

# **Fact Sheet**

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# On Your Side

# Senate Democratic Accomplishments in the 111th Congress

## **Jobs and Economic Recovery**

• American Recovery and Reinvestment Act (P.L. 111-5). *The American Recovery and Reinvestment Act* has created or saved over 3 million jobs so far.

DPC resources related to this legislation include: The Recovery Act: Success Stories in the States (a state-by-state resource); H.R. 1: the American Recovery and Reinvestment Act of 2009, as amended; and The Recovery Act at One Year: Creating Jobs and Boosting Our Economy.

• **Jobs Package (P.L. 111-147).** The *Hiring Incentive to Restore Employment (HIRE) Act* provides a new payroll tax holiday to encourage businesses to hire unemployed workers, allows small businesses to write off certain expenditures, extends highway programs and expands the Build America Bond program.

DPC resources related to this legislation include: Senate Democrats Are On Your Side: Bipartisan HIRE Act Creates Jobs and Strengthens Businesses; The HIRE Act: First in Series of Bills Will Put America Back to Work; and S.A. 3310, the Hiring Incentives to Restore Employment Act

• **Unemployment Insurance Extension (P.L. 111-205).** The *Unemployment Compensation Extension Act of 2010* extends federal unemployment insurance benefits so Americans who lose their jobs through no fault of their own can continue to receive these much-needed benefits.

DPC resources related to this legislation include: Senate Democrats Continue to Fight for the Extension of Unemployment Benefits for Out-of-Work Americans Against Republican Obstructionism; Senate Democrats Are On Your Side: Supporting Americans Looking for Work; The Democratic Jobs Agenda will Restore Growth and Prosperity in the States (a state-by-state resource); The American Workers Act Helps Those Hit Hardest by the Recession; and Senate Democrats Are Fighting for Americans Looking for Work.

• **Travel Promotion Act (P.L. 111-145).** The *Travel Promotion Act* is expected to yield an additional 1.6 million international visitors a year to the United States, which will translate into \$4 billion in additional consumer spending and create an estimated 40,000 new jobs annually. The Congressional Budget Office has estimated that the new law will reduce the deficit by \$425 million over the next decade.

DPC resources related to this legislation include: S. 1023, the Travel Promotion Act of 2009; and The Travel Promotion Act: Promoting Tourism Creates Jobs and Reduces the Deficit

• Funding for Teachers and Firefighters (P.L. 111-226). Congress passed legislation providing an additional \$10 billion for support to local school districts to prevent layoffs, saving an estimated 140,000 teacher jobs. The legislation also included increased federal funding to assist states with high unemployment and prevent the layoff of firefighters and other first responders.

DPC resources related to this legislation include: S.A. 4575 to H.R. 1586.

Lilly Ledbetter Fair Pay Act (P.L. 111-2). The bill closed a critical gap in federal anti-discrimination protections by allowing workers who allege discrimination based on race, gender, national origin, religion, age or disability to file charges of pay discrimination within 180 days of the last received paycheck affected by the alleged discriminatory decision. The bill would renew the statute of limitations with each act of discrimination.

DPC resources related to this legislation include: Fair Pay for Women and All Americans is Critical to Our Nation's Economic Recovery; and S. 181, The Lilly Ledbetter Fair Pay Act of 2009.

#### Tax Cuts for the Middle Class

• Tax Relief for Middle-Class Families (P.L. 111-5). The *Recovery Act* featured \$288 billion in tax cuts, including the "Making Work Pay" tax cut for 95 percent of all working households to help alleviate the middle-class squeeze by providing tax relief to working Americans so that they can fully reap the benefits of their hard work and stabilize their families' finances.

DPC resources related to this legislation include: Democrats are Providing Urgently Needed Tax Relief for Middle-Class Families; Senate Democrats Are On Your Side: Fighting to Pass Middle Class Tax Cuts; Taxes Down to Lowest Level Since 1950; and On Your Side: Democrats Are Delivering Tax Cuts for the Middle Class.

• **First-Time Homebuyer Tax Credit (P.L. 111-92).** When the Congress extended unemployment benefits in November 2009, it also extended the \$8,000 first-time homebuyer tax credit created by the *Recovery Act*, and created a \$6,500 homebuyer tax credit for certain homeowners who have lived in their current homes for at least five consecutive years and stay in the new one at least three years.

DPC resources related to this legislation include: S.A. 2712, the Worker, Homeownership, and Business Assistance Act of 2009.

#### **Small Businesses**

• **Small Business Jobs** (**H.R. 5297**, signed into law on Sept. 27, 2010). The Small Business Jobs and Credit Act provides targeted support for small business owners and their employees, which will create over 500,000 new jobs, strengthen American businesses, and boost our economy.

DPC resources related to this legislation include: H.R. 5297, the Small Business Jobs and Credit Act of 2010; Senate Democrats Are On Your Side: Promoting Small Business Job Creation; Senate Democrats Fighting for Small Business Tax Relief; and New JEC Report Shows Cost of Republican Opposition to Small Business Jobs Bill.

• **Small Business Lending (P.L. 111-5).** The *Recovery Act* included increased funding for the Small Business Administration to jumpstart lending for small businesses so that

they can recover and thrive with added resources for the SBA's Microloan program, surety bond guarantees, and Business Loans Program; and the temporary elimination of fees associated with the 7(a) general business guaranteed loan program and 504 guaranteed loan program (\$730 million).

DPC resources related to this legislation include: Unlocking Credit for Small Businesses: The Key to Recovery and Job Creation on Main Street; and H.R. 1: the American Recovery and Reinvestment Act of 2009, as amended.

#### **Financial Protections for Consumers**

• Wall Street Reform (P.L. 111-203). The Wall Street Reform bill ends taxpayer bailouts once and for all, puts a new cop on the beat to protect Main Street and prevents big banks from becoming "too big to fail."

DPC resources related to this legislation include: S. 3217, the Restoring American Financial Stability Act of 2010; Senate Democrats Are On Your Side: Reforming Wall Street to Protect Main Street; and Senate Democrats Are On Your Side: Reforming Wall Street and Protecting Consumers.

• **Fraud Enforcement and Recovery Act (P.L. 111-21).** The bill expands federal fraud laws to cover funds paid under the *Recovery Act*, TARP, and mortgage lenders not directly regulated or insured by the federal government.

DPC resources related to this legislation include: S. 386, the Fraud Enforcement and Recovery Act of 2009.

• **Credit Card Holder Bill of Rights (P.L. 111-24).** The *Credit Card Accountability* and *Disclosure Act* protects American consumers by imposing restrictions on credit card company lending practices, including when companies could increase annual percentage interest rates retroactively on an existing balance. It requires companies to give at least 45 days' notice before increasing an annual percentage rate or changing an open-ended contract, and restricts them from computing interest charges on balances based on more than one billing cycle.

DPC resources related to this legislation include: H.R. 627, the Credit Cardholders' Bill of Rights Act of 2009.

• Housing Loan Modification (P.L. 111-22). The bill eases application and eligibility requirements for the Hope for Homeowners Program. It increases to \$250,000 the FDIC and National Credit Union Administration deposit insurance coverage on individual bank accounts until Dec. 31, 2013. It increases the FDIC's borrowing authority to \$100 billion from \$30 billion and provides temporary authority for further increases to \$500 billion if deemed necessary.

DPC resources related to this legislation include: S. 896, the Helping Families Save Their Homes Act of 2009.

### **Health Care**

• **Health Care Reform (P.L. 111-148, P.L. 111-152).** The Senate sent to the House and the President signed into law a sweeping overhaul of the nation's health care system.

DPC resources related to this legislation include: Affordable Care Act DPC resources page; and H.R. 4872, the Health Care and Education Reconciliation Act of 2010.

Children's Health Insurance Program (P.L. 111-3). The Congress reauthorized and expanded the CHIP program after two vetoes by President Bush. The bill expanded health care coverage to over 4 million previously uninsured children.

DPC resources related to this legislation include: S. 275, the Children's Health Insurance Program Reauthorization Act of 2009; and The CHIP Reauthorization Act of 2009 Invests in the Health of America's Most Precious Resource: Our Children.

• Family Smoking Prevention and Tobacco Control Act (P.L. 111-31). The President signed into law this bill to give the Food and Drug Administration (FDA) the legal authority necessary to reduce youth smoking, prevent the sale of tobacco to minors, help current smokers quit, reduce the toxicity of tobacco products, and stop the tobacco industry from misleading the public with their understated claims about the dangers of using tobacco products.

DPC resources related to this legislation include: H.R. 1256, the Family Smoking Prevention and Tobacco Control Act of 2009.

## **Veterans and Defense**

• **Veterans Caregiver Assistance (S. 1470).** The bill authorized funding for the VA to provide training, counseling, health care and a stipend to family caregivers of veterans who have been seriously injured or had an injury aggravated in the line of duty after Sept. 10, 2001.

DPC resources related to this legislation include: S. 1407, the Military Construction and Veterans Affairs and Related Agencies Appropriations Act, 2010; and Senate Democrats Continue Our Commitment to Honoring the Service of Our Nation's Veterans.

• Funding for Our Troops – Defense Appropriation and Supplemental (P.L. 111-212). In addition to providing our troops with the resources they need in Afghanistan and Iraq, the Congress provided the resources to prepare for Pandemic Flu, extend the cash for clunkers program and relief for families rebuilding after natural disasters.

Here are some DPC resources relating to this legislation: S. 1054, the Supplemental Appropriations Act, 2009; and H.R. 4899, the Supplemental Appropriations Act, 2010.

• Weapons Acquisition Overhaul (P.L. 111-23). The bill overhauled major elements of the Defense Department's weapons acquisition process. Under the bill, the Pentagon must increase competition and revise regulations regarding conflicts of interest for the military's major acquisitions programs.

DPC resources related to this legislation include: S. 454, the Weapons Acquisition Reform Act of 2009.

#### **Other Key Priorities**

• **Higher Education Funding (P.L. 111-152).** By originating all new federal student loans through the Direct Loan program, Congress put middle class families ahead of private banks. This new law also included \$36 billion to address the Pell Grant shortfall and to increase the maximum Pell Grant to \$5,550 in 2010 and to \$5,975 by 2017.

DPC resources related to this legislation include: H.R. 4872, the Health Care and Education Reconciliation Act of 2010.

Public Land Management Act (P.L. 111-11). The bill designated more than 2 million new acres of protected wilderness areas nationwide, in addition to wild and scenic rivers, historic sites and expansions of national parks. It authorized new water projects and allowed water settlements in Western states. The bill codified a National Landscape Conservation System to improve management of protected federal land.

DPC resources related to this legislation include: S. 22, the Omnibus Public Lands Management Act of 2009; and The Bipartisan Environmental Accomplishments of S. 22, the Omnibus Public Lands Management Act of 2009.

• National Service Programs (P.L. 111-13). The bill reauthorized the Corporation for National and Community Service programs through fiscal 2014, increases the education reward for full-time service volunteers from \$4,725 to \$5,350 and makes the reward equal to the maximum annual Pell grant thereafter.

DPC resources related to this legislation include: S. 277, the Serve America Act.

 Hate Crimes Prevention (P.L. 111-84). In passing the Defense Authorization bill, the Congress extended federal hate crimes laws to cover offenses motivated by a victim's gender identity, sexual orientation or disability.

DPC resources related to this legislation include: The Matthew Shepard Hart Crimes Prevention Act.

 Healthy, Hunger-Free Kids Act (S. 3307). This bill would reauthorize all child nutrition and women, infant, and children (WIC) programs, currently scheduled to expire on September 30, 2010, though Fiscal Year 2015.

DPC resources related to this legislation include: The Lincoln Substitute Amendment to S. 3307, Healthy, Hunger-Free Kids Act.

 The Confirmation of Supreme Court Justices Sonia Sotomayor and Elena Kagan.

DPC resources related to these nominations include: On Your Side: Senate Democrats and Solicitor General Elena Kagan Understand the Practical Impact of the Law on Hardworking Americans