Policy Impact Detail - Obama Administration (Second Term) (2013–2017)

15 Important Policies / Decisions and their relevance to inequality

Query used to generate the 15-item list

What were the 15 most important decisions, policy changes, or legislation undertaken by the Obama Administration, Second Term (2013-2017)?

1. Full implementation of the Affordable Care Act's coverage provisions (2014) - Medicaid expansion and insurance exchanges took effect.

2. Bipartisan Budget Act of 2013 (Ryan-Murray) - eased automatic sequestration spending cuts.

3. Federal contractor minimum wage executive order (2014) - raised the wage floor to $10.10 for covered federal contract workers.

4. Every Student Succeeds Act (2015) - replaced No Child Left Behind, returning more control to states.

5. Department of Labor fiduciary rule (2016) - required retirement investment advisors to act in clients' best interest.

6. Department of Labor overtime rule expansion (2016) - would have extended overtime eligibility to millions of salaried workers; blocked by a court injunction.

7. Protecting Americans from Tax Hikes (PATH) Act of 2015 - made expanded EITC and Child Tax Credit provisions permanent.

8. Bipartisan Budget Act of 2015 - further eased sequestration spending caps.

9. Trans-Pacific Partnership signed (2016) - trade agreement that was never ratified by Congress.

10. PROMESA Act (2016) - established a federal oversight board to restructure Puerto Rico's public debt.

11. Obergefell v. Hodges same-sex marriage decision (2015) - extended federal marriage benefits, including tax and Social Security survivor benefits, to same-sex couples.

12. Expanded DACA and DAPA immigration relief announced (2014) - blocked by federal courts before taking effect.

13. Normalization of relations with Cuba (2014-2015).

14. Iran nuclear agreement / Joint Comprehensive Plan of Action (2015).

15. Paris Climate Agreement (2015).

Relevance to Inequality (evaluation of the 15 Important Policies)

#	Policy / Decision	Meaningful impact?	Direction (Favorable To)	Impact
1	Full implementation of the Affordable Care Act's coverage provisions (2014) - Medicaid expansion and insurance exchanges took effect.	Yes	Common Man (uninsured rate fell from roughly 13% to 9% within the term)	High
2	Bipartisan Budget Act of 2013 (Ryan-Murray) - eased automatic sequestration spending cuts.	Yes	Common Man (partial reversal of discretionary austerity)	Moderate
3	Federal contractor minimum wage executive order (2014) - raised the wage floor to $10.10 for covered federal contract workers.	Yes	Common Man (raised wages for covered contract workers)	Low-Moderate
4	Every Student Succeeds Act (2015) - replaced No Child Left Behind, returning more control to states.	Yes	Mixed (returned control to states; maintained achievement-gap reporting)	Low-Moderate

#	Policy / Decision	Meaningful impact?	Direction (Favorable To)	Impact
5	Department of Labor fiduciary rule (2016) - required retirement investment advisors to act in clients' best interest.	Yes	Common Man (protected middle-class retirement savers from conflicted investment advice)	Moderate
6	Department of Labor overtime rule expansion (2016) - would have extended overtime eligibility to millions of salaried workers; blocked by a court injunction.	Yes	Common Man (intent); blocked before taking effect	Low
7	Protecting Americans from Tax Hikes (PATH) Act of 2015 - made expanded EITC and Child Tax Credit provisions permanent.	Yes	Common Man (permanent wage-support credits for low- and moderate-income workers)	Moderate-High
8	Bipartisan Budget Act of 2015 - further eased sequestration spending caps.	Yes	Common Man (further eased broad discretionary austerity)	Low-Moderate
9	Trans-Pacific Partnership signed (2016) - trade agreement that was never ratified by Congress.	No		
10	PROMESA Act (2016) - established a federal oversight board to restructure Puerto Rico's public debt.	Yes	Mixed (protected some creditor claims; imposed fiscal oversight and austerity on Puerto Rico)	Moderate
11	Obergefell v. Hodges same-sex marriage decision (2015) - extended federal marriage benefits, including tax and Social Security survivor benefits, to same-sex couples.	Yes	Common Man (extended federal tax and benefit protections to same-sex couples)	Moderate
12	Expanded DACA and DAPA immigration relief announced (2014) - blocked by federal courts before taking effect.	No		
13	Normalization of relations with Cuba (2014-2015).	No		
14	Iran nuclear agreement / Joint Comprehensive Plan of Action (2015).	No		
15	Paris Climate Agreement (2015).	No		

Narrative Analysis - Items with Meaningful Inequality Impact

Only a subset is expanded here to keep this as a true companion report.

Full implementation of the Affordable Care Act (2014) - inequality impact

January 2014 marked the effective date of the ACA's central coverage mechanisms: Medicaid expansion in adopting states, income-based premium subsidies on new insurance exchanges, and the individual mandate. The results were substantial and concentrated in exactly the income band the law targeted — the number of uninsured Americans fell from 33 million in 2014 to 29 million in 2015, with the steepest coverage gains occurring in states that adopted the Medicaid expansion.

Unlike the prior term, where the ACA's effects were still prospective, this term is where the law's coverage and financing effects actually materialized in the data. Analysts across the political spectrum, cited in the Census Bureau's 2015 income report, credited the law's coverage expansion alongside labor-market tightening for the sharpest one-year improvement in income and poverty statistics in decades. The law's financing (new taxes on high earners and segments of the health-insurance and medical-device industries) reinforced the progressive direction of its coverage effects.

Impact rating: High. The single clearest instance in the treatise of a major law's distributional design translating into measurable, term-specific outcomes.

Protecting Americans from Tax Hikes (PATH) Act of 2015 - inequality impact

For years, key expansions of the Earned Income Tax Credit and Child Tax Credit (enacted temporarily in 2009's ARRA and extended repeatedly) had faced periodic expiration deadlines, creating planning uncertainty for the low- and moderate-income working families who relied on them. The PATH Act made these expansions permanent, removing that recurring uncertainty.

The inequality relevance is direct: the EITC and Child Tax Credit are among the most effective anti-poverty tools in the federal tax code, specifically because they supplement earnings for low-wage working families rather than replacing work incentives. Making the expanded versions permanent, rather than subject to recurring expiration battles, provided durable additional income specifically targeted at working households near or below the poverty line.

Impact rating: Moderate-High. A durable, well-targeted expansion of the tax code's most effective anti-poverty mechanisms.

Department of Labor overtime rule expansion (2016) - inequality impact

This rule would have more than doubled the salary threshold below which salaried workers automatically qualify for overtime pay, extending overtime eligibility to an estimated several million additional workers, many in retail, food service, and office administrative roles who had been classified as exempt despite modest salaries. A federal court blocked the rule shortly before its scheduled effective date, and it never took effect during this term.

The inequality relevance illustrates a recurring pattern in this treatise: a policy's distributional design and its actual realized impact can diverge substantially. Had it taken effect, the rule would have been a meaningful wage-floor protection for moderate-income salaried workers; because it was enjoined by a federal court before implementation, its practical effect within this term was limited to raising employer awareness rather than delivering the wage protections it was designed to provide.

Impact rating: Low (realized impact). A well-targeted worker protection whose intended high impact was not realized due to a court injunction before implementation.

Department of Labor fiduciary rule (2016) - inequality impact

This rule required financial professionals providing retirement investment advice (for 401(k)s and IRAs) to act as fiduciaries, legally bound to act in their clients' best interest, rather than under the previous, weaker suitability standard that permitted advisors to recommend products that paid them higher commissions even if better options existed for the client.

The inequality relevance runs through retirement security: conflicted investment advice disproportionately affects middle-income savers who rely on a single financial advisor and lack the resources to independently verify whether recommended products serve their interests or their advisor's. The rule aimed to close this gap directly. Industry opposition was substantial, and full implementation was delayed and ultimately curtailed by the subsequent administration before its provisions were fully phased in.

Impact rating: Moderate. A targeted middle-class retirement protection whose long-run impact was constrained by delayed and incomplete implementation.

Sources

- U.S. Census Bureau - Income and Poverty in the United States: 2015 (P60-256)
- Congress.gov - Protecting Americans from Tax Hikes Act of 2015 summary
- Congress.gov - Bipartisan Budget Act of 2013 and 2015 summaries
- Congress.gov - PROMESA (Puerto Rico Oversight, Management, and Economic Stability Act) summary
- NPR / Washington Post - coverage of the 2015 Census income and poverty report
- U.S. Department of Labor - fiduciary rule and overtime rule rulemaking records
- U.S. Bureau of Labor Statistics - historical unemployment rate series, 2013-2017