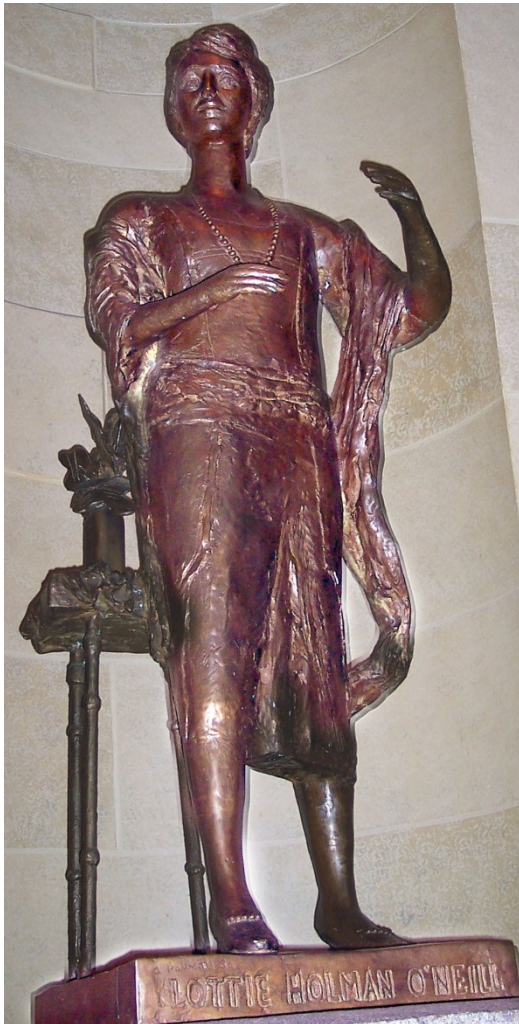


Women in Government



Legislative Solutions to Everyday Problems

History of Women in Legislature



- Ratification of the 19th Amendment to the U.S. Constitution in 1920 opened the door for Illinois women to take an active role in Government.
- In 1922, Winnifred Mason Huck became the first women elected to Congress from Illinois.
- Lottie O'Neill was elected to the Illinois House of Representatives in the same year, and later served in the Senate.

Women in the Legislature Today

- Currently, there are 55 women in the Illinois General Assembly
- The State of Illinois currently has three women that have been elected statewide—
Comptroller Judy Baar Topinka, Lieutenant Governor Sheila Simon, and Attorney General Lisa Madigan.

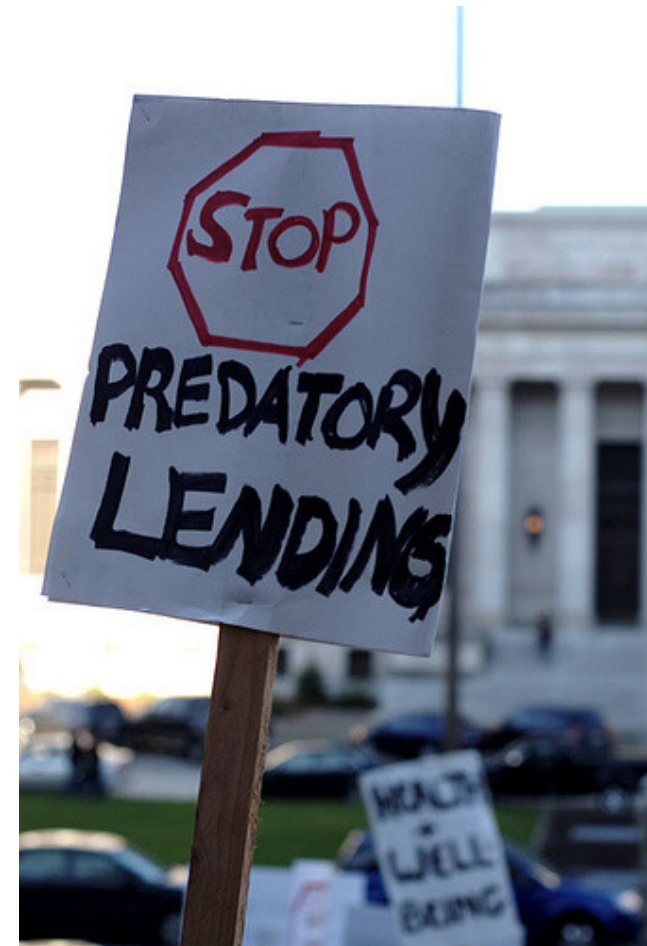


Fighting Against Predatory Lending



Payday Loan Loophole Closed

- In 2005, the Payday Loan and Reform Act passed and was meant to lower the allowable loan days as well as the amount of interest on the loans, sometimes up to 900%.
- Payday loan companies found a loophole in the law that would allow them to sidestep these very important protections.
- PA 96-936 closed the loopholes that allowed payday loan companies to charge an astronomical interest rate when offering these small individual loans.



Debt Settlement



- Due to the downturn in the country's economy, debt settlement has unfortunately become a prevalent part of many people's daily lexicon.
- Some irreparable debt settlement companies have taken advantage of those Illinoisans who found themselves in a financial bind.
- The State Legislature brought an idea forward, with the help of the Attorney General, to create the Debt Settlement Consumer Protection Act that would implement many consumer protections against debt settlement companies.
- PA 96-1420 allows consumers to cancel a debt settlement contract at any time, with prompt refunds, as well as requires more sunshine be in place during the entire process.

Protecting Our Children



Child Support



- HB 1589 (Pritchard/Jacobs) amends the Illinois Marriage and Dissolution of Marriage Act with respect to child custody and visitation proceedings involving a parent who is a military service member on active duty.
- The bill prohibits entry of an order permanently altering an existing custody arrangement while the custodial parent is unavailable due to military service.
- Provides for expedited hearings and allow electronic testimony when a service member is unavailable to appear at a hearing.
- Provides that a service member with visitation rights may petition the court to allow those rights to be delegated to a third person during absence due to deployment.
- A temporary modification of a child custody or visitation order during a period of a parent's military deployment will constitute a reasonable accommodation necessitated by the deployment only if the Court determines that the requested modification is in the best interest of the child.

Child Care

- DHS Agency Bill Updates Child Care Co-payment Requirements
- Public Act 95-206 required DHS, in consultation with the Child Care and Development Advisory Council, to develop a plan to make child care affordable for working families.
- Recommendations in the plan include the adoption of a new co-payment scale that requires all families to pay a fair share for the cost of child care by setting co-payments at a level that lower income families can afford.
- SB 1236 was offered to update current co-payment requirements to base co-payments on family size, not the actual number of children in child care.
- Provides that the co-payment for child care may be waived for families with an income at or below the federal poverty level.
- DHS also states that under the authority granted by SB 1236, the agency will no longer require families with more than 1 child in child care to pay an additional \$1 fee each month.



Deterrents to Visitation Abuse

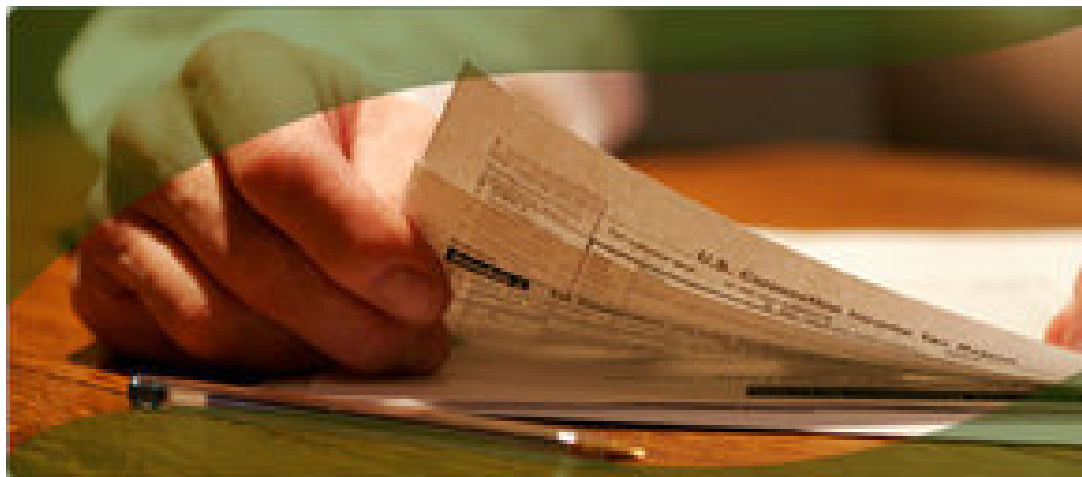
- ‘Visitation interference’ is reportedly an increasing trend and is highlighted by the Steven and Jennifer Watkins case. Jennifer Watson’s grandmother was recently convicted of murdering Mr. Watkins. His parents were granted court ordered visitation with the Watkins’ daughter. Jennifer Watkins moved the child out of state in violation of the court order and severed the relationship between the child and her paternal grandparents.
- Under the Illinois Marriage and Dissolution of Marriage Act, a court may order the suspension of driving privileges in cases where a parent is 90 days or more delinquent in payment of child support. The suspension remains in effect until the court determines that the parent is in compliance with the order of support.
- HB 1604 (Howard/Sullivan) is an initiative of Illinois Fathers and is intended to establish greater consequences for interference with court ordered visitation. The bill provides for court ordered suspension of drivers license of a parent who has been adjudicated of “visitation abuse”—violation of a visitation order, including unreasonable denial of visitation. The process would be similar to that used when suspending driving privileges for child support delinquencies. A limited permit could be obtained to allow a person whose license has been suspended for visitation abuse to drive to work and for medical treatment.

Increasing Tax Credits



Making Work Pay

- The Making Work Pay Committee worked to develop solutions for those currently in the workforce, but are not making enough money to climb out of extreme poverty.
- The recommendations developed by this committee were intended to support immigrants, minimum wage workers, and individuals in need of additional training. Solutions put forward by this committee included education and training, developing better jobs and career ladders, access to income supports – particularly Supplemental Nutritional Assistance Program (SNAP – formerly known as food stamps), and the Earned Income Tax Credit (EITC)



Earned Income Tax Credit



- The Earned Income Tax Credit or the EITC is a refundable federal income tax credit for low to moderate income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work.
- The EITC has a state component that allows state taxes to piggyback the Federal EITC. The amounts vary by state from 4%-40% of the Federal EITC. The current rate in the State of Illinois is 5%.
- I co-sponsored HB 1947 which would have gradually increased the state component of the Earned Income Tax Credit from 5% to 20%.