



Young Americans Face Clear Choices in the 2012 Elections

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The outcomes of the elections held on November 6, 2012 will have a big impact on students and other young Americans. The presidential candidates and their parties have taken sharply different stands on college costs, job opportunities, health care, social issues, voting rights, and investments in the nation's future – all issues of special relevance to young people.

Paying for College – and Debt after Graduation

Since 1985, the price of a college degree has risen at more than twice the rate of inflation. Americans now owe more for student loans than for credit card debt. In response, President Obama increased Pell grants, simplified student aid applications, made it easier for ex-students to repay loans, and ended unnecessary subsidies to banks. The Obama administration has also moved to help students get accurate information on the costs and benefits of various colleges and universities.

In contrast, Republicans want to raise interest on federal student loans, oppose interest limits on private loans, and cut Pell grants for low-income students. Republicans support bankruptcy rules that make student loan indebtedness nearly impossible to discharge.

Finding Work Now and in the Future

Millions of jobs have been lost since 2008. History tells us that Democrats will provide better remedies than the GOP. Over the 64 years leading up to President Obama's inauguration, jobs were created twice as fast under Democrats as under Republicans. During the economic collapse that started under Republican President George W. Bush, 417,000 jobs were lost each month. Since Obama's new policies took hold, job creation has amounted to 155,000 per month. Obama's American Recovery and Reinvestment Act invested in infrastructure, green energy, and construction jobs, while providing help to the unemployed and grants to enable states to retain and hire teachers, police, and firefighters.

Not one Republican voted for Obama's recovery plan. Now Republicans oppose the president's American Jobs Act and insist on additional tax cuts that experts agree would hinder job growth and prevent the investments needed to foster future growth and job creation.

Access to Affordable Health Insurance

The Affordable Care Act passed by the Democrats in 2010 is critical for young adults, who have often not had access to affordable health coverage. The law requires insurance companies to let young people stay on parents' plans until age 26, and it prohibits insurers from denying coverage or dropping people with health problems. Beginning in 2014, Americans who lack health insurance will be eligible for Medicaid benefits or will
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get tax credits to help them buy health plans in state-run marketplaces. Republicans pledged to repeal health reform – and they propose drastic cuts in Medicare and Medicaid that will leave additional tens of millions of people without health insurance or require people to pay more for care they already have.

Equality for Gays and Women

President Obama and most Democrats support gay rights, such as marriage equality and the end to discrimination in the military. Republicans want to reverse these gains. Likewise, the two parties differ sharply on issues important to women: the first bill President Obama signed into law, the Lilly Ledbetter Fair Pay Act, makes it easier for a woman to challenge pay discrimination in court. Republicans opposed this law as well as state efforts to enhance remedies for victims of gender-based wage discrimination. Opposed by Republicans, the Affordable Care Act requires insurers to cover contraception free of charge and cover a full range of preventive and pregnancy-related services without charging women more than men. Finally, the President and most Democrats defend a woman's right to terminate a pregnancy. In contrast, the 2012 Republican platform calls for ending women's rights to make their own choices about childbearing, with no exception for victims of rape or incest.

Bringing Down the National Debt

Deficits have grown under Republican, not Democratic, administrations. President Obama has proposed several deficit-reduction measures, including cuts to weapons programs and farm subsidies, as well as small tax increases on the very wealthy. Republicans have opposed each of these while offering budget plans that are simply not credible. They have ruled out tax increases on capital gains and dividends that benefit the wealthy. Their income tax cuts for the wealthy will cost roughly as much as any savings from their proposed spending cuts, most of which hit middle class and low-income people. Republicans say they will close loopholes and remove deductions, but refuse to say which ones.

Protecting the Right to Vote – Defending Democracy

In recent years, Republican-controlled states have passed new laws that require voters to have specific kinds of government-approved photo IDs, and make it harder for groups like the League of Women Voters to register people to vote. Students, poor people, minorities, and the very elderly often do not possess the right IDs and have a hard time getting them. Supporters of the new laws say they are needed to prevent fraud. But in-person fraud happens only once in every fifteen million attempts to vote, and New York University researchers concluded that the new GOP laws could "make it significantly harder for more than 5 million eligible voters to cast ballots in 2012." In contrast, Democrats want to make it easier for all citizens to vote, and have given universities funds to encourage student registration.

Are We All in It Together?

All Americans are part of one nation says President Obama, who calls for public efforts to support individual success and private initiative. Obama and most Democrats argue that the richest Americans (who have benefitted the most from economic growth and tax cuts since the 1970s) should pay slightly higher taxes to help cut the federal budget deficit and sustain social programs. In contrast, Mitt Romney and his fellow Republicans want big new tax cuts for the wealthy and draconian cuts in economic investments and in social programs vital to low and middle-income families. Their plan would also leave the federal budget in deficit at September 1, 2012

least until 2040.