



MARYLAND DEMOCRATIC PARTY

Topline message: General Assembly Democrats are fighting for economic opportunity and a stronger middle class, with common sense ideas to make college more affordable, retirement more secure, and the workplace fairer.

College Affordability

Democrats fought to make college more affordable over the past eight years by freezing tuition and limiting tuition increases at Maryland's public universities. As a result, tuition at Maryland's public colleges went from being 7th most expensive in the nation to 26th least expensive.

Public universities are more affordable thanks to Democrats – but students still take on too much debt to pay for school. The average debt of a college graduate in Maryland was over \$27,000 last year.

General Assembly Democrats have a three-pronged plan to help those with current debt and to reduce future debt, including:

- A program to help students with more than \$20,000 in debt repay their loans;
- A state matching grant to encourage working families to invest in 529 college savings plans; and
- Incentives for students to take 30 credits each year, so they can graduate on time and save money.

Retirement Security

Employer-sponsored retirement plans are on the decline, leaving many aging Americans with Social Security as their sole means of support. An estimated 1 million Marylanders lack adequate retirement savings. More than one-third of those within ten years of retirement age have saved less than \$10,000.

Democrats are leading the fight to shore up our retirement system. Last year, Senate President Miller and Speaker Busch established a workgroup to partner with the United States Department of Labor to identify ways to help Maryland families prepare for retirement. This year, General Assembly Democrats will champion a proposal to create incentives for employers to expand access to retirement savings plans to all employees.

Equal Pay for Equal Work

Women make an average of 79 cents on the dollar for doing the same work as men. At the current pace, it will take 45 years for women to achieve pay equity. In Maryland in 2014, a woman holding a full time job was paid an average of \$49,000, while a man holding a full time job was paid an average of \$57,000.

General Assembly Democrats will strengthen Maryland's equal pay laws by expanding them to all employers, ensuring businesses cannot penalize employees for discussing salaries, broadening standards to determine whether unlawful compensation discrimination exists, and allowing the Attorney General to enforce pay discrimination claims.

Suggested hashtags: #mdpolitics, #p2, #uniteblue

Paid for by the Maryland Democratic Party, www.mddems.org, and not authorized by any federal candidate or candidate's committee. By authority of Robert J. Kresslein, Treasurer.