: Sen. Edward Kennedy [D-MA]**
FAILED, NOT AMENDED TO S.CON.RES. 95: 03.11.04 [Yea-44, Nay-53]

THE LEGISLATION: The Pell Grant Amendment to the fiscal year 2005 budget resolution (S.Con.Res. 95) would create a reserve fund to finance an increase in the maximum Pell Grant from \$4,050 to \$5,100 in order to keep pace with the rate of increase in public college tuition. In addition to a higher maximum, the amount of the average Pell Grant would rise by \$600. The amendment also would extend Pell Grants to 500,000 new recipients. The reserve fund would be funded by rescinding part of the recent tax cuts on investment income.

✓ THE MIDDLE-CLASS POSITION:

The Middle Class Supports: A college education is an integral part of the American Dream. On average, college graduates earn 73 percent more over the course of their working lives than those with only a high school diploma. These benefits go far beyond the individual: the median college graduate contributes 44 percent more in annual tax revenues than the median high school graduate does.

Pell Grants are the most widely-used federal college assistance program, serving 4.8 million Americans. Historically, Pell Grants provided an opportunity for students from low-income families to join the middle class, with the nation as a whole reaping the benefits of the higher taxes, lower reliance on the publicly funded safety-net, lower incarceration rates and increased civic participation of college graduates. Yet the maximum Pell Grant was last increased three years ago, and then it only went up by \$50. In 2004, the average tuition and fees at a public four-year college was \$5,132, an increase of 10.5 percent over the previous year. As Pell Grants cover less of the cost of a college education, students and their parents too often resort to taking on unsustainable amounts of debt.

FROM THE EXPERTS:

“Pell Grants are the most effective of the student aid programs in ensuring that low- and middle-income students have access to a college education.”

—Rod Paige, U.S. Secretary of Education, 2001-2005 (February 1, 2003)

“More attention should be paid to educating the U.S. workforce. America is on the cutting edge of the information and technology economy. But others are catching up. India and China award more natural science and engineering degrees than we do. The only way the U.S. will keep one rung ahead of the rest of the world is to ensure that we have a broadly educated workforce that keeps learning.”

—Kathleen Madigan, Business Outlook Editor, Business Week (August 25, 2003)

“A college degree has become what the high school diploma was 30 years ago—the surest pathway to the middle class. Two years of post-secondary education is now considered the minimum level of education necessary for success in this economy.”

—Demos, Millions to the Middle (August 30, 2004)

NEXT STEPS FOR 2005:

President Bush has proposed a fiscal year budget that would increase the maximum Pell Grant by \$500 over five years, a modest step given the rate of tuition increases, but still a worthy proposal. At the same time, the U.S. Education Department changed the formula it uses to assess a student's need for financial aid. It is estimated that this change will disqualify 80,000 to 90,000 students, primarily those from middle-income families, and cut the grants for 1.3 million others. Members of Congress should fight to restore eligibility, while bringing student aid into line with the real cost of higher education.

D SENATE

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

44 Senators voted for this amendment; 53 voted against.

from the dmi injusticeindex

Proportion of American college students who receive Pell Grants: **3 in 10**

Percentage of public four-year college costs covered by the maximum Pell Grant in 1976: **84**

Percentage of public four-year college costs covered by the maximum Pell Grant today: **39**

Amount by which the Pell grant was last increased three years ago: **\$50**

Number of Americans who are worried about the cost of college: **3 out of 4**

Percentage of Americans who would be willing to pay higher taxes to increase financial support for college students: **66**

Maximum Pell Grant required today to cover the same share of costs at public four-year institutions as it did in 1977: **\$7,000**

Number of college-qualified high school graduates who will not be able to attend college over the next decade if present trends continue: **2 million**

PENSION FUNDING EQUITY ACT OF 2004

INTRODUCED: 09.17.2003 [House of Representatives]; SPONSOR: Rep. John A. Boehner [R-OH]
SIGNED INTO LAW: 04.10.04 [Senate (graded vote) Yea-86, Nay-9; Senate (final passage): Yea-78, Nay-19; House: Yea-336, Nay-69]

THE LEGISLATION: The **Pension Funding Equity Act of 2004** amends the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 to temporarily replace the mechanism by which single-employer pension plans calculate the rate of return on their assets, thus stabilizing faltering pension plans. The Act also provides relief to certain industries hit particularly hard by the recent economic downturn, allowing them to temporarily reduce their required contributions to their under-funded pension plans. This provision particularly helps the airline and steel industries. The original Senate version of HR 3108, which is the vote graded by this Scorecard, would also stabilize all multi-employer pension plans, which cover 25 percent of all participants in defined benefit plans, including many employees of small businesses and many union members. The provisions relating to most multi-employer plans were stripped out of the bill in conference committee, leaving only the deficit reduction contribution relief and the fix for single-employer plans to be enacted into law.

✓ THE MIDDLE-CLASS POSITION:

The Middle Class Supports: A secure retirement after a lifetime of hard work is one of the cherished goals of the American middle class. Yet the decline of the stock market, large-scale corporate fraud by companies like Enron and Tyco, low interest rates and the growing number of retirees have combined to produce shortfalls in the defined benefit pension plans of many American companies. This bill is a stop-gap measure that shores up pension plans for two years to enable businesses to build up their pension resources and gives Congress time to formulate a more permanent solution for the pension deficit. Without this temporary solution, more of the 34 million mostly middle-class Americans who have a defined benefit pension plan paid for by their employer would see their plans discontinued or their benefits frozen. Yet the fix offered by this bill does little to ensure that businesses meet their pension obligations in the long term. The retirement security of millions of middle-class workers and current retirees depends on Congress taking further action to reform the laws meant to keep the plans solvent.

FROM THE EXPERTS:

"We urge Congress and President Bush to help us reach this important goal of retirement funding reform by signing this agreement into law as soon as possible and then to quickly begin work on a permanent solution." —James A. Klein, President, The American Benefits Council (April 1, 2004)

"This fair and necessary legislation will give U.S. airlines the relief they need to sustain their economic viability, help save many airline workers' retirement benefits, and protect thousands of jobs."

—Capt. Duane Woerth, President, the Air Line Pilots Association (January 28, 2004)

NEXT STEPS FOR 2005:

In the coming year, Congress will have the opportunity to enact a lasting solution to pension shortfalls. At minimum, legislators should enact transparency guarantees mandating that companies disclose the financial condition of their pension plan to employees and investors. Combined with full and independent audits of pension financial statements, this measure would allow employees and investors to have an accurate picture of a company's financial condition, reducing the risk of hidden pension maneuvers that pump up the bottom line or the type of outright fraud perpetrated by companies like Enron. In the meantime, President Bush's proposed 2006 budget imposes heavy new obligations on defined benefit plans, increasing the premiums they must pay to the government by almost \$2 billion in the next year. Legislators concerned about middle-class retirement security should not impose this burden on the very plans they found in need of relief in 2004.

A SENATE

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

86 Senators voted for the bill;
9 voted against.

from the dmi injusticeindex

Number of Americans who have a defined benefit pension plan paid for by their employer:

34 million

Minimum number of private employer-sponsored defined benefit pension plans in 1975, when the Employee Retirement Income Security Act (ERISA) became effective:

100,000

Maximum number of plans today:

31,000

Percentage of large employers that would either freeze their defined benefit pension plan or convert it to a defined contribution plan if the interest rate change in this legislation were not enacted: **39**

Percentage of large employers who have frozen their pension plans in the last two years: **15**

Size of the private pension deficit: **\$450 billion**

Size of the Pension Benefit Guarantee Corporation's deficit: **\$23 billion**

Proportion of Americans over 65 who currently receive income from a pension: **1 in 3**

RESTORE PAY-AS-YOU-GO TAX CUT AMENDMENT

INTRODUCED: 03.10.2004 [Senate]; SPONSOR: Sen. Russell D. Feingold [D-WI]

PASSED AND AMENDED TO S.CON.RES. 95 BY THE SENATE, 03.10.04

[Senate: Yea-51, Nay-48]; REMOVED BY THE HOUSE, 03.30.04 [House motion to instruct conferees: 209-Yea, 209-Nay]

THE LEGISLATION: The **Restore Pay-As-You-Go Tax Cut Amendment** to the 2005 budget resolution would have reinstated the Senate's pay-as-you-go (PAYGO) rules, which mandate that any tax cuts or increases in government spending must be balanced out with spending cuts or revenue increases elsewhere. The amendment, which would have been in effect until 2009, would require a 60-vote supermajority in the Senate to approve any direct spending or tax cuts that don't conform to this rule. These rules, which enhanced fiscal responsibility and helped to shrink the budget deficit in the 1990s, expired in 2002. In 2004, the Senate adopted a weaker set of PAYGO rules, which are still in effect.

✓ THE MIDDLE-CLASS POSITION:

The Middle Class Supports: Pay-As-You-Go spending rules mandate fiscal responsibility: Congress must consider carefully before spending or giving away in the form of tax cuts money it doesn't have. The 60-vote supermajority rule is intended to institutionalize this careful consideration. While deficit spending can provide needed economic stimulus during a recession, the unrestrained deficit-inducing tax cuts of the past few years were ill-considered, with little job creation to show for them. Instead, running deficits year after year has led to little more than ballooning debt and the need to repeatedly extend the federal debt limit. Middle-class families, threatened with increasingly dire consequences by bills like the Bankruptcy Abuse Prevention Act (see page 9) when *they* depart from a pay-as-you-go routine in their household finances, are made to bear the burden of the government's fiscal irresponsibility. Down the line, a higher debt weakens the dollar and fosters inflation. If deficit spending provided sound investments and economic stimulus, inflation would not dramatically undercut the middle class. But in the absence of higher wages, inflation makes basic necessities harder for middle-class families to afford and threatens to lower the country's standard of living.

FROM THE EXPERTS:

"We need PAYGO, which is an important—in my judgment, critical—issue in budget programming... I think it was a mistake not to extend PAYGO, both for tax and expenditure programs, and let it expire in September 2002."

—Alan Greenspan, Chairman, The Federal Reserve Board (July 21, 2004)

"With concern mounting over the rapidly deteriorating fiscal outlook, returning to the pay-as-you-go standard is a matter of common sense. It reminds us that we all have a duty to pay our bills. To have a meaningful effect, however, the rule must apply to both spending increases and tax cuts. Removing tax cuts from paygo would do nothing to promote fiscal discipline. It would neither control spending nor shrink the deficit. All it would do is exempt tax cuts from fiscal scrutiny, regardless of the circumstances." —Robert Bixby, Executive Director, The Concord Coalition, a bipartisan budget watchdog group (March 30th, 2004)

NEXT STEPS FOR 2005:

As recently as March 2005, Alan Greenspan urged Congress to pass PAYGO legislation to insure that deficits will not continue to mount in 2005. A primary concern about reinstating PAYGO rules was the worry that they would not allow Congress to extend President Bush's tax cuts in 2005. Yet if these tax cuts cannot be extended without pushing the nation deeper into debt and creating more serious fiscal problems down the road, their benefit should be reassessed. The courageous legislators, especially in the Senate, who took a stand for fiscal responsibility in 2004 should stand their ground against fiscally irresponsible tax cuts for the wealthy in 2005.

C SENATE

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

51 Senators voted for this amendment; 48 voted against.

C HOUSE

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

209 members of Congress voted for a motion to instruct the conference committee to keep this amendment; 209 voted against.

from the dmi injusticeindex

2004 United States budget deficit:
\$413 billion

Increase over the size of the 2003 budget deficit: **\$35 billion**

Amount U.S. taxpayers spent on interest on the federal debt in 2004:
\$159 billion

Estimated cost of the interest on the federal debt to the average middle-class household in 2004: **\$5,215**

Cost of the Bush tax cuts over 10 years: **\$1.7 trillion**

Number of times the federal debt limit has been raised in the past three years: **3**

Number of tax cuts in the last four years: **5**

Total increase in the federal debt since President Bush took office:
\$2.23 trillion

SMALL BUSINESS HEALTH FAIRNESS ACT OF 2004

INTRODUCED: 05.05.2004 [House]; SPONSOR: Rep. Sam Johnson [R-TX]

PASSED: 05.13.04 [Yea-252, Nay-162]; Session ended without a Senate vote

THE LEGISLATION: The **Small Business Health Fairness Act of 2004** amends the Employee Retirement Income Security Act of 1974 (ERISA) to provide for the establishment of Association Healthcare Plans (AHPs), which are group health plans sponsored by trade, industry, professional, chamber of commerce or similar business associations. Under this model, small employers and the self-employed join together to increase their purchasing power to get a better deal in the health insurance marketplace. However, the bill exempts Association Healthcare Plans from state insurance regulations and consumer protections.

X 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, this bill *increases* average health care costs for small businesses and *reduces* 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. This 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 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.

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 HR 4281 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." —Rose Gonzalez, Government Affairs Director, The American Nurses Association (May 11, 2004)

"A risky and precedent-setting preemption of state law, the proposed House legislation (HR 4281)... would seriously undermine states' ability to provide their citizens with access to affordable health insurance coverage by exempting AHPs from important state regulations. The legislation would raise already skyrocketing health care premiums on our most vulnerable populations while watering down states' existing financial oversight and consumer protection measures."

—The National Governor's Association (May 11, 2004)

NEXT STEPS FOR 2005:

Despite the profusion of research indicating that Association Health Plans exempted from state laws would have negative effects on the healthcare marketplace, driving up premiums and reducing the number of insured people, another new bill (HR 525) calling for AHPs has already been introduced. 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.

F HOUSE

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

252 members of Congress voted for this bill; 162 voted against.

from the dmi injusticeindex

Number of Americans who do not have health insurance: **45 million**

Number of middle-class households that lack health insurance: **1 in 6**

Percentage of small businesses that did not offer health insurance to employees in 2004: **37**

Proportion of small businesses that would see their premiums increase under this legislation: **4 out of 5**

Predicted increase in the number of uninsured Americans under this legislation: **250,000 to 1 million**

Average estimated increase in health care premiums for small business under this legislation: **6%**

Average estimated increase in health care premiums for small employers with state-regulated coverage under this legislation: **23%**

OVERVIEW OF RESULTS

SENATE AND HOUSE RESULTS BY LEGISLATION

SENATE	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [S.AMDT. 3107]	Restore Pay-As-You-Go Tax Cut Amendment [S.AMDT. 2748]	Pell Grant Amendment [S.AMDT. 2725]	Amendment to Restore Medicaid & EITC [S.AMDT. 2751]	Pension Funding Equity Act [HR 3108]	Healthy Mothers and Healthy Babies Access to Care Act [S 2061]
Senate voting with the middle class	20% F	53% C	52% C	45% D	55% C	91% A	48% D
Senate Democrats voting with the middle class	36% F	98% A	98% A	93% A	98% A	100% A	98% A
Senate Republicans voting with the middle class	7% F	10% F	8% F	2% F	16% F	82% B	6% F

HOUSE	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [H.AMDT. 734]	Restore Pay-As-You-Go Tax Cut Amendment [S.CON.RES. 95]	Back to Work Investment Act [HR 444]	Alternative Minimum Tax Reform Amendment [H.AMDT. 522]	Bankruptcy Abuse Prevention & Consumer Protection Act of 2004 [S 1920]	Small Business Health Fairness Act [HR 4281]
House voting with the middle class	34% F	54% C	50% C	49% D	46% D	27% F	39% F
House Democrats voting with the middle class	63% C	100% A	100% A	100% A	98% A	58% C	81% B
House Republicans voting with the middle class	7% F	10% F	5% F	2% F	0% F	0% F	0% F

OVERALL RESULTS

WHO MADE THE GRADE?	FAILED	PASSED	RECEIVED AN "A"
House	52%	48%	23%
House Democrats	0%	100%	49%
House Republicans	99%	1%	0%
Senate	48%	52%	22%
Senate Democrats	2%	98%	47%
Senate Republicans	90%	10%	0%

HOW THIS WORKS

GRADE SCORE

A	90
B	80
C	50
D	40
F	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 ✗ indicates that the representative voted AGAINST the middle-class position. A — indicates that no vote was cast.

HOW DID THE SENATE VOTE?

SENATOR		Pell Grant Amendment [S.AMDT. 2725]	Amendment to Restore Medicaid & EITC [S.AMDT. 2751]	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [S.AMDT. 3107]	Pension Funding Equity Act [HR 3108]	Restore Pay-As-You-Go Tax Cut Amendment [S.AMDT. 2748]	Healthy Mothers and Healthy Babies Access to Care Act [S 2061]	SCORE	GRADE
MIDDLE CLASS POSITION:		YES	YES	NO	YES	YES	YES	NO		
Murkowski (R)	AK	X	X	X	✓	✓	X	X	29	F
Stevens (R)	AK	X	X	X	X	✓	X	X	14	F
Sessions (R)	AL	X	X	X	X	X	X	X	0	F
Shelby (R)	AL	X	X	X	X	✓	X	✓	29	F
Lincoln (D)	AR	✓	✓	X	✓	✓	✓	✓	86	B
Pryor (D)	AR	✓	✓	X	✓	✓	✓	✓	86	B
Kyl (R)	AZ	X	X	X	X	X	X	X	0	F
McCain (R)	AZ	X	X	—	X	X	✓	X	17	F
Boxer (D)	CA	✓	✓	✓	✓	✓	✓	—	100	A
Feinstein (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Allard (R)	CO	X	X	X	X	✓	X	X	14	F
Campbell (R)	CO	X	X	—	✓	✓	X	X	33	F
Dodd (D)	CT	✓	✓	✓	✓	✓	✓	✓	100	A
Lieberman (D)	CT	✓	✓	X	✓	—	✓	✓	83	B
Biden (D)	DE	✓	✓	✓	✓	✓	✓	✓	100	A
Carper (D)	DE	✓	✓	✓	✓	✓	✓	✓	100	A
Graham (D)	FL	✓	✓	—	✓	✓	✓	✓	100	A
Nelson (D)	FL	✓	✓	X	✓	✓	✓	✓	86	B
Chambliss (R)	GA	X	X	—	X	—	X	X	0	F
Miller (D)	GA	X	X	X	X	✓	X	—	17	F
Akaka (D)	HI	✓	✓	✓	✓	✓	✓	✓	100	A
Inouye (D)	HI	✓	✓	X	✓	✓	✓	✓	86	B
Harkin (D)	IA	✓	✓	X	✓	✓	✓	✓	86	B
Grassley (R)	IA	X	X	X	X	✓	X	X	14	F
Craig (R)	ID	X	X	X	X	✓	X	X	14	F
Crapo (R)	ID	X	X	X	X	✓	X	✓	29	F
Durbin (D)	IL	✓	✓	✓	✓	✓	✓	✓	100	A
Fitzgerald (R)	IL	X	X	X	X	X	X	X	0	F
Bayh (D)	IN	✓	✓	X	✓	✓	✓	✓	86	B
Lugar (R)	IN	X	X	X	X	✓	X	X	14	F
Brownback (R)	KS	X	X	X	X	✓	X	X	14	F
Roberts (R)	KS	X	X	X	X	✓	X	X	14	F
Bunning (R)	KY	X	X	X	X	✓	X	X	14	F
McConnell (R)	KY	X	X	X	X	✓	X	X	14	F

HOW DID THE SENATE VOTE?

SENATOR		Pell Grant Amendment [S.AMDT. 2725]	Amendment to Restore Medicaid & EITC [S.AMDT. 2751]	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [S.AMDT. 3107]	Pension Funding Equity Act [HR 3108]	Restore Pay-As-You-Go Tax Cut Amendment [S.AMDT. 2748]	Healthy Mothers and Healthy Babies Access to Care Act [S 2061]	SCORE	GRADE
MIDDLE CLASS POSITION:		YES	YES	NO	YES	YES	YES	NO		
Breaux (D)	LA	✓	✓	✗	✓	✓	✓	✓	86	B
Landrieu (D)	LA	✓	✓	✗	✓	✓	✓	✓	86	B
Kennedy (D)	MA	✓	✓	✓	✓	✓	✓	✓	100	A
Kerry (D)	MA	—	✓	—	—	—	✓	—	INC.	INC.
Mikulski (D)	MD	✓	✓	—	✓	✓	✓	✓	100	A
Sarbanes (D)	MD	✓	✓	✓	✓	✓	✓	✓	100	A
Collins (R)	ME	✗	✓	✓	✗	✓	✓	✗	57	C
Snowe (R)	ME	✗	✓	✗	✓	✓	✓	✗	57	C
Levin (D)	MI	✓	✓	✓	✓	✓	✓	✓	100	A
Stabenow (D)	MI	✓	✓	✗	✓	✓	✓	✓	86	B
Dayton (D)	MN	✓	✓	✗	✓	✓	✓	✓	86	B
Coleman (R)	MN	✗	✓	✗	✗	✓	✗	✗	29	F
Bond (R)	MO	✗	✓	✗	✗	✓	✗	✗	29	F
Talent (R)	MO	✗	✗	✗	✗	✓	✗	✗	14	F
Cochran (R)	MS	✗	✗	✗	✗	✓	✗	✗	14	F
Lott (R)	MS	✗	✗	✗	✗	✓	✗	✗	14	F
Baucus (D)	MT	✗	✓	✗	✓	—	✓	✓	67	C
Burns (R)	MT	✗	✗	✗	✗	✓	✗	✗	14	F
Dole (R)	NC	✗	✗	✗	✗	✓	✗	✗	14	F
Edwards (D)	NC	✓	✓	—	✓	—	✓	—	INC.	INC.
Dorgan (D)	ND	✓	✓	—	✓	✓	✓	✓	100	A
Conrad (D)	ND	✓	✓	✗	✓	✓	✓	✓	86	B
Nelson (D)	NE	✗	✓	✗	✓	✓	✓	✓	71	C
Hagel (R)	NE	✗	✗	✗	✗	✓	✗	✗	14	F
Gregg (R)	NH	✗	✗	✓	✗	✓	✗	✗	29	F
Sununu (R)	NH	✗	✗	—	✗	✓	✗	✗	17	F
Corzine (D)	NJ	✓	✓	✓	✓	✓	✓	—	100	A
Lautenberg (D)	NJ	✓	—	—	✓	✓	✓	✓	100	A
Bingaman (D)	NM	✓	✓	✗	✓	✓	✓	✓	86	B
Domenici (R)	NM	✗	—	✗	✗	✓	✗	✗	17	F
Reid (D)	NV	—	✓	✗	✓	✓	✓	✓	83	B
Ensign (R)	NV	✗	✗	✗	✗	✗	✗	✗	0	F
Clinton (D)	NY	✓	✓	✗	✓	✓	✓	✓	86	B
Schumer (D)	NY	✓	✓	✗	✓	✓	✓	✓	86	B

HOW DID THE SENATE VOTE?

SENATOR		Pell Grant Amendment [S.AMDT. 2725]	Amendment to Restore Medicaid & EITC [S.AMDT. 2751]	American Jobs Creation Act of 2004 [HR 4520]	Overtime Compensation Amendment [S.AMDT. 3107]	Pension Funding Equity Act [HR 3108]	Restore Pay-As-You-Go Tax Cut Amendment [S.AMDT. 2748]	Healthy Mothers and Healthy Babies Access to Care Act [S 2061]	SCORE	GRADE
MIDDLE CLASS POSITION:		YES	YES	NO	YES	YES	YES	NO		
DeWine (R)	OH	X	✓	✓	X	✓	X	X	43	D
Voinovich (R)	OH	X	X	X	X	✓	X	X	14	F
Inhofe (R)	OK	X	X	X	X	X	X	X	0	F
Nickles (R)	OK	X	X	X	X	X	X	X	0	F
Wyden (D)	OR	✓	✓	X	✓	✓	✓	✓	86	B
Smith (R)	OR	X	✓	X	X	✓	X	X	29	F
Specter (R)	PA	X	✓	—	✓	✓	X	X	50	C
Santorum (R)	PA	X	X	X	X	✓	X	X	14	F
Reed (D)	RI	✓	✓	✓	✓	✓	✓	✓	100	A
Chafee (R)	RI	✓	✓	X	✓	X	✓	X	57	C
Hollings (D)	SC	✓	✓	—	✓	✓	✓	✓	100	A
Graham (R)	SC	X	X	X	X	✓	X	✓	29	F
Daschle (D)	SD	✓	✓	X	✓	✓	✓	✓	86	B
Johnson (D)	SD	—	—	X	✓	✓	—	—	INC.	INC.
Alexander (R)	TN	X	X	X	X	✓	X	X	14	F
Frist (R)	TN	X	X	X	X	✓	X	X	14	F
Cornyn (R)	TX	X	X	X	X	✓	X	X	14	F
Hutchison (R)	TX	X	X	X	X	✓	X	X	14	F
Bennett (R)	UT	X	X	X	X	✓	X	—	17	F
Hatch (R)	UT	X	X	X	X	✓	X	X	14	F
Allen (R)	VA	X	X	X	X	✓	X	X	14	F
Warner (R)	VA	X	X	X	X	✓	X	X	14	F
Leahy (D)	VT	✓	✓	—	✓	✓	✓	✓	100	A
Jeffords (I)	VT	✓	✓	X	✓	✓	✓	✓	86	B
Cantwell (D)	WA	✓	✓	X	✓	✓	✓	✓	86	B
Murray (D)	WA	✓	✓	X	✓	✓	✓	✓	86	B
Kohl (D)	WI	✓	✓	—	✓	✓	✓	✓	100	A
Feingold (D)	WI	✓	✓	X	✓	✓	✓	✓	86	B
Rockefeller (D)	WV	✓	✓	✓	✓	✓	✓	✓	100	A
Byrd (D)	WV	✓	—	✓	✓	✓	✓	X	83	B
Enzi (R)	WY	X	X	X	X	✓	X	X	14	F
Thomas (R)	WY	X	X	X	X	X	X	X	0	F

HOW DID THE HOUSE OF REPRESENTATIVES VOTE?

CONGRESSPERSON		American Jobs Creation Act of 2004 [HR 4520]	Back to Work Investment Act [HR 444]	Alternative Minimum Tax Reform Amendment [H.AMDT. 522]	Bankruptcy Abuse Prevention & Consumer Protection Act of 2004 [S 1920]	Small Business Health Fairness Act [HR 4281]	Overtime Compensation Amendment [H.AMDT. 734]	Restore Pay-As-You-Go Tax Cut Amendment [S.CON.RES. 95]	SCORE	GRADE
MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Young (R)	AK	X	X	X	—	X	—	X	0	F
Aderholt (R)	AL	X	X	X	X	—	X	X	0	F
Bachus (R)	AL	X	X	X	X	X	X	X	0	F
Bonner (R)	AL	X	X	X	X	X	X	X	0	F
Cramer (D)	AL	X	✓	✓	X	X	✓	✓	57	C
Davis (D)	AL	X	✓	✓	X	X	✓	✓	57	C
Everett (R)	AL	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	✓	✓	✓	71	C
Boozman (R)	AR	X	X	X	X	X	X	X	0	F
Ross (D)	AR	X	✓	✓	X	✓	✓	✓	71	C
Snyder (D)	AR	X	✓	✓	✓	X	✓	✓	71	C
Flake (R)	AZ	X	X	X	X	X	X	X	0	F
Franks (R)	AZ	X	X	X	X	X	X	X	0	F
Grijalva (D)	AZ	✓	✓	✓	✓	✓	✓	✓	100	A
Hayworth (R)	AZ	X	X	X	X	X	X	X	0	F
Kolbe (R)	AZ	X	X	X	X	X	X	✓	14	F
Pastor (D)	AZ	✓	✓	✓	X	✓	✓	✓	86	B
Renzi (R)	AZ	X	X	X	X	X	X	X	0	F
Shadegg (R)	AZ	X	X	X	X	—	X	X	0	F
Baca (D)	CA	✓	✓	✓	X	✓	✓	✓	86	B
Becerra (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Berman (D)	CA	✓	✓	✓	✓	✓	✓	—	100	A
Bono (R)	CA	X	X	—	—	X	X	X	0	F
Calvert (R)	CA	X	X	X	X	X	X	X	0	F
Capps (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Cardoza (D)	CA	✓	✓	✓	X	✓	✓	✓	86	B
Cox (R)	CA	X	X	X	X	X	X	X	0	F
Cunningham (R)	CA	X	X	X	—	X	X	X	0	F
Davis (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Dooley (D)	CA	X	✓	✓	X	X	✓	✓	57	C
Doolittle (R)	CA	X	X	X	X	X	X	X	0	F
Dreier (R)	CA	X	X	X	X	X	X	X	0	F
Eshoo (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A

HOW DID THE HOUSE OF REPRESENTATIVES VOTE?

CONGRESSPERSON		American Jobs Creation Act of 2004 [HR 4520]	Back to Work Investment Act [HR 444]	Alternative Minimum Tax Reform Amendment [H.AMDT. 522]	Bankruptcy Abuse Prevention & Consumer Protection Act of 2004 [S 1920]	Small Business Health Fairness Act [HR 4281]	Overtime Compensation Amendment [H.AMDT. 734]	Restore Pay-As-You-Go Tax Cut Amendment [S.CON.RES. 95]	SCORE	GRADE
MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Farr (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Filner (D)	CA	—	✓	—	✓	—	✓	✓	INC.	INC.
Galleghy (R)	CA	✗	✗	✗	—	✗	✗	✗	0	F
Harman (D)	CA	✓	✓	✓	✗	✗	✓	✓	71	C
Herger (R)	CA	✗	✗	✗	✗	✗	✗	✗	0	F
Honda (D)	CA	✓	✓	✓	—	✓	✓	✓	100	A
Hunter (R)	CA	✗	✗	✗	—	✗	✗	✗	0	F
Issa (R)	CA	✗	✗	✗	✗	✗	✗	✗	0	F
Lantos (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Lee (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Lewis (R)	CA	✗	✗	✗	—	✗	✗	✗	0	F
Lofgren (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Matsui (D)	CA	✓	✓	—	✓	✓	✓	✓	100	A
McKeon (R)	CA	✗	✗	✗	✗	✗	✗	✗	0	F
Millender-McDonald (D)	CA	—	✓	✓	✓	✓	✓	✓	100	A
Miller, Gary (R)	CA	✗	✗	✗	✗	✗	✗	✗	0	F
Miller, George (D)	CA	✓	✓	✓	—	✓	✓	✓	100	A
Napolitano (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Nunes (R)	CA	✗	✗	✗	✗	✗	✗	✗	0	F
Ose (R)	CA	✓	✗	✗	✗	✗	✗	✗	14	F
Pelosi (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Pombo (R)	CA	✗	✗	✗	—	✗	✗	✗	0	F
Radanovich (R)	CA	✗	✗	✗	✗	✗	✗	✗	0	F
Rohrabacher (R)	CA	✓	✗	✗	✗	✗	✗	✗	14	F
Roybal-Allard (D)	CA	✓	✓	✓	—	✓	✓	✓	100	A
Royce (R)	CA	✗	✗	✗	—	✗	✗	✗	0	F
Sanchez, Linda T. (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Sanchez, Loretta (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Schiff (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Sherman (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Solis (D)	CA	✓	✓	—	✓	✓	✓	✓	100	A
Stark (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Tauscher (D)	CA	✓	✓	✓	✗	✓	✓	✓	86	B
Thomas (R)	CA	✗	✗	✗	—	✗	✗	✗	0	F

HOW DID THE HOUSE OF REPRESENTATIVES VOTE?

CONGRESSPERSON		American Jobs Creation Act of 2004 [HR 4520]	Back to Work Investment Act [HR 444]	Alternative Minimum Tax Reform Amendment [H.AMDT. 522]	Bankruptcy Abuse Prevention & Consumer Protection Act of 2004 [S 1920]	Small Business Health Fairness Act [HR 4281]	Overtime Compensation Amendment [H.AMDT. 734]	Restore Pay-As-You-Go Tax Cut Amendment [S.CON.RES. 95]	SCORE	GRADE
MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Thompson (D)	CA	X	✓	✓	X	✓	✓	✓	71	C
Waters (D)	CA	✓	✓	✓	—	✓	—	✓	100	A
Watson (D)	CA	✓	—	✓	—	✓	✓	✓	100	A
Waxman (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Woolsey (D)	CA	✓	✓	✓	✓	✓	✓	✓	100	A
Beauprez (R)	CO	X	X	X	X	X	X	X	0	F
DeGette (D)	CO	✓	—	✓	—	—	✓	✓	INC.	INC.
Hefley (R)	CO	X	X	X	—	X	X	X	0	F
McInnis (R)	CO	X	X	X	—	—	X	X	0	F
Musgrave (R)	CO	X	X	X	X	X	X	X	0	F
Tancredo (R)	CO	X	✓	X	X	X	X	X	14	F
Udall (D)	CO	X	✓	✓	✓	✓	✓	✓	86	B
DeLauro (D)	CT	✓	✓	✓	✓	✓	✓	✓	100	A
Johnson (R)	CT	X	X	X	X	X	X	X	0	F
Larson (D)	CT	✓	✓	✓	X	✓	✓	✓	86	B
Shays (R)	CT	X	X	X	X	X	X	✓	14	F
Simmons (R)	CT	X	X	X	X	X	✓	X	14	F
Castle (R)	DE	✓	X	X	X	X	X	✓	29	F
Bilirakis (R)	FL	X	X	X	X	X	X	X	0	F
Boyd (D)	FL	X	✓	—	X	✓	✓	✓	67	C
Brown, C. (D)	FL	X	✓	✓	—	✓	✓	✓	83	B
Brown-Waite (R)	FL	X	X	X	—	X	X	X	0	F
Crenshaw (R)	FL	X	X	X	X	X	X	X	0	F
Davis (D)	FL	X	✓	✓	X	✓	✓	✓	71	C
Deutsch (D)	FL	X	—	✓	X	✓	✓	✓	67	C
Diaz-Balart, L. (R)	FL	✓	X	X	X	X	X	X	14	F
Diaz-Balart, M. (R)	FL	✓	X	X	X	X	X	X	14	F
Feeney (R)	FL	X	—	X	X	X	X	X	0	F
Foley (R)	FL	X	X	X	X	X	X	X	0	F
Goss (R)	FL	—	X	X	X	X	—	X	0	F
Harris (R)	FL	X	X	X	X	X	X	X	0	F
Hastings (D)	FL	X	✓	✓	—	✓	✓	✓	83	B
Keller (R)	FL	X	X	X	X	X	X	X	0	F
Meek (D)	FL	✓	✓	✓	X	✓	✓	✓	86	B

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Mica (R)	FL	X	X	X	X	X	X	X	0	F
Miller (R)	FL	X	✓	X	X	X	X	X	14	F
Putnam (R)	FL	X	X	X	X	X	X	X	0	F
Ros-Lehtinen (R)	FL	✓	X	X	X	X	X	X	14	F
Shaw (R)	FL	X	X	X	X	X	X	X	0	F
Stearns (R)	FL	X	X	X	X	X	X	X	0	F
Weldon (R)	FL	X	X	X	X	X	X	X	0	F
Wexler (D)	FL	✓	✓	✓	—	✓	✓	✓	100	A
Young (R)	FL	✓	X	X	X	X	X	X	14	F
Bishop (D)	GA	X	✓	✓	X	X	✓	✓	57	C
Burns (R)	GA	X	X	X	X	X	X	X	0	F
Collins (R)	GA	X	X	X	X	X	X	X	0	F
Deal (R)	GA	X	X	X	X	—	X	X	0	F
Gingrey (R)	GA	X	X	X	X	X	X	X	0	F
Isakson (R)	GA	X	X	X	X	X	X	X	0	F
Kingston (R)	GA	X	X	X	X	X	X	X	0	F
Lewis (D)	GA	✓	✓	✓	✓	✓	✓	✓	100	A
Linder (R)	GA	X	X	X	X	X	X	X	0	F
Majette (D)	GA	—	✓	✓	✓	—	—	✓	INC.	INC.
Marshall (D)	GA	X	✓	✓	✓	X	✓	✓	71	C
Norwood (R)	GA	—	X	X	X	X	X	X	0	F
Scott (D)	GA	X	✓	✓	X	—	✓	✓	67	C
Abercrombie (D)	HI	✓	✓	✓	—	✓	✓	✓	100	A
Case (D)	HI	✓	✓	✓	X	X	✓	✓	71	C
Boswell (D)	IA	X	✓	✓	X	✓	✓	✓	71	C
King (R)	IA	X	X	X	X	X	X	X	0	F
Latham (R)	IA	X	X	X	X	X	X	X	0	F
Leach (R)	IA	X	X	X	—	X	✓	✓	33	F
Nussle (R)	IA	X	X	X	X	X	✓	X	14	F
Otter (R)	ID	X	X	X	X	X	X	X	0	F
Simpson (R)	ID	X	X	X	X	X	X	X	0	F
Biggert (R)	IL	X	X	X	X	X	X	X	0	F
Costello (D)	IL	✓	✓	✓	✓	X	✓	✓	86	B
Crane (R)	IL	X	X	X	—	X	X	X	0	F

HOW DID THE HOUSE OF REPRESENTATIVES VOTE?

CONGRESSPERSON		American Jobs Creation Act of 2004 [HR 4520]	Back to Work Investment Act [HR 444]	Alternative Minimum Tax Reform Amendment [H.AMDT. 522]	Bankruptcy Abuse Prevention & Consumer Protection Act of 2004 [S 1920]	Small Business Health Fairness Act [HR 4281]	Overtime Compensation Amendment [H.AMDT. 734]	Restore Pay-As-You-Go Tax Cut Amendment [S.CON.RES. 95]	SCORE	GRADE
MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Davis (D)	IL	X	✓	✓	✓	✓	✓	✓	86	B
Emanuel (D)	IL	✓	✓	✓	✓	✓	✓	✓	100	A
Evans (D)	IL	✓	✓	✓	✓	✓	✓	✓	100	A
Gutierrez (D)	IL	✓	✓	✓	—	✓	✓	✓	100	A
Hastert (R)	IL	X	—	—	—	—	X	X	INC.	INC.
Hyde (R)	IL	X	X	X	—	X	X	X	0	F
Jackson (D)	IL	✓	✓	✓	✓	✓	✓	✓	100	A
Johnson (R)	IL	X	X	X	X	X	✓	X	14	F
Kirk (R)	IL	✓	X	X	X	X	X	X	14	F
LaHood (R)	IL	✓	X	X	X	X	✓	X	29	F
Lipinski (D)	IL	—	✓	✓	—	X	✓	✓	80	B
Manzullo (R)	IL	X	X	X	X	X	X	X	0	F
Rush (D)	IL	✓	✓	✓	✓	✓	✓	✓	100	A
Schakowsky (D)	IL	✓	✓	✓	✓	✓	✓	✓	100	A
Shimkus (R)	IL	X	X	X	—	—	X	X	0	F
Weller (R)	IL	X	X	X	X	X	X	X	0	F
Burton (R)	IN	X	—	X	X	X	X	—	0	F
Buyer (R)	IN	X	X	X	—	X	X	X	0	F
Carson (D)	IN	✓	✓	✓	✓	✓	✓	✓	100	A
Chocola (R)	IN	X	X	X	X	X	X	X	0	F
Hill (D)	IN	X	✓	✓	X	✓	✓	✓	71	C
Hostettler (R)	IN	X	✓	X	X	X	X	X	14	F
Pence (R)	IN	X	X	X	X	X	X	X	0	F
Souder (R)	IN	X	X	X	—	X	X	X	0	F
Visclosky (D)	IN	✓	✓	✓	✓	✓	✓	✓	100	A
Moore (D)	KS	X	✓	✓	X	✓	✓	✓	71	C
Moran (R)	KS	X	X	X	X	X	X	X	0	F
Ryun (R)	KS	X	X	X	—	X	X	X	0	F
Tiahrt (R)	KS	X	X	X	X	X	X	X	0	F
Chandler (D)	KY	X	✓	✓	—	✓	✓	✓	83	B
Lewis (R)	KY	X	X	X	X	X	X	X	0	F
Lucas (D)	KY	X	✓	✓	X	X	✓	✓	57	C
Northup (R)	KY	X	X	X	X	X	X	X	0	F
Rogers (R)	KY	X	X	X	—	X	X	X	0	F

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Whitfield (R)	KY	X	X	X	X	X	X	X	0	F
Alexander (D)	LA	X	✓	✓	—	✓	X	✓	67	C
Baker (R)	LA	X	X	X	—	X	X	X	0	F
Jefferson (D)	LA	X	✓	✓	X	X	✓	✓	57	C
John (D)	LA	X	✓	✓	X	X	✓	✓	57	C
McCrery (R)	LA	X	X	X	X	X	X	X	0	F
Tauzin (R)	LA	—	—	—	X	—	—	—	INC.	INC.
Vitter (R)	LA	X	X	X	X	X	X	X	0	F
Capuano (D)	MA	✓	—	✓	✓	✓	✓	✓	100	A
Delahunt (D)	MA	✓	✓	✓	—	✓	✓	✓	100	A
Frank (D)	MA	✓	✓	✓	✓	✓	✓	—	100	A
Lynch (D)	MA	✓	—	✓	✓	✓	✓	✓	100	A
Markey (D)	MA	✓	✓	✓	✓	✓	✓	✓	100	A
McGovern (D)	MA	✓	✓	✓	✓	✓	✓	✓	100	A
Meehan (D)	MA	✓	✓	✓	✓	—	✓	✓	100	A
Neal (D)	MA	✓	✓	✓	✓	✓	✓	—	100	A
Olver (D)	MA	✓	✓	✓	✓	✓	✓	✓	100	A
Tierney (D)	MA	✓	✓	✓	✓	✓	✓	✓	100	A
Bartlett (R)	MD	X	X	X	X	X	X	X	0	F
Cardin (D)	MD	✓	✓	✓	✓	✓	✓	✓	100	A
Cummings (D)	MD	✓	✓	✓	✓	✓	✓	✓	100	A
Gilchrest (R)	MD	X	X	X	X	X	X	X	0	F
Hoyer (D)	MD	✓	✓	✓	X	✓	✓	—	83	B
Ruppersberger (D)	MD	X	✓	✓	—	✓	✓	✓	83	B
Van Hollen (D)	MD	✓	✓	✓	✓	✓	✓	✓	100	A
Wynn (D)	MD	X	✓	✓	X	X	✓	✓	57	C
Allen (D)	ME	✓	✓	✓	✓	✓	✓	✓	100	A
Michaud (D)	ME	✓	✓	✓	X	✓	✓	✓	86	B
Camp (R)	MI	X	X	X	—	X	X	X	0	F
Conyers (D)	MI	✓	✓	✓	✓	✓	✓	—	100	A
Dingell (D)	MI	✓	✓	✓	X	✓	✓	✓	86	B
Ehlers (R)	MI	X	X	X	X	X	X	X	0	F
Hoekstra (R)	MI	X	X	X	X	X	X	X	0	F
Kildee (D)	MI	✓	✓	✓	✓	✓	✓	✓	100	A

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Kilpatrick (D)	MI	✓	✓	✓	✓	✓	✓	✓	100	A
Knollenberg (R)	MI	✗	✗	✗	✗	✗	✗	✗	0	F
Levin (D)	MI	✓	✓	✓	✓	✓	✓	✓	100	A
McCotter (R)	MI	✗	✗	✗	✗	✗	✓	✗	14	F
Miller (R)	MI	✗	✗	✗	—	✗	✗	✗	0	F
Rogers (R)	MI	✗	✗	✗	✗	✗	✗	✗	0	F
Smith (R)	MI	✗	—	✗	—	—	✗	✗	INC.	INC.
Stupak (D)	MI	✓	✓	✓	✓	✓	✓	✓	100	A
Upton (R)	MI	✓	✗	✗	✗	✗	✓	✓	43	D
Gutknecht (R)	MN	✗	✗	✗	✗	✗	✗	✗	0	F
Kennedy (R)	MN	✗	✗	✗	✗	✗	✗	✗	0	F
Kline (R)	MN	✗	✗	✗	✗	✗	✗	✗	0	F
McCollum (D)	MN	✓	✓	✓	✓	✓	✓	✓	100	A
Oberstar (D)	MN	✓	✓	✓	✓	✓	✓	✓	100	A
Peterson (D)	MN	✗	✓	✓	✗	✗	✓	✓	57	C
Ramstad (R)	MN	✗	✗	✗	✗	✗	✗	✗	0	F
Sabo (D)	MN	✓	✓	✓	✓	✓	✓	✓	100	A
Akin (R)	MO	✗	✗	✗	✗	✗	✗	✗	0	F
Blunt (R)	MO	✗	✗	✗	✗	✗	✗	✗	0	F
Clay (D)	MO	✓	✓	✓	✓	✗	✓	✓	86	B
Emerson (R)	MO	✗	—	✗	✗	✗	✓	✓	33	F
Gephardt (D)	MO	—	✓	✓	—	✓	✓	—	INC.	INC.
Graves (R)	MO	✗	✗	✗	✗	✗	✗	✗	0	F
Hulshof (R)	MO	✗	✗	✗	✗	—	✗	—	0	F
McCarthy (D)	MO	✓	✓	✓	✓	✓	✓	✓	100	A
Skelton (D)	MO	✗	✓	✓	✗	✓	✓	✓	71	C
Pickering (R)	MS	✗	✗	✗	✗	✗	✗	✗	0	F
Taylor (D)	MS	✗	✓	✓	✗	✗	✓	✓	57	C
Thompson (D)	MS	✗	✓	✓	✗	✗	✓	✓	57	C
Wicker (R)	MS	✗	✗	✗	✗	✗	✗	✗	0	F
Rehberg (R)	MT	✗	✗	✗	✗	✗	✗	✗	0	F
Ballance (D)	NC	—	—	✓	✓	✓	—	✓	INC.	INC.
Ballenger (R)	NC	✗	✗	✗	—	✗	—	✗	0	F
Burr (R)	NC	✗	✗	✗	✗	✗	✗	✗	0	F

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Butterfield (D)	NC	X	—	—	—	—	✓	—	INC.	INC.
Coble (R)	NC	X	X	X	X	X	X	X	0	F
Etheridge (D)	NC	X	✓	✓	X	✓	✓	✓	71	C
Hayes (R)	NC	X	X	X	X	X	X	X	0	F
Jones (R)	NC	X	X	X	—	X	✓	X	17	F
McIntyre (D)	NC	X	✓	✓	—	X	✓	✓	67	C
Miller (D)	NC	X	✓	✓	✓	✓	✓	✓	86	B
Myrick (R)	NC	X	X	X	X	X	X	X	0	F
Price (D)	NC	X	✓	✓	X	✓	✓	✓	71	C
Taylor (R)	NC	X	X	X	X	X	X	—	0	F
Watt (D)	NC	X	✓	✓	✓	✓	✓	✓	86	B
Pomeroy (D)	ND	X	✓	✓	X	✓	✓	✓	71	C
Bereuter (R)	NE	—	X	X	X	X	—	✓	20	F
Osborne (R)	NE	X	X	X	X	X	X	X	0	F
Terry (R)	NE	X	X	X	X	X	X	X	0	F
Bass (R)	NH	✓	X	X	X	X	X	✓	29	F
Bradley (R)	NH	✓	X	X	X	X	X	X	14	F
Andrews (D)	NJ	✓	✓	✓	X	✓	✓	✓	86	B
Ferguson (R)	NJ	X	X	X	X	X	✓	X	14	F
Frelinghuysen (R)	NJ	X	X	X	X	X	X	X	0	F
Garrett (R)	NJ	X	X	X	X	X	X	X	0	F
Holt (D)	NJ	✓	✓	✓	✓	✓	✓	✓	100	A
LoBiondo (R)	NJ	X	X	X	X	X	✓	X	14	F
Menendez (D)	NJ	✓	✓	✓	X	✓	✓	✓	86	B
Pallone (D)	NJ	✓	✓	✓	X	✓	✓	✓	86	B
Pascrell (D)	NJ	✓	✓	✓	X	✓	✓	✓	86	B
Payne (D)	NJ	✓	✓	✓	✓	✓	✓	✓	100	A
Rothman (D)	NJ	✓	✓	✓	X	X	✓	✓	71	C
Saxton (R)	NJ	X	X	X	X	X	✓	X	14	F
Smith (R)	NJ	X	X	X	X	X	✓	X	14	F
Pearce (R)	NM	X	X	X	X	X	X	X	0	F
Udall (D)	NM	✓	✓	✓	✓	✓	✓	✓	100	A
Wilson (R)	NM	✓	X	X	X	X	X	X	14	F
Berkley (D)	NV	X	✓	✓	X	✓	✓	✓	71	C

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Gibbons (R)	NV	X	X	X	X	X	X	X	0	F
Porter (R)	NV	X	X	X	X	X	X	X	0	F
Ackerman (D)	NY	✓	✓	✓	—	✓	✓	✓	100	A
Bishop (D)	NY	✓	✓	✓	X	✓	✓	✓	86	B
Boehlert (R)	NY	—	X	X	X	X	✓	X	17	F
Crowley (D)	NY	X	✓	✓	X	✓	✓	✓	71	C
Engel (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Fossella (R)	NY	X	—	X	X	X	X	—	0	F
Hinchev (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Houghton (R)	NY	X	X	X	X	X	X	—	0	F
Israel (D)	NY	✓	✓	✓	—	—	✓	✓	100	A
Kelly (R)	NY	X	X	X	X	X	✓	X	14	F
King (R)	NY	X	X	X	X	X	✓	X	14	F
Lowey (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Maloney (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
McCarthy (D)	NY	✓	✓	✓	X	✓	✓	✓	86	B
McHugh (R)	NY	X	X	X	X	X	✓	X	14	F
McNulty (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Meeks (D)	NY	X	✓	✓	—	✓	✓	✓	83	B
Nadler (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Owens (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Quinn (R)	NY	X	—	X	X	X	—	X	0	F
Rangel (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Reynolds (R)	NY	X	X	X	—	X	X	X	0	F
Serrano (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Slaughter (D)	NY	—	✓	✓	—	✓	✓	✓	100	A
Sweeney (R)	NY	X	X	X	X	X	✓	X	14	F
Towns (D)	NY	—	✓	✓	✓	✓	✓	✓	100	A
Velazquez (D)	NY	✓	✓	✓	✓	X	✓	✓	86	B
Walsh (R)	NY	X	X	X	X	X	X	X	0	F
Weiner (D)	NY	✓	✓	✓	✓	✓	✓	✓	100	A
Boehner (R)	OH	X	X	X	X	X	X	X	0	F
Brown (D)	OH	✓	✓	✓	✓	✓	✓	✓	100	A
Chabot (R)	OH	X	X	X	X	X	X	X	0	F

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		MIDDLE CLASS POSITION: NO	NO	YES	NO	NO	YES	YES		
Gillmor (R)	OH	X	X	X	X	X	X	X	0	F
Hobson (R)	OH	X	X	X	X	X	X	X	0	F
Jones (D)	OH	✓	✓	✓	✓	✓	✓	✓	100	A
Kaptur (D)	OH	X	✓	✓	✓	✓	✓	✓	86	B
Kucinich (D)	OH	✓	✓	✓	—	✓	✓	✓	100	A
LaTourette (R)	OH	X	X	X	X	X	✓	X	14	F
Ney (R)	OH	X	X	X	X	X	X	X	0	F
Oxley (R)	OH	X	X	X	X	X	X	X	0	F
Portman (R)	OH	X	X	X	X	X	X	X	0	F
Pryce (R)	OH	X	X	X	X	X	X	X	0	F
Regula (R)	OH	X	X	X	X	X	X	X	0	F
Ryan (D)	OH	✓	✓	✓	✓	✓	—	✓	100	A
Strickland (D)	OH	✓	✓	✓	X	✓	✓	✓	86	B
Tiberi (R)	OH	X	X	X	X	X	X	X	0	F
Turner (R)	OH	X	X	X	X	X	X	X	0	F
Carson (D)	OK	X	—	X	—	X	✓	✓	40	D
Cole (R)	OK	X	X	X	X	X	X	X	0	F
Istook (R)	OK	X	X	X	X	X	X	X	0	F
Lucas (R)	OK	X	X	X	X	X	—	X	0	F
Sullivan (R)	OK	X	X	X	X	X	X	X	0	F
Blumenauer (D)	OR	✓	✓	✓	X	✓	✓	✓	86	B
DeFazio (D)	OR	✓	✓	✓	✓	✓	✓	✓	100	A
Hooley (D)	OR	X	✓	✓	X	✓	✓	✓	71	C
Walden (R)	OR	X	X	X	X	X	X	X	0	F
Wu (D)	OR	X	✓	✓	—	✓	✓	✓	83	B
Brady (D)	PA	✓	—	✓	✓	✓	✓	✓	100	A
Doyle (D)	PA	✓	✓	✓	X	✓	✓	✓	86	B
English (R)	PA	X	X	X	X	X	✓	X	14	F
Fattah (D)	PA	✓	✓	✓	—	✓	✓	✓	100	A
Gerlach (R)	PA	X	—	X	—	X	X	X	0	F
Greenwood (R)	PA	X	X	—	X	X	—	✓	20	F
Hart (R)	PA	X	X	X	X	X	X	X	0	F
Hoeffel (D)	PA	✓	✓	✓	✓	✓	✓	✓	100	A
Holden (D)	PA	✓	✓	✓	✓	✓	✓	✓	100	A

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Kanjorski (D)	PA	✓	✓	✗	✓	✓	—	✓	83	B
Murphy (R)	PA	✗	✗	✗	✗	✗	✓	✗	14	F
Murtha (D)	PA	✓	✓	✗	✗	✓	✓	✓	71	C
Peterson (R)	PA	✗	✗	✗	✗	✗	✗	✗	0	F
Pitts (R)	PA	✗	✗	✗	✗	✗	✗	✗	0	F
Platts (R)	PA	✓	✗	✗	✗	✗	✗	✗	14	F
Sherwood (R)	PA	✗	✗	✗	✗	✗	✗	✗	0	F
Shuster (R)	PA	✗	✗	✗	✗	✗	—	✗	0	F
Toomey (R)	PA	✗	✗	✗	✗	✗	—	✗	0	F
Weldon (R)	PA	✗	✗	✗	—	✗	✗	✗	0	F
Kennedy (D)	RI	✓	✓	✓	✓	✓	✓	✓	100	A
Langevin (D)	RI	✓	✓	✓	✓	✓	✓	✓	100	A
Barrett (R)	SC	✗	✗	✗	✗	✗	✗	✗	0	F
Brown (R)	SC	✗	✗	✗	✗	✗	✗	✗	0	F
Clyburn (D)	SC	✗	✓	✓	✗	✗	—	✓	50	C
DeMint (R)	SC	✗	—	—	✗	—	✗	—	INC.	INC.
Spratt (D)	SC	✗	✓	✓	✗	✓	✓	✓	71	C
Wilson (R)	SC	✗	✗	✗	✗	✗	✗	✗	0	F
Herseeth (D)	SD	✗	✓	—	—	—	✓	—	INC.	INC.
Blackburn (R)	TN	✗	✗	✗	✗	✗	✗	✗	0	F
Cooper (D)	TN	✗	✓	✓	✓	✗	✓	✓	71	C
Davis (D)	TN	✗	✓	✓	✗	✗	✓	✓	57	C
Duncan (R)	TN	✗	✗	✗	✗	✗	✗	✗	0	F
Ford (D)	TN	✗	✓	✓	✗	✓	✓	✓	71	C
Gordon (D)	TN	✗	✓	✓	✗	✓	✓	✓	71	C
Jenkins (R)	TN	✗	✗	✗	—	✗	✗	✗	0	F
Tanner (D)	TN	✗	✓	✓	—	✓	✓	—	80	B
Wamp (R)	TN	✗	✗	✗	✗	✗	✗	✓	14	F
Barton (R)	TX	✗	✗	✗	✗	✗	✗	✗	0	F
Bell (D)	TX	✗	✓	✓	—	✗	✓	—	60	C
Bonilla (R)	TX	✗	✗	✗	✗	✗	✗	✗	0	F
Brady (R)	TX	✗	✗	✗	✗	✗	✗	✗	0	F
Burgess (R)	TX	✗	✗	✗	✗	✗	✗	✗	0	F
Carter (R)	TX	✗	✗	✗	✗	✗	✗	✗	0	F

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Culberson (R)	TX	X	X	X	X	X	X	—	0	F
DeLay (R)	TX	X	X	X	X	X	X	X	0	F
Doggett (D)	TX	✓	✓	✓	—	✓	✓	✓	100	A
Edwards (D)	TX	X	✓	✓	X	X	✓	✓	57	C
Frost (D)	TX	X	✓	✓	X	X	✓	✓	57	C
Gonzalez (D)	TX	X	✓	✓	✓	X	✓	✓	71	C
Granger (R)	TX	X	X	X	X	—	X	X	0	F
Green (D)	TX	X	✓	✓	✓	✓	✓	✓	86	B
Hall (R)	TX	X	X	X	X	X	X	X	0	F
Hensarling (R)	TX	X	X	X	X	X	X	X	0	F
Hinojosa (D)	TX	X	✓	✓	X	✓	✓	✓	71	C
Jackson-Lee (D)	TX	X	✓	✓	—	X	✓	✓	67	C
Johnson, E. B. (D)	TX	X	✓	✓	—	X	✓	✓	67	C
Johnson, Sam (R)	TX	X	—	X	X	X	—	X	0	F
Lampson (D)	TX	X	✓	✓	X	✓	✓	✓	71	C
Neugebauer (R)	TX	X	X	X	X	X	X	X	0	F
Ortiz (D)	TX	—	✓	✓	—	✓	✓	✓	100	A
Paul (R)	TX	—	✓	X	X	X	X	X	17	F
Reyes (D)	TX	X	✓	✓	—	—	✓	✓	80	B
Rodriguez (D)	TX	X	✓	✓	—	✓	✓	✓	83	B
Sandlin (D)	TX	X	✓	✓	—	✓	✓	✓	83	B
Sessions (R)	TX	X	X	X	X	X	X	X	0	F
Smith (R)	TX	X	X	X	X	X	X	X	0	F
Stenholm (D)	TX	X	✓	✓	X	X	✓	✓	57	C
Thornberry (R)	TX	X	X	X	X	X	X	X	0	F
Turner (D)	TX	X	✓	✓	—	X	✓	✓	67	C
Bishop (R)	UT	X	X	X	X	X	X	X	0	F
Cannon (R)	UT	X	X	X	X	X	—	X	0	F
Matheson (D)	UT	X	✓	X	X	X	✓	✓	43	D
Boucher (D)	VA	X	✓	✓	X	X	✓	✓	57	C
Cantor (R)	VA	X	X	X	X	X	X	X	0	F
Davis, Jo Ann (R)	VA	X	X	X	X	X	X	X	0	F
Davis, Tom (R)	VA	X	X	X	X	X	X	X	0	F
Forbes (R)	VA	X	X	X	—	X	X	X	0	F

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MIDDLE CLASS POSITION:		NO	NO	YES	NO	NO	YES	YES		
Goode (R)	VA	X	X	X	X	X	X	X	0	F
Goodlatte (R)	VA	X	X	X	X	X	X	X	0	F
Moran (D)	VA	✓	✓	✓	X	X	✓	✓	71	C
Schrock (R)	VA	X	X	X	X	X	—	X	0	F
Scott (D)	VA	✓	✓	✓	✓	✓	✓	✓	100	A
Wolf (R)	VA	✓	X	X	X	X	X	X	14	F
Sanders (I)	VT	✓	✓	✓	✓	✓	✓	✓	100	A
Baird (D)	WA	X	✓	✓	X	✓	✓	✓	71	C
Dicks (D)	WA	X	✓	✓	X	✓	✓	✓	71	C
Dunn (R)	WA	X	X	X	X	X	X	X	0	F
Hastings (R)	WA	X	X	X	X	X	X	X	0	F
Inslee (D)	WA	X	✓	✓	X	✓	✓	✓	71	C
Larsen (D)	WA	X	✓	✓	X	✓	✓	✓	71	C
McDermott (D)	WA	✓	✓	✓	✓	✓	✓	✓	100	A
Nethercutt (R)	WA	X	X	X	X	—	—	X	0	F
Smith (D)	WA	X	✓	✓	X	✓	✓	✓	71	C
Baldwin (D)	WI	✓	✓	✓	✓	✓	✓	✓	100	A
Green (R)	WI	X	X	X	X	X	X	X	0	F
Kind (D)	WI	✓	✓	✓	X	✓	✓	✓	86	B
Kleczka (D)	WI	✓	✓	✓	✓	✓	✓	✓	100	A
Obey (D)	WI	✓	✓	✓	✓	✓	✓	✓	100	A
Petri (R)	WI	X	X	X	X	X	X	✓	14	F
Ryan (R)	WI	X	X	X	X	X	X	X	0	F
Sensenbrenner (R)	WI	✓	X	X	X	X	X	X	14	F
Capito (R)	WV	X	X	X	X	X	✓	X	14	F
Mollohan (D)	WV	✓	✓	X	—	✓	✓	✓	83	B
Rahall (D)	WV	✓	✓	✓	X	X	✓	✓	71	C
Cubin (R)	WY	X	X	X	X	X	X	X	0	F

LOOKING TO 2005: PENDING ISSUES

RETIREMENT SECURITY

While President Bush has not yet revealed the details of his plan for private Social Security accounts, outlines of the proposal suggest that it will not be positive for the middle class. Opening up Social Security to the stock market transforms what is now a universal insurance program that enables millions of American seniors to maintain a middle-class lifestyle into an investment venture where individuals risk their retirement security in the stock market. In addition, Bush proposes making Social Security solvent by changing the way Social Security benefits are indexed, a plan that would decrease benefits for future retirees whether or not they opt for private accounts. Finally, the administration plan would demand trillions of dollars in transition costs to set up private accounts, an expense that would necessitate massive additional government borrowing and add substantially to the deficit. Congressional proposals for overhauling Social Security include Senator Chuck Hagel's (R-NE) plan to further raise the retirement age and determine benefit levels based on life expectancy; the proposal championed by Senator Robert Bennett (R-UT) to index benefits to prices for wealthier workers, while maintaining the more generous index to wages for middle-class and low-income workers; and plans to raise the cap on payroll taxes, either to pay for private accounts or stabilize the existing system. While not in crisis, financing for Social Security does need to be shored up. Raising the cap, currently set at \$90,000, on income subject to Social Security taxes would go a long way toward sustaining the current system, while financing it in a way that is fair to the middle class.

Like Social Security, private pension plans also face challenges in dealing with the pending retirement of the Baby Boom generation. The federal government's Pension Benefit Guarantee Corporation, which insures the pensions of 44 million Americans, faces a \$23.3 billion deficit of its own, which will get worse if more large private pension plans fail. Reforms, including mandating independent audits and greater transparency for pension plans, should be undertaken to safeguard the retirement security of middle-class Americans.

HEALTH COVERAGE

A number of proposals to make health care more accessible and affordable for the middle class and poor are worth watching in 2005. Provisions of the Pharmaceutical Market Access and Drug Safety Act of 2004, which would allow re-importation of pharmaceuticals from Canada and other countries, have already been reintroduced in the Senate as part of The Affordable Health Care Act S 16, an omnibus health bill that also includes tax credits to small businesses for providing health insurance to their employees. The National Health Insurance Act HR 15, sponsored by Rep. John Dingell (D-MI), which would create a national health care plan, is unlikely to come to a vote but would be a boon to the uninsured and under-insured middle class if it received serious consideration.

Meanwhile, the rising cost of Medicare and its new prescription drug benefit have not gone unnoticed in the Congress. Rep. Zach Wamp (R-TN.) has advocated adding a means-test to the Medicare prescription drug benefit before it goes into effect next year. Senator Ted Kennedy (D-MA) and Rep. Henry Waxman (D-CA) have sought cost-containment by authorizing the Secretary of Health and Human Services to negotiate drug prices with pharmaceutical manufacturers. Rep. Rahm Emmanuel (D-IL) has further suggested that drug prices could be kept down both for Medicare and individual consumers if pharmaceutical companies compensated the public for the substantial investment that the National Institutes of Health makes in pharmaceutical research and if these companies were prohibited from exploiting loopholes that allow them to keep generic drugs off the market.

Plans to let small businesses band together and use their combined purchasing power to get a better deal on health insurance are perennially popular in Congress. Unfortunately, the Small Business Health Fairness Act of 2005 (HR 525 sponsored by Rep. Sam Johnson [R-TX] and S 406 sponsored by Senator Olympia Snowe [R-ME]) creates more problems than it solves by exempting the proposed Association Health Plans from state laws, including the laws that regulate the health care marketplace. Studies show that exemption from state laws would create market incentives producing the opposite of the intended effect: higher health insurance premiums for small businesses and fewer insured workers. A bill that helps small businesses to provide health insurance to their employees without preempting state law would be a welcome alternative.

LOOKING TO 2005: PENDING ISSUES

Finally, efforts to restrict citizens' access to the legal system in medical malpractice cases will continue in 2005. While advocates argue that capping damages in medical malpractice suits would lower health costs and increase access to medical care, there is little evidence that this is the case, especially since lawsuits account for such a tiny fraction of overall health care spending. Government should focus directly on the insurance industry in an effort to lower malpractice premiums for doctors rather than restricting patients' legal rights. The attempt to limit malpractice liability distracts from efforts to make a more substantial impact on the crisis of the uninsured.

CIVIL JUSTICE

A number of bills that would restrict ordinary citizens' access to the legal system are likely to come to a vote in 2005. In general, these bills hinder people's ability to hold unscrupulous companies accountable for selling unsafe products, ripping off consumers, polluting the environment and employing unfair labor practices. The Class Action Fairness Act S 5, sponsored by Senator Chuck Grassely (R-IA), already passed Congress and was signed into law on February 18, 2005. While that legislation enacts some needed reforms, the provisions that push class action lawsuits out of state courts and into the already-overburdened federal court system raise concerns about access to the justice system. Additional bills to limit damages in medical malpractice cases and to grant specific industries immunity from lawsuits are also likely to come to a vote in 2005 and would negatively affect the middle class.

EDUCATION

President Bush has proposed a number of changes in education funding that Congress will consider in 2005. Increasing the dollar amount of the maximum Pell Grant would help to make college more accessible and open up a pathway to the middle class. Phasing out the Federal Perkins Loan, a low-interest loan program that also helps to make higher education affordable, would have a detrimental effect. Congress should also support the Preserving Educational Opportunities for Immigrant Children Act of 2005 HR 251, sponsored by Rep. Sheila Jackson-Lee (D-TX). The bill revives provisions from last session's stalled DREAM Act, which would allow the children of undocumented immigrants who have grown up in the U.S. to have their immigration status adjusted and qualify for in-state tuition benefits at public universities in their home states. Other congressional decisions will include the levels at which to fund the No Child Left Behind and Individuals with Disabilities Education Acts. Head Start, the enormously successful early childhood program for low-income families, will also come up for reauthorization in 2005. Congress should maintain full funding for the program.

JOB CREATION AND WORKPLACE ISSUES

Many of the same workplace issues considered in 2004 will be on the table again in 2005. While legislation was passed in 2004 that included provisions to protect overtime pay, those protections were stripped out of the final bill before passage, leaving this vital middle-class concern on the 2005 agenda. To make matters worse, proposals like the Family Time Flexibility Act sponsored last session by Rep. Judy Biggert (R-IL) may be revived. This bill would further cut overtime by allowing employers to compensate workers with a promise of time off in the future, when the employer rather than the employee judges it convenient. In addition, the comp time legislation would eliminate the 40-hour workweek under the Fair Labor Standards Act (FLSA) and replace it with an 80-hour, two-week work period.

More positive proposals to create jobs through programs that improve roads and fix decaying bridges, to provide retraining funds for workers displaced by trade and to eliminate tax incentives for companies that move jobs overseas have also been proposed. Most promising for increasing entry into the middle class is the Employee Free Choice Act, which may be revived in 2005. The Act would provide for automatic recognition of a union when a majority of employees in a unit have signed written authorization forms designating the union as their bargaining representative, known as "card check." It would also provide for mandatory arbitration after 90 days if bargaining a first union contract has been unsuccessful and would create meaningful penalties when employers violate workers' rights to join a union.

LOOKING TO 2005: PENDING ISSUES

Temporary Assistance for Needy Families (TANF) must be reauthorized by March 31, 2005. As Congress considers modifications to the program, it should heed the advocacy of Senator Olympia Snowe (R-ME) in favor of additional funding for childcare programs for parents transitioning from welfare to work. Restoring benefits for immigrants and giving states additional flexibility, to allow various higher education and job training programs to be counted as work, for example, would also strengthen this program, helping former recipients of public assistance to realize the American Dream.

TAX FAIRNESS

While President Bush originally planned a major overhaul of the tax code in 2005, the plan has now reportedly been postponed until 2006. Nevertheless, some members of Congress have proposed changing the tax code and altering Social Security together, suggesting that tax issues may see congressional action in 2005 after all. A number of the proposals have troubling implications for the middle class, including schemes to institute a national sales tax or a flat tax to replace the progressive income tax system, both of which would shift the tax burden away from the very wealthy and towards middle-class families. Suggestions for eliminating the tax deduction for homeownership would undermine a crucial middle class support.

The Alternative Minimum Tax threatens to apply to more middle-class families every year. Rep. Scott Garrett (R-NJ) has proposed adjusting the alternative minimum tax for inflation and making state and local taxes deductible from it. This proposal would remove an unfair tax burden from middle class families but should be offset by tax increases elsewhere so that the loss of revenue doesn't increase deficits. Getting rid of the Alternative Minimum Tax entirely could have some limited benefit for the middle class but would benefit wealthy individuals and profitable corporations to a far greater degree, starving the federal government of crucial funds. Making the estate tax and other tax cuts for the rich permanent would further increase the share of the tax burden that the middle class must bear and dangerously increase budget deficits.

HOMEOWNERSHIP

The Prevention of Predatory Lending Through Education Act (HR 200) sponsored by Rep. David Scott (D-GA) would provide grants for programs to counsel homebuyers on avoiding the exorbitant fees and penalties of the sub-prime mortgage market (known as predatory lending), set up a predatory lending complaint hotline and establish an advisory council on the issue within the Department of Housing and Urban Development.

BANKRUPTCY/DEBT

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (HR 685/S 256) is the same draconian bill introduced in 2003 and 2004. Sponsored by Senator Chuck Grassley (R-IA) in the Senate and Rep. James Sensenbrenner (R-WI) in the House, the bill would make it significantly more difficult for middle-class families overwhelmed by job loss or a medical emergency to get back on their feet. Legislators should oppose this punitive legislation. Even as Congress considers cracking down on middle-class families struggling with their personal finances, it will likely face the need to extend the federal debt limit again in the summer of 2005, allowing the government to go deeper into debt than ever before. Adopting pay-as-you-go rules that apply to both tax cuts and spending would help to insure that the government operates with at least a small part of the fiscal responsibility that it demands of middle-class families.

WHO IS THE DRUM MAJOR INSTITUTE FOR PUBLIC POLICY?



The Drum Major Institute for Public Policy is a non-partisan, non-profit organization dedicated to challenging the tired orthodoxies of both the right and the left. The goal: progressive public policy for social and economic fairness. 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.

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, Martin Luther King III and Ambassador Andrew Young.

From releasing nationally recognized studies of our increasingly fragile middle class, the relationship between schools and communities and the impact of changing demographics on politics to launching an exciting and frequently-visited Web site that serves as a source of ideas and argument, DMI has demonstrated the strength of its mission and strategy.

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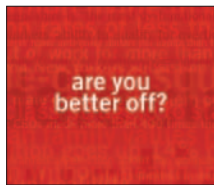
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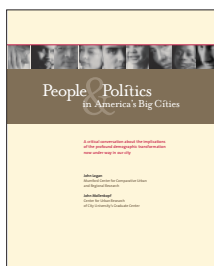
THE 2004 DMI YEAR IN REVIEW

December 2004 / “Is America better off now than it was a year ago?” The 2004 DMI Year in Review provides a critical context in which to answer that question. From changes in rules governing overtime to the Bush administration's proposed changes to the Community Reinvestment Act, the DMI 2004 Year in Review offers a scathing indictment of the national administration. At the same time, it highlights the success of local organizations and policymakers from both parties to expand access to affordable prescription drugs and stall the steady encroachment of big-box mega-stores into hard-working middle-class communities. Also included is the 2004 Injustice Index, the 2004 Election Recap which presents an alternate view of the outcome of the most recent national election with a map factoring population density rather than physical size; the State of the States, an in-depth look at five states that were scenes for important debates in 2004, and more.



MIDDLE-CLASS 2003: HOW CONGRESS VOTED

May 2004 / Today's middle-class families are deeply concerned about making ends meet, affording everyday essentials, saving for the future and avoiding the bankruptcy that has become nearly epidemic. This dangerous trend requires increased awareness by citizens and increased political urgency by lawmakers. “Middle Class 2003: How Congress Voted” issues each member of Congress, as well as the House and Senate as a whole, a letter grade based on their 2003 votes on selected pieces of legislation. For more information on Middle Class 2003: How Congress Voted, please visit www.themiddleclass.org, a project of the Drum Major Institute.



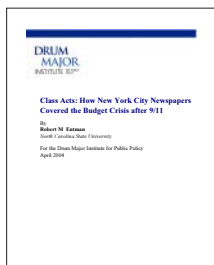
PEOPLE AND POLITICS IN AMERICA'S BIG CITIES

May 2003 / The changing face of America is creating new challenges and opportunities for America's urban centers. The emergence of new immigrant minority groups has transformed the competition for political power in large cities from one that pits native minorities against whites to one that pits new immigrants not only against whites, but also against native minority groups. This report, commissioned by the Drum Major Institute for Public Policy, The Century Foundation and Metropolitan College of New York, and written by leading demographers John Mollenkopf and John Logan, analyzes the 2001 mayoral and city council elections in New York and Los Angeles to determine the impact of these demographic changes on urban democracy.



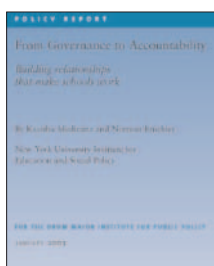
THE MYTH OF THE MIDDLE? CAMPAIGN 2004 ON AMERICA'S MIDDLE CLASS

January 2004 / This survey of the candidates for the 2004 Democratic nomination for President looks at their positions on issues important to the middle class, including raising the minimum wage, expanding access to health care, making college education more affordable and restructuring the tax code to benefit middle-class families. Candidates also identified the major challenges facing the middle class and what they would do as president to restore economic mobility to poor and working-class Americans.



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

April 2004 / In the spring of 2003, as New York City was enmeshed in the debate about how to resolve its significant budget crisis, the Drum Major Institute for Public Policy faced two questions it felt compelled to explore: Were New York City's daily newspapers doing a good job of helping the general public to understand the budget debate and the proposals being discussed by their elected representatives? And would they help New Yorkers of all income levels to understand how these policy proposals would specifically affect them? 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.



FROM GOVERNANCE TO ACCOUNTABILITY: BUILDING RELATIONSHIPS THAT MAKE SCHOOLS WORK

January 2003 / This report, by Kavitha Mediratta and Norman Fruchter of the New York University Institute for Education and Social Policy, comes at a significant moment for New York City's public schools. For the third time in the last 50 years—and the second time in a decade—the New York State legislature has passed a law that significantly altered the structure of the public school system. This report offers a new perspective on the debate between governance and accountability, ultimately concluding that “developing a new community accountability system that anchors the essential relationships between schools and communities in ongoing efforts to improve schools is one of the most critical tasks before us.”

To download these reports, please visit www.drummajorinstitute.org

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