

WEEK OF ACTION

#FightingForFamilies

MESSAGING AND POLICY GUIDE

Table of Contents

- =★ Paid Sick Days
- =★ Paid Family & Medical Leave
- =★ Equal Pay
- =★ Increasing the Minimum Wage
- =★ Combatting Wage Theft
- =★ Expanding Overtime Pay
- =★ Elder Care
- =★ Child Care
- =★ Fair Scheduling
- =★ Pregnancy Accommodations
- =★ Retirement Security (Auto-IRA)
- =★ Tax Policy
- =★ Public Education
- =★ State Factsheets & Policy Tools
- =★ Affordable Housing
- =★ Predatory Lending
- =★ Debt Collection
- =★ Student Debt
- =★ Environmental Justice
- =★ Clean Energy
- =★ Access to Affordable Health Care

WEEK OF ACTION

#FightingForFamilies

MESSAGING AND POLICY GUIDE

PAID SICK DAYS

Talking Points

The Problem

- Outdated workplace policies have failed to keep pace with the demands on today's workforce, limiting our economic growth.
- Nearly 4 in 10 private sector workers – and more than 80 percent of low-wage workers – do not have paid sick days to care for their own health. That means that at least 43 million workers have no access to paid sick days at all, and millions more cannot earn paid sick time to care for a sick child or family member.
- For millions of Americans without any access to paid sick days, the decision to take time off from work to recover from an illness, or to care for a sick child or family member, is a choice between the health of their families and their financial security.
- Individuals without paid sick days are 1.5 times more likely to report to work sick than those with paid sick days, more than twice as likely to send a sick child to school, and five times more likely to take a child or family member to the emergency room because they cannot take time off from work. This puts others in a workplace or school at risk of infection.
- We're one of the only industrialized countries in the world that doesn't guarantee paid sick days for our workers.
- Those in the low-wage workforce, which disproportionately consists of people of color, are least likely to have access to paid sick days.
- Each year, collectively, survivors of domestic violence or sexual assault miss eight million paid days of work recovering from an attack or seeking assistance. Without access to paid sick and safe days, survivors are forced to risk their financial security or their jobs to ensure their own safety or the safety of their children.

The Solution

- Employees who are allowed to earn paid sick time can use it to take care of themselves or a family member when they get sick, without fear of losing a day's wages or their job.

- When people have access to paid sick days, workers, their families, businesses, and the economy do better – and everyone has a fair shot at getting ahead.
- Access to paid sick days will help keep our families and communities healthy by reducing the spread of illness and disease that can occur when people go to work or school sick. Permitting workers to stay at home with even one paid “flu day,” for instance, would allow them to recover and could reduce flu transmission by an estimated 25 percent.
- Providing paid sick days helps strengthen the economy. When workers have access to paid sick time and aren’t forced to choose between the health of their families and their financial security, they have more money in their pockets to cover the basics and contribute to local businesses.
- Paid sick days save businesses money. The cost of replacing workers – including advertising job openings, interviewing, and training new employees – is often very high. Offering paid sick days leads to a more productive workforce, less turnover, and stronger families that have more buying power.

Factsheets and Supporting Materials

[PaidSickDays.org](#), a National Partnership for Women and Families (NPWF) project, updated regularly as a resource and information hub

[Paid Sick Days: Low Cost, High Reward for Workers, Employers and Communities](#), NPWF, January 2017

[Working Families Need Real Earned Sick Leave, Not the Comp Time Myth](#), CAP, April 2016

[Healthy Kids, Healthy Schools: The Case for a National Paid Sick Days Standard](#), NPWF, August 2016

[Earned Sick Days: Key Evidence](#), FV@W, March 2016

[Talking Points: Sick Leave](#), UFCW, 2015

[Survivors of Domestic and Sexual Violence Need Paid “Safe Days,”](#) NPWF, October 2015

[Paid Safe Time Fact Sheet](#), ABB, September 2016

[Women of Color Need a Paid Sick Days Standard](#), NPWF, September 2015

[Paid Sick Days Benefit Children’s Health](#), NPWF, April 2013

[Family Caregivers Need Paid Sick Days](#), NPWF, January 2017

[The Healthy Families Act, Fact Sheet](#), NPWF, February 2015

[How Your Business Can Benefit from Paid Sick Days](#), FV@W

[Women’s Economic Agenda: Creating an Economy the Works for Everyone](#), EPI, November 2015

Policy Briefs and Reports

[Paid Sick Days Benefit Employers, Workers, and the Economy](#), IWPR, July 2016

[Good for Business? Connecticut’s Paid Sick Leave Law](#), CEPR, February 2014

[Valuing the Invaluable](#), AARP, 2015 Update

Polling

[Paid Sick Days Lake Research Partners Poll](#), January 2015

[LuntzGlobal Survey](#), business executives’ attitudes on paid sick days

★ PAID FAMILY & MEDICAL LEAVE

Talking Points

The Problem

- The Family and Medical Leave Act of 1993 has kept many from losing their jobs for taking time off to have a child or care for a loved one, but only 60% of the workforce is covered under the law.
- For those not protected under FMLA, taking leave can mean risking job loss.
- Of those who are covered under the federal family and medical leave law, millions cannot afford to take time off without pay.
- Out of 185 nations surveyed by the International Labor Organization, the United States is one of only two countries (the other is Papua New Guinea) that doesn't guarantee paid maternity leave for its workers.
- In the U.S., only 13% of workers have access to paid family leave through their employers, and fewer than 40% have access to personal medical leave through employer-provided, short-term disability insurance. These individuals already tend to be among the highest paid in the workforce. So, those working families that are most vulnerable to lost income are the ones least likely to have access to paid family and medical leave.
- Young people and people of color are particularly likely to lack access to paid family and medical leave.
- Many working families are just a paycheck or two away from financial ruin, and if their only leave option is unpaid, it can force them to sacrifice caring for themselves or a family member.

The Solution

- It's time to level the playing field so that all workers – not just the wealthy few – can spend time with newborns, care for loved ones when they are seriously ill, and address their own serious medical conditions.
- Paid family and medical leave creates greater economic security for working families, strengthens the middle class, and thereby helps grow the economy by increasing consumer spending.
- Many business owners support paid leave because it adds to financial security and consumer spending. A recently leaked Luntz Global survey of 1,000 C-suite executives found that over 80% support “time off for workers who need to care for sick children or relatives” and paid paternity leave.
- Paid family and medical leave supports growing families by making it easier for new moms – and dads – to take the time they need to care for their new child while still providing for their families. And moms who take paid leave are more likely to return to work and earn higher wages over time.
- When leave is paid, men are much more likely to take it, which can improve the sharing of child-rearing responsibilities between parents.
- Paid leave makes it possible for people to keep their jobs when serious family medical needs arise.

- Paid leave also lets sons, daughters, spouses, and parents honor their family members by caring for them – without having to sacrifice their livelihood to do it.
- Workers experiencing a temporary disability, injury, or serious illness also benefit from the option of paid recovery time.
- Paid leave saves businesses money in the long term by increasing employee retention – reducing the high cost of turnover.

Fact Sheets and Supporting Materials

[Paid Leave Fact Sheets](#), National Partnership for Women and Families (NPWF)
[Talking Points on Paid Family and Medical Leave](#), Main Street Alliance, May 2016
[Findings from National Survey Shows Strong Support for PFML](#), Lake Research Partners, NPWF, February 2016
[New and Expanded Employer Paid Family Leave Policies \(2015-2017\)](#), CLASP, NPWF
[The FAMILY Act Coalition Toolkit](#), NPWF
[Paid Family and Medical Leave: An Overview](#), NPWF, March 2015
[Family and Medical Leave Insurance Fact Sheet](#), FV@W, August 2015
[Paid Leave Works in California, New Jersey, and Rhode Island](#), NPWF, June 2016
[Paid Family and Medical Leave: Good for Business](#), NPWF, March 2015
[Paid Family and Medical Leave: Busting 10 Common Myths with Facts and Evidence](#), NPWF, January 2017
[Older Adults and Family Caregivers Need Paid Family and Medical Leave](#), NPWF, November 2015
[Children Benefit when Parents Have Access to Paid Leave](#), NPWF, March 2015
[Advancing a Family Friendly America: How Family Friendly Is Your State?](#), NPWF
[Paid Leave is Vital to Families' Economic Security](#), EPI, January 2015
[The Impact of Our Wins](#), FV@W, February 2017

Policy Briefs and Reports

[Paid Leave Research](#), National Partnership for Women and Families (NPWF)
[First Impressions: Comparing State Paid Family Leave Programs in their First Years: Rhode Island's First Year of Paid Leave in Perspective](#), NPWF, February 2015
[Family Leave Insurance: Supporting Working Families When They Need It Most](#), ABB, February 2016
[Rhetoric vs Reality: Paid Family and Medical Leave, Proposed Business Tax Credits and Pregnancy 401\(k\)s Fall Short for Working Families](#), CAP, August 2016
[Broader Paid Leave Would Provide Opportunity and Security for Millennial Caregivers](#), CAP, Generation Progress, December 2015
[Workplace Leave in a Movement Building Context: How to Win the Strong Policies that Create Equity for Everyone](#), ABB
[Investing in Our Families: The Case for Paid Family Leave in New York and the Nation](#), ABB, May 2015
[The Cost of Doing Nothing: The Price We All Pay Without Paid Leave Policies to Support America's 21st Century Working Families](#), U.S. Department of Labor, September 2015
[Tech Companies are Leading the Way on Paid Family Leave, and the Rest of the Country](#)

[Should Catch Up](#), The Century Foundation, November 2015

[Key Features of a Paid Family and Medical Leave Program that Meets the Needs of Working Families](#), NPWF, CAP, December 2014

[Paid Parental Leave in the United States: What the Data Tell Us about Access, Usage, and Economic and Health Benefits](#), IWPR, January 2014

[Chart: Paid Family Leave Comparison](#), ABB, September 2016

EQUAL PAY

Talking Points

- More and more women are breadwinners for their families, and our policies need to keep up. We need to fight for equal pay for equal work because what is good for working women is good for the economy.
- We need an economy that works for everyone, not just the wealthy few - one that puts working families at the center of economic success, not as an afterthought. Since so many working households are headed by women, that means paying women the same as men.
- Policies that help women overcome barriers to economic participation are good for women, for working families, and for the entire economy, leading to a more productive workforce, less turnover, and stronger families that have more buying power.
- One of the key ways we show how much we value someone's contributions in the workplace is how much we pay them, but chances are good that women you know are being paid less than male co-workers in the same job - whether they know it or not.
- There's no women's discount on rent, electricity, or any of life's other necessities. They have to spend the same as men, and they should be paid the same, too.
- Not only is closing the pay gap the right thing to do, but it also helps women and their families make ends meet and even get ahead.
- Many families rely on two incomes and still barely make ends meet. With so many Americans living paycheck to paycheck, equal pay for equal work could mean saving for a home, retiring with dignity, or sending kids to college.
- It's illegal to pay women less, but gender discrimination in pay is still a big problem across the country.
- The wage gap has long-term effects on the economic security of women and families. Women lose hundreds of thousands of dollars, up to over a million, over their careers. That means less money to make ends meet and achieve economic security for families today. It also means less retirement savings for tomorrow - earning less, there is less to save, and Social Security and pensions are based on earnings.

Factsheets and Supporting Materials

[What's the Wage Gap in the States](#), National Partnership for Women and Families (NPWF)

[The Economic Impact of Equal Pay by State](#), IWPR, February 2016

[The Wage Gap: The Who, How, Why and What to Do](#), NWLC, September 2016

[The Top 10 Facts about the Wage Gap](#), CAP, April 2016

[Pay Secrecy and Wage Discrimination](#), IWPR, January 2014
[The Gender Pay Gap by State and Congressional District](#), AAUW
[Fact Sheet: Equal Pay](#), ABB
[State Fact Sheets](#), IWPR, 2015
[America's Women and the Wage Gap](#), National Partnership for Women and Families (NPWF)
[Fact Sheet: The Wage Gap Is Stagnant for Nearly a Decade](#), NWLC
[How the Wage Gap Hurts Women and Families](#), NWLC
[A Stronger California One-Pager](#), Stronger California Advocates Network
[Five Ways to Win an Argument about the Gender Wage Gap](#), IWPR, September 2016
[Equal Pay Day Toolkit](#), 9to5, NAWW
[Equal Pay Social Media Kit](#), NOW
[Common Arguments Against Pay Equity](#), AFSCME
[Handling the Arguments Against Pay Equity](#), NCPE
[Economic Security for Women and Families: A Conversation Guide](#), American Women
[Same Education, Different Pay: Young Female College Grads Earn Substantially Lower Wages than Their Male Counterparts](#), EPI, June 2015
[The Gender Wage Gap: 2015; Earnings Differences by Race and Ethnicity](#), IWPR, March 2016
[Union Membership is Critical for Equal Pay](#), NWLC, February 2016
[Closing the Wage Gap is Crucial for Women of Color and Their Families](#), NWLC, April 2015
[The Wage Gap Over Time](#), NWLC, April 2015
[FAQ About the Wage Gap](#), NWLC, September 2016

Policy Briefs and Reports

[An Unlevel Playing Field: America's Gender-Based Wage Gap, Binds of Discrimination, and a Path Forward](#), National Partnership for Women and Families (NPWF), April 2015
[Pathways to Equity: Narrowing the Wage Gap by Improving Women's Access to Good Middle Skill Jobs](#), IWPR
[The Gender Wage Gap and Public Policy](#), IWPR, February 2016
[Black-White Wage Gaps Expand with Rising Wage Inequality](#), EPI, September 2016
[How Equal Pay for Working Women would Reduce Poverty and Grow the American Economy](#), IWPR, January 2014
[We're Worth It!: An AFSCME Guide to Understanding and Implementing Pay Equity](#), AFSCME
[Policy Proposal on Equal Pay](#), MIW
[Everything You Need to Know about the Equal Pay Act](#), Re:Gender
[Graduating to a Pay Gap: The Earnings of Men and Women One Year After Graduation](#), AAUW
[The Simple Truth about the Gender Pay Gap](#), AAUW, Spring 2017
[What's Holding Women Back from Top Jobs](#), Pew Research Center
[Webinar: State Policy Solutions to Help Women Achieve Equal Pay](#), NWLC
[Wage inequality continued its 35-year rise in 2015](#), EPI, March 2016
[What is the gender pay gap and is it real](#), EPI, October 2016
[Status of Women in the South](#), IWPR, February 2016
[The Status of Women in the States](#), IWPR
[Gender Pay Gap Calculator](#), EPI

[Progress in the States for Equal Pay](#), NWLC, September 2016

[Gender Wage Gap Projected to Close in Year 2058](#), IWPR

[AAUW Policy Guide to Equal Pay in the States](#), AAUW

[The Wage Gap for Mothers, State by State](#), NWLC

INCREASING THE MINIMUM WAGE

Talking Points

- When workers stand together, we win for our families and a stronger economy. No one who works hard should be forced to live in poverty.
- For decades, the richest 1% have been redistributing income from the middle and working class into their own pockets. A strong minimum wage puts more money back into the pockets of the hardworking Americans who are the engine of our economy.
- Increasing the minimum wage means real gains for millions of underpaid workers who have struggled to pay rent and afford basic necessities like food, rent, and child care.
- Experts say a responsible minimum wage policy is good for workers and businesses. When workers have more money in their pocket, they put that money back into the economy by spending on essential goods and services.
- By raising the minimum wage so that [State]’s working families can meet the basics, their spending boosts Main Street, creates jobs, and helps our communities thrive.
- Business leaders across the country want to raise the minimum wage: A leaked survey by LuntzGlobal found that 80% of business executives support raising the minimum wage in their states. That’s a fact that the big business lobby wants to hide.
- Raising the minimum wage means billions of dollars in new spending:
 - The New York State Department of Labor calculated that a \$15 minimum wage would increase consumer spending in New York by \$15.7 billion. That’s a key reason that business groups representing more than 32,000 New York small businesses endorsed the \$15 minimum wage.
 - The University of California calculated that the \$15 minimum wage passed in Los Angeles will add \$1.2 billion in local consumer spending, two times as much as the cost of providing higher wages.
 - The minimum wage in [State] is so low that many full-time working people qualify for food stamps and other public assistance. [State] businesses should pay working families enough to live on.
 - It’s ridiculous that even jobs like nursing assistants, preschool teachers, and paramedics pay less than \$15. We should value working people more than that.

Factsheets and Supporting Materials

[Minimum Wage Tracker](#), EPI

[State minimum wage increases helped 4.3 million workers, but federal inaction has left many more behind](#), EPI, January 2017

[The federal minimum wage has been eroded by decades of inaction](#), EPI, July 2016

[Minimum Wage Basics: Overview of the Tipped Minimum Wage](#), NELP, April 2015

[Minimum Wage Basics: Public Opinion on Raising the Minimum Wage](#), NELP, May 2015
[The misplaced debate about job loss and a \\$15 minimum wage](#), Washington Center for Equitable Growth, July 2016
[Bolstering the bottom by indexing the minimum wage to the median wage](#), Washington Center for Equitable Growth, June 2015
[5 facts about the minimum wage](#), Pew Research Center, January 2017
[Evidence that Higher Minimum Wages Improve Economic Wellbeing](#), Scholars Strategy Network, November 2014
[Raise Wages, Kill Jobs?](#), NELP, May 2016
[Women's Economic Agenda: Creating an Economy the Works for Everyone](#), EPI, November 2015

Policy Briefs and Reports

[Balancing paychecks and public assistance: How higher wages would strengthen what government can do](#), EPI, February 2016
[Raising the Minimum Wage to \\$12 by 2020 Would Lift Wages for 35 Million American Workers](#), EPI, July 2015
[Raising the minimum wage could improve public health](#), EPI, July 2016
[Fighting Preemption: The Movement for Higher Wages Must Oppose State Efforts to Block Local Minimum Wage Laws](#), NELP
[What a \\$15 Minimum Wage Means for Women and Workers of Color](#), NELP
[The Growing Movement for \\$15](#), NELP
[We Can Afford a \\$12.00 Federal Minimum Wage in 2020](#), EPI, April 2015
[Women and the Minimum Wage, State by State](#), NWLC, January 2017
[Women and the Tipped Minimum Wage, State by State](#), NWLC, October 2016

Op-Eds and Blog Posts

[What Happened When 18 States Raised Their Minimum Wage?](#), The Atlantic, December 2016
[Power and Paychecks](#), New York Times, April 2015
[Minimum wage increases by US states fueled earnings growth in low-wage jobs](#), Vox, December 2016
[A policy that works: Raising the minimum wage](#), City Commentary, July 2016

Graphics

[Minimum Wage Page](#), AFL-CIO
[Easily Sharable Minimum Wage Graphics](#), EPI

★ COMBATTING WAGE THEFT

Talking Points

- Across the country, many employers are illegally hoarding profits by paying employees less than what they are owed or refusing to pay them altogether. As a result, millions of working people are being denied a fair day's pay for a fair day's work.
- With so many working families already struggling to make ends meet, wage theft threatens to devastate the economic security of those who can least afford it.
- Working people suffer when they don't get paid. Wage theft means bills go unpaid, housing is unstable, and families have less food on their tables.
- Fighting wage theft is a fundamental issue of fairness, but it's also about building a stronger economy. When working people are denied their hard-earned pay, it means they have less to spend at local businesses, and honest business owners often can't compete with those who shave their operating costs by breaking the law.
- Wage theft hurts all taxpayers. Employers who cheat working people also rob state, local, and federal budgets of payroll taxes.
- Even with labor laws on the books, employers continue to engage in wage theft due to weak penalties and a lack of enforcement. When working people do decide to report a wage theft violation — despite high rates of retaliation — the process can take years, and employers often shut down during that time or open up their business under a new name to avoid paying their employees.
- Every day, responsible employers across [STATE] comply with minimum wage and overtime laws. Fighting wage theft is not about saddling those law-abiding employers with new burdens. It's about strengthening the enforcement of laws that are already on the books, closing loopholes, and finding ways to protect working people from retaliation.

Policy Briefs and Reports

[Winning Wage Justice](#), National Employment Law Project, 2011

[An Epidemic of Wage Theft is Costing Workers Hundreds of Millions of Dollars a Year](#), Economic Policy Institute, Sept. 2014

[Independent Contractor Misclassification](#), Economic Policy Institute, June 2015

[Broken Laws, Unprotected Workers: Violations of Employment and Labor Laws in America's Cities](#), National Employment Law Project, September 2009

Op-Eds and Blog Posts

http://www.huffingtonpost.com/david-macaray/wage-theft-in-the-land-of_b_5546030.html

<http://www.epi.org/blog/new-legislation-could-help-end-wage-theft-epidemic/>

<http://www.nytimes.com/2014/09/01/business/more-workers-are-claiming-wage-theft.html>

<http://prospect.org/article/broken-laws-unprotected-workers>

★ EXPANDING OVERTIME PAY

Talking Points

- Americans are working harder and are more productive than ever before, but they are still finding it hard to get ahead. That's because basic standards for workers, like overtime pay, have been whittled away. Forty years ago, more than 60% of salaried workers fell under the threshold, ensuring that they qualified for overtime pay. But today only about 8% do.
- Restoring overtime protections is a way to put more money in the pockets of hardworking, middle-class families, helping create an economy that works for everyone, not just the wealthy few. And more money in the pocket of workers means more money spent at local businesses, boosting the economy and creating more jobs. Our economy grows from the middle out, not the top down, through investments in working families.
- Restoring overtime will ensure that workers get paid for all the hours they work. Salaried workers who earn below the threshold must be paid time-and-a-half for each hour worked beyond 40 hours per week; hourly workers in most occupations already enjoy these protections. A higher threshold means that more people are compensated fairly for all the hours they actually work—primarily, people who work long hours for little pay.
- A proposal for increasing the threshold for overtime pay to \$50,440 would restore overtime for 13.5 million workers nationally and give middle-class workers and families a big boost. The workers it would benefit the most include women, African Americans, Latinos, workers under age 35, and workers with lower levels of education.
- If it kept up with inflation, the overtime threshold would be more than double what it is today. Inflation has eroded the value of the overtime protections. Had it kept pace with its 1975 level, the threshold would be around \$52,000 today, about equal to today's U.S. median household income.
- The current overtime threshold is way too low to be a safeguard for middle-class families. At \$23,660 per year, it is below the federal poverty line for a family of four. The slice of income going to middle-class families is getting smaller and smaller: if middle-class families were still receiving the same share of income that they received four decades ago, they'd make \$9,400 more each year on average than they do today.
- Restoring overtime could help narrow the gap between worker and executive pay. CEOs are benefiting from increased worker productivity, but most employees are not.
- Major employers can afford overtime—despite their protests. Corporate lobbyists argue that increasing wages and strengthening worker protections would cost jobs and reduce investment, even as corporate profits continued to pick up through 2015. Between 2003 and 2012, corporations listed on the SandP 500 spent 91% of their earnings on stock buybacks and dividends—a move that boosts CEO pay—instead of investing in employees or products. Rather than ensuring that everyone benefits from a strong economy, too much of the wealth continues to flow to the top, increasing inequality and making American families less economically secure.
- Americans strongly support restoring overtime protections. According to Public Policy Polling, 79% of Americans support raising the overtime salary threshold above \$23,000 per year, while 65% support raising it to \$75,000. What's more, 64% of Americans are

more likely to support a candidate who supports substantially increasing the overtime threshold.

- Leading economists support restoring overtime. Prominent labor economists affiliated with leading academic and policy institutions have called on the U.S. Secretary of Labor to raise the overtime threshold to a level that ensures that eligible workers receive fair compensation for the overtime they work.

Factsheets and Supporting Materials

[How Overtime Rules Would Benefit the Latino Community](#), CAP Action, August 2015

[How Overtime Rules Would Benefit Millennials](#), CAP and Generation Progress, August 2015

[How Overtime Reform Will Grow the Economy from the Middle Out](#), CAP, August 2014

[Fast Facts: Updating Overtime](#), CAP Action, June 2015

[Raising the Overtime Pay Threshold Will Help More Workers Get the Pay They Deserve](#), EPI, August 2015

[Fact Sheet: Why It's Time to Update Overtime Pay Rules](#), EPI, August 2015

Policy Briefs and Reports

[America's Incredible Shrinking Overtime Rights Need an Update](#), CAP, June 2014

[The new overtime rule will directly benefit 12.5 million working people](#), EPI, May 2016

[Flexibility and Overtime Among Hourly and Salaried Workers](#), EPI, September 2014

[Workers in Lower-Paid White-Collar Occupations Need Overtime Protections](#), EPI, September 2014

[Increasing the Overtime Salary Threshold is Family-Friendly Policy](#), EPI, August 2014

[It's Time to Update Overtime Pay Rules](#), EPI, July 2014

[A Decade of Flat Wages: The Key Barrier to Shared Prosperity and a Rising Middle Class](#), EPI, August 2013

[The Case for Reforming Federal Overtime Rules: Stories from America's Middle Class](#), NELP, December 2014

[Overworked America: The Economic Causes and Consequences](#), Washington Center for Equitable Growth, May 2016

Graphics

[Economic Indicators: Income and Poverty](#), EPI, February 2017

[6.9 Million Women Would Directly Benefit from Raising the Overtime Salary Threshold to \\$50,440](#), EPI, August 2015

[4.7 Million Millennials Would Directly Benefit from Raising the Overtime Salary Threshold to \\$50,440](#), EPI, August 2015

[How Many Salaried Workers in Your State Would Gain Overtime Protections under the New Proposed Threshold?](#), EPI, July 2015

[The Overtime Threshold Has Eroded 57.5% from its Peak Value](#), EPI, March 2014

[Fewer Workers in Every Education Category Are Protected by the Overtime Salary Threshold now than in 1975](#), EPI, July 2014

★ ELDER CARE

<https://www.caringacross.org/about-us/>

Talking Points

- We are in the midst of an unprecedented Elder Boom. Every eight seconds, another baby boomer turns 65. That's four million Americans per year and will account for almost one in five Americans by 2025. By 2050, the number of us who will require some form of long-term care and support will double to 27 million.
- But right now, the system to support our aging parents and grandparents is out of date and out of touch—which is costing everyone. Seniors are being torn away from their homes and communities. Families are spending generations of savings. And home care workers, who we rely on to care for the people we love, make on average just \$13,000 a year—leaving many dependent on public assistance.

Policy Resources

[Preparing for the Elder Boom: A Framework for State Solutions, Caring Across Generations](#), January 2017

[Primer: Long-term Services and Supports](#), Caring Across Generations, February 2017

[Sample Letters to the Editor](#), Caring Across Generations, February 2017

★ CHILD CARE

<http://www.makeitworkcampaign.org/issues/care-giving/>

Talking Points

- People who work hard deserve a decent life. That means access to child care that keeps our kids safe and happy but doesn't keep us from making rent.
- More than 60% of moms and 90% of dads have a job — besides catering to their kid's demands. That's why we need child care that works without breaking the bank — a place for your kid to play and learn while you earn.
- Two-thirds of women struggle to juggle work and family demands, and 58% say it's partially due to the lack of affordable child care.
- For most parents, child care is the check they're worried will bounce. In nearly half the country, child care costs more than the average rent payment.

Policy and Messaging Resources

- [Policy Proposal on Caregiving: Child Care, Early Education, and Afterschool Care, Make it Work, 2015](#)
- [It's time for an ambitious national investment in America's children: Investments in early childhood care and education would have enormous benefits for children, families, society, and the economy, EPI, April 2016](#)
- [State Early Care and Education Updates, NWLC, 2016](#)
- [Child Care Is Fundamental to America's Children, Families, and Economy, NWLC, December 2016](#)
- [State Child Care Assistance Policies Fall Short in Meeting Families' Needs, NWLC, November 2016](#)
- [Red Light Green Light: State Child Care Assistance Policies, NWLC, 2016](#)
- [State by State Fact Sheets: Child Care Assistance Policies, NWLC, 2015](#)
- [Women's Economic Agenda: Creating an Economy the Works for Everyone, EPI, November 2015](#)
- [Set Up for Success: Why Early Care and Education Policies Must Address Low-Wage Working Parents' Needs, NWLC, July 2016](#)
- [Set Up to Fail: When Low-Wage Work Jeopardizes Parents' and Children's Success, NWLC, 2016](#)
- [Set Up for Success: Supporting Parents in Low-Wage Jobs and their Children, NWLC, 2016](#)

FAIR SCHEDULING

Policy and Messaging Resources

- [Parents' Non-Standard Work Schedules Make Adequate Childrearing Difficult: Reforming Labor Market Practices Can Improve Children's Cognitive and Behavioral Outcomes, EPI, August 2015](#)
- [Irregular Work Scheduling and Its Consequences, EPI, April 2015](#)
- [Set Up For Success: Why Fair Schedules Are Critical for Working Parents and Their Children's Well-Being, NWLC, July 2016](#)
- [Fact Sheet: The Need for Fair Schedules, ABB, December 2016](#)
- [Women's Economic Agenda: Creating an Economy the Works for Everyone, EPI, November 2015](#)
- [Recently Enacted and Introduced State and Local Fair Scheduling Legislation, NWLC, January 2017](#)

★ PREGNANCY ACCOMMODATIONS

Policy and Messaging Resources

[State and Local Campaigns for Pregnant Workers](#), ABB, November 2016

[State Laws for Nursing Mothers at Work](#), ABB, December 2016

[The Business Case for Accommodating Pregnant Workers](#), NWLC, May 2015

[By the Numbers: Women Continue to Face Pregnancy Discrimination in the Workplace: An Accommodating Pregnancy on the Job: The Stakes for Women of Color and Immigrant Women](#), NWLC, May 2014

[Pregnant Workers Make Up a Small Share of the Workforce and Can Be Readily Accommodated: A State-by-State Analysis](#), NWLC, July 2015

[Young v. UPS: What It Means for Pregnant Workers](#), NWLC, April 2016

[Pregnancy Accommodations in the States](#), NWLC, September 2016

[Pregnant and Jobless: Thirty-Seven Years After Pregnancy Discrimination Act, Pregnant Women Still Choose Between A Paycheck and A Healthy Pregnancy](#), ABB, October 2015

[Op-Ed regarding Supreme Court pregnancy discrimination case, Young v. UPS](#), U.S. News & World Report, March 2015

[Babygate](#): State-by-state information/database on rights regarding pregnancy, parenting, and family caregiving at work

★ RETIREMENT SECURITY (AUTO-IRA)

Policy and Messaging Resources

[The State of American Retirement: How 401\(k\)s have failed most American workers](#), EPI, March 2016

[Pensionomics 2016](#), NIRS

[Public Pensions Work - And These Three Systems Prove It](#), NPPC, September 2016

[The Continuing Retirement Savings Crisis](#), NIRS, March 2015

★ TAX POLICY

Policy and Messaging Resources

[State Earned Income Tax Credits and Minimum Wages Work Best Together](#), CBPP, February 2017

[How Much Would a State Earned Income Tax Credit Cost in Fiscal Year 2018?](#), CBPP, February 2017

[States Can Adopt or Expand Earned Income Tax Credits to Build a Stronger Future Economy](#), CBPP, February 2017

[Policy Basics: State Earned Income Tax Credits](#), CBPP, June 2016

[How State Tax Policies Can Stop Increasing Inequality and Start Reducing It](#), CBPP, Decem-

ber 2016

[A Fiscal Policy Agenda for Stronger State Economies](#), CBPP, April 2016

[State Job Creation Strategies Often Off Base](#), CBPP, February 2016

[Financing recovery and fairness by going where the money is: Progressive revenue increases are key to meeting nation's fiscal challenges](#), EPI, November 2016

[A financial transaction tax would help ensure Wall Street works for Main Street](#), EPI, July 2016

[The Earned Income Tax Credit and the Child Tax Credit](#), EPI, September 2013.

[Women's Economic Agenda: Creating an Economy that Works for Everyone](#), EPI, November 2015

PUBLIC EDUCATION

Talking Points

- Overwhelmingly, high-wage states are ones with a well-educated workforce.
- States can build a strong foundation for economic success and shared prosperity by investing in public education.
- The majority of our nation's children are in traditional public schools so we owe it to them and their families to make all public schools great.
- We know the effects of poverty impact children's success at school. Full-service, sustainable community schools meet the needs of every child for social, emotional, and physical health as well as academic success.
- If we want a bright future as both individuals and as a society, we need to commit to the promise of America by fairly resourcing and running our schools.
- The evidence is clear: running education systems like businesses harms students and families and prevents us all from thriving and flourishing. We need to work together to make sure schools exist for communities, not profits or political elites.
- State policies must advance the American promise of public schools that serve our common good and lift all communities up together.

Policy and Messaging Resources

[Public Accountability for Charter Schools Standards and Policy Recommendations for Effective Oversight](#), Annenberg Institute for School Reform, December 2015

[Investing in What Works: Community-driven Strategies for Strong Public Schools](#), Annenberg Institute for School Reform, December 2015

[Community Schools: Transforming Struggling Schools into Thriving Schools](#), Center for Popular Democracy, Coalition for Community Schools, Southern Education Foundation.

[Education Pays 2016: The Benefits of Higher Education for Individuals and Society](#), College Board

[A Well-Educated Workforce is Key to State Prosperity](#), EPI, August 2013

[Let Her Learn: A Toolkit to Stop School Push Out for Girls of Color](#), NWLC, November 2016

STATE FACTSHEETS & POLICY TOOLS

[State by State Family Economic Security Factsheets](#), CAP
[State by State Laws that Affect Women and Families](#), NWLC
[AAUW Policy Guide to Equal Pay in the States](#), AAUW
[Advancing a Family Friendly America: How Family Friendly Is Your State?](#), National Partnership for Women and Families
[Work & Family Policy Database](#), National Partnership for Women and Families
[State and Local Paid Sick and Paid Leave Campaigns](#), FV@W
[State by State Pregnancy and Leave Rights](#), ABB
[Family Budget Calculator](#), EPI
[Family Resource Simulator](#), Center for Children in Poverty

AFFORDABLE HOUSING

Factsheets and Supporting Materials

[National and State Housing Fact Sheets & Data](#), CBPP, December 2016
[Rental Assistance in Urban and Rural Areas](#), CBPP, May 2015
[America's Affordable Housing Shortage](#), NLIHC, February 2013
[National Affordable Rental Housing Landscape](#), NYU Furman Center
[NYC Housing 10 Issues Series #3: Mandatory Inclusionary Zoning](#), NYU Furman Center, August 2013
[NYC Housing 10 Issues Series #2: Permanent Affordability](#), NYU Furman Center, August 2013
[NYC Housing 10 Issues Series #10: Affordable Housing Preservation](#), NYU Furman Center, August 2013

Policy Briefs and Reports

[How Housing Vouchers Can Help Address California's Rental Crisis](#), CBPP, February 2016
[Supportive Housing Helps Vulnerable People Live and Thrive](#), CBPP, May 2016
[Preserving, Protecting and Expanding Affordable Housing](#), ChangeLab Solutions, 2015
[Projections & Implications for Housing a Growing Population](#), JCHS-Harvard, 2016
[The State of the Nation's Housing 2016](#), JCHS-Harvard, June 2016
[To Preserve Affordable Housing in the United States](#), JCHS-Harvard, March 2016
[America's Rental Housing: Expanding Options for Diverse and Growing Demand](#), JCHS-Harvard, December 2015
[Closing California's housing gap](#), McKinsey Global Institute, October 2016
[The Gap: The Affordable Housing Gap Analysis 2016](#), NLIHC
[Gentrification Response: A Survey of Strategies to Maintain Neighborhood Economic Diversity](#), NYU Furman Center, October 2016
[Renting in America's Largest Metro Areas Report](#), NYU Furman Center, March 2016
[Creating Affordable Housing Out of Thin Air: The Economics of Mandatory Inclusionary](#)

[Healthy Communities of Opportunity: An Equity Blueprint to Address America's Housing Challenges](#), PolicyLink, 2016
[State Funded Housing Assistance Programs](#), Technical Assistance Collaborative, April 2014

Graphics

[In-High Cost Housing Areas, Affordable Housing Even Further out of Reach for TANF Recipients](#), CBPP, July 2016
[Renting in America's Largest Metro Areas Infographic](#), NYU Furman Center

★ PREDATORY LENDING

Factsheets and Supporting Materials

[Payday and Car Title Lenders Drain \\$8 Billion in Fees Every Year](#), CRL
[Payday Loans: The Bad and The Ugly](#), Stop the Debt Trap
[Voters Really, Really Don't Like Payday Lenders](#), Stop the Debt Trap, June 2016
[Protect Our Communities From Predatory Payday Lenders](#), Wade Henderson, Leadership Conference on Civil and Human Rights

Policy Briefs and Reports

[Payday Loan Stories: Caught in the Debt Trap](#), National People's Action
[Why 36%? The History, Use, and Purpose of the 36% Interest Rate Cap](#), National Consumer Law Center
[Wrong Way: Wrecked by Auto Title Debt in Arizona](#), Consumer Federation of America
[How Wall Street's Predatory Products Pilage Women's Wealth, Opportunities, & Futures](#), NJCU, ISIAAH, ACCE, June 2016

Graphics

[Map of U.S. Payday Interest Rates](#), CRL, May 2016
[Infographics](#), Stop the Debt Trap
[Five Things You Need to Know About Payday Lending](#), Stop the Debt Trap, June 2016

★ DEBT COLLECTION

Factsheets and Supporting Materials

[5 Things to Know About Debt Buying & Collection](#), CRL
[Debt Buyer Lawsuits Expected to Drain Over \\$7 Million from Mainers](#), CRL, April 2015
[Resolution Calling for an End to Abusive Debt Collection Practices](#), National Black Caucus of State Legislators

[Consumer Debt Collection Facts](#), National Consumer Law Center
[John Oliver Gave Away \\$14 Million on Last Week Tonight](#), Time.com, June 2016

Policy Briefs and Reports

[The State of Lending: Debt Collection and Debt Buying](#) CRL, April 2014
[Rubber Stamp Justice: US Courts, Debt Buying Corporations, and the Poor](#), Human Rights Watch, January 2016
[The Color of Debt: How Collection Suits Squeeze Black Neighborhoods](#), Pro Publica, October 2015
[Delinquent Debt in America](#), Urban Institute, July 2014

Graphics

[Debt Collection – “No-Doc” Debt Buying](#), CRL

STUDENT DEBT

Factsheets and Supporting Materials

[CFPB Press Release on the Navient Lawsuit](#), Consumer Financial Protection Bureau, January 2017
[Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student Loan Borrowers](#), NCLC (and other consumer protection advocates), February 2017
[Private Loans: Facts and Trends](#), The Institute for College Access & Success, June 2016
[Why For-Profit Colleges are Targeting Veteran Education Benefits](#), Veterans Education Success

Policy Briefs and Reports

[Different degrees of debt: Student borrowing in the for-profit, nonprofit, and public sectors](#), Brookings, June 2016
[Do Students of Color Profit from For-Profit College?](#), CRL, October 2014
[Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools](#), NCLC, June 2014
[Student Debt and the Class of 2015](#), The Institute for College Access & Success, October 2016
[The GI Bill Pays for Degrees That Do Not Lead to a Job](#), Veterans Education Success, September 2015

Graphics

[Where Student Loans are Going: Colleges whose students owe the most, 2000 vs. 2014](#), Brookings

Talking Points

- An attack on the environment is an attack on families and workers living on the frontlines of some of the worst pollution in America.
- Low-income communities and communities of color are hit first and worst by fossil fuel pollution. These are the communities routinely targeted by the fossil fuel industry for their dirtiest projects.
- Nearly 25 million individuals with incomes that meet the federal poverty line live in counties with an “F” for at least one pollutant (ozone, annual, or short-term particle pollution). Nearly 3.8 million people in poverty live in counties failing all three tests. Evidence shows that people who have low incomes may face higher risk from air pollution. (*American Lung Association, 2016 State of the Air Report*)
- The fossil fuel industry and wealthy corporations are doing everything they can to roll back our clean air and water laws and block action on climate change.
- At a time when the Trump administration is working in lockstep with corporate polluter interests, it’s incumbent on state and local leaders to do the right thing.
- Putting frontline communities first should be a priority. There is no way we can fight climate change without tackling pollution where it lives. We need all Americans to join the fight for clean air, high-quality jobs, and a healthier planet for our kids and loved ones.
- Reducing carbon pollution and growing our economy aren’t mutually exclusive. We can and should clean up our air and put people to work.
- Effective environmental policies will prioritize pollution reductions and green economy investments in frontline communities, in addition to investing in a just transition for impacted workers.
- It’s time to build an inclusive green economy for all, starting with families and workers on the frontlines.

Factsheets and Supporting Materials

[Effective Carbon Pricing Policy](#), Green For All

[President Obama’s Clean Power Plan: Building Health, Wealth, and Opportunity for Communities of Color](#), Green For All

[Climate Change & Communities of Color: Key Poll Findings and Top Lines](#), Green For All
[Findings from a National Survey of African Americans on Energy Issues](#), FM3 and Marketing Resources International Inc., October 2015

Policy Briefs and Reports

[Clean Power for All Toolkits](#), Green For All and other advocates

[Clean Water, Strong Communities: Translating the Value of Water Infrastructure Using Community Benefit Strategies](#), Green For All, April 2014

Talking Points

- According to the Solar Energy Industries Association, recently approved federal tax credits for renewable energy will attract [more than \\$40 billion in solar industry investments over the next four years](#) and more than double the number of jobs in the industry to 420,000.
- The U.S. Department of Energy has estimated that today's 73,000 jobs in the wind industry [can grow to 380,000 jobs](#) by 2030.
- Clean energy isn't just important for the 2.5 million Americans employed in the industry. It's also important for the other 330 million of us—and our health. That's because clean energy reduces the usage of dirty power sources like coal. Coal-fired power plants are the single largest source of carbon pollution, which fuels climate change and harms public health.
- Carbon pollution exacerbates climate change, threatens public health, and contributes to more frequent and violent extreme weather that costs communities, the federal government, and our economy billions every year.
- Power plant pollution is causing climate change, and it is also responsible for thousands of premature deaths, higher risk of asthma attacks, and hundreds of thousands of missed work or school days.
- Dirty air exacerbated by climate change disproportionately affects low-income communities, as well as children, seniors, and those who work or play outdoors.
- [According to the International Energy Agency](#), exposure to air pollution is linked to the premature deaths of 6.5 million people every year. That makes it the fourth largest threat to human health after high blood pressure, dietary risks, and smoking.
- Particle pollution, which can linger in the air for hours – sometimes days – can increase the risk of heart attacks, strokes, and emergency room visits. Currently, close to 45 million Americans live in 58 counties that experience far too many days of unhealthy spikes in particle pollution. (*American Lung Association, [2016 State of the Air Report](#)*)

Factsheets and Supporting Materials

[Renewable Energy Social Media Toolkit](#), The Climate Reality Project

[Yale Climate Opinion Maps – United States](#), Yale Program on Climate Change Communication, April 2015

Policy Briefs and Reports

[State of the Air 2016](#), American Lung Association

[Expect the Unexpected: The Disruptive Power of Low-carbon Technology](#), Carbon Tracker Initiative, February 2017

[Blocking the Sun: Utilities and Fossil Fuel Interests That Are Undermining Solar Power](#), Environment America, December 2016

[Shared Renewable Energy for Low- to Moderate-Income Consumers](#), IREC, March 2016
[Just Energy Policies: Reducing Pollution and Creating Jobs](#), NAACP, January 2014
[Cleaning Up Our Act on Energy and Reaping the Benefits](#), NRDC, November 2016
[American Wind Farms: Breaking Down the Benefits from Planning to Production](#), NRDC, September 2012
[Financing Clean Energy](#), Union of Concerned Scientists, July 2015
[Cleaner Air and Better Health: The Benefits of Ohio’s Renewable and Efficiency Standards](#), ELPC, LCV, NRDC, September 2015

Graphics

[50 State 100% Infographics](#), The Solutions Project
[50 State Energy Mix, Transition to 100% Clean, Renewable Energy by 2050](#), The Solutions Project
[Ramping Up Renewables: Energy You Can Count On](#), Union of Concerned Scientists

ACCESS TO AFFORDABLE HEALTH CARE

Talking Points

Protecting the ACA

- Despite growing public concern and the lack of any clear plan for protecting our country’s health care, both the U.S. House and Senate have taken steps down a reckless path that will strip away health coverage from 30 million people and raise health care costs for millions more.
- Instead of working hard to improve our care, opponents of the Affordable Care Act (ACA) are rushing to rip it apart – putting partisan politics before the health and financial security of families here in [STATE] and across the country.
- Recent moves by President Trump, his senior advisors, and Republicans in Congress further demonstrate their willingness to unravel the health insurance market.
- The American public believes it’s wrong to destabilize the health care system without knowing what the replacement plan is to keep families healthy and financially secure.
- Let’s be clear: a vote to repeal the ACA – no matter what hollow promises they make along the way – is a vote to:
 - Take insurance away from 30 million people.
 - Put those with pre-existing conditions back at the mercy of insurance companies.
 - Increase health care costs for millions more Americans, including higher deductibles, higher co-pays, and higher prescription drug prices.
 - Cause significant disruption and job loss in [STATE].
 - Increase taxes on millions of people who purchase their own insurance.
 - Give hundreds of billions in tax breaks to our society’s richest.
 - Double the number of uninsured children in America.
 - Cut off federal funds for Planned Parenthood health centers, which provide birth control, cancer screenings, and other preventive care to millions of women.

- Introducing a plan is easier than building the political will required to pass it. Rushing toward repeal without a replacement plan that has majority support will throw the health insurance market into disarray and cause millions to lose health care coverage.

Medicaid

- We must act now to protect Medicaid.
 - Congressional Republicans are speeding up efforts to make dramatic cuts to our state's Medicaid funding.
 - Their plan would mean cuts to care for kids, people with disabilities, pregnant women, and seniors.
 - We can't let them take away health care from people in our state who need it most.
 - Deep cuts to Medicaid would also leave our state holding the bag, and put our state's fiscal health at risk. Now is not the time to let Washington gamble with our state's budget and economy.
- Our state budget and economy are at risk
 - Cutting Medicaid is unacceptable and puts our state's economy at risk.
 - The funding our state gets for our Medicaid program is the foundation for our state's health care system.
 - Medicaid funds help pay for cutting-edge equipment in NICUs and emergency rooms, and for seniors in our state to get the services they need to age with dignity in their homes. They help keep the doors of rural hospitals open and make it so police and county officials can find treatment for people who are fighting addiction.
 - If Congress makes huge cuts to Medicaid and makes radical changes to this critical program, our state will be forced to make up the difference. We'll be left holding the bag when a crisis hits, like an epidemic or a natural disaster.
 - The impact of Medicaid cuts would cause a ripple effect throughout our state's economy and health care system.

Policy and Messaging Resources

[How Repealing Portions of the Affordable Care Act Would Affect Health Insurance Coverage and Premiums](#), Congressional Budget Office, January 2017

[Repealing Federal Health Reform: Economic and Employment Consequences for States](#), The Commonwealth Fund, January 2017

[Just Another Messaging Document Masquerading as an ACA Replacement Plan](#), Community Catalyst, February 2017

[Uncertain Future for Affordable Care Act Leads Insurers to Rethink Participation](#), Urban Institute, January 2017

[Defending Health Care in 2017: What Is at Stake in Each State](#), Families USA, December 2016

[Protect Our Care Social Media Toolkit](#), Families USA

[Repealing the ACA Endangers Women's Health and Financial Security](#), National Partnership for Women and Families, December 2016

[Impact of Affordable Care Act Repeal](#), CBPP, December 2016

[The United States of Women: Reproductive Health is an Economic Issue](#), Planned Parenthood, June 2016

[Health Coverage is a Critical Component of Women's Economic Security](#), NWLC, June 2014
[The Effects of Rising Health Care Costs on Middle-Class Economic Security](#), AARP Public Policy Institute, January 2013
[ACA Repeal: What's at Stake for Women's Health Coverage](#), NWLC, February 2017
[ACA Repeal: What's at Stake for Women's Medicaid Coverage](#), NWLC, February 2017
[Reproductive Health Is Part of the Economic Health of Women and Their Families](#), NWLC, February 2016
[Nondiscrimination Protection in the Affordable Care Act: Section 1557](#), NWLC, May 2016
[The Affordable Care Act's Birth Control Benefit Is Working for Women](#), NWLC, December 2016
[Breastfeeding Benefits: Understanding Your Coverage Under the Affordable Care Act](#), NWLC, December 2016
[Primer: Threats to Medicaid and the Affordable Care Act](#), Caring Across Generations, February 2017
[Fact Sheet: Medicaid and Medicaid Long-Term Services and Supports \(LTSS\)](#), Caring Across Generations, February 2017
[Fact Sheet: Medicare](#), Caring Across Generations, February 2017
[Primer: The Affordable Care Act, Caregivers, and Families](#), Caring Across Generations, February 2017
[Sample Letters to the Editor](#), Caring Across Generations, February 2017