

= Elizabeth Warren =

Elizabeth Ann Warren (née Herring ; born June 22 , 1949) is an American academic and politician . She is a member of the Democratic Party , and is the senior United States Senator from Massachusetts . Warren was formerly a professor of law , and taught at the University of Texas School of Law , the University of Pennsylvania Law School , and most recently at Harvard Law School . A prominent scholar specializing in bankruptcy law , Warren was among the most cited in the field of commercial law before starting her political career .

Warren is an active consumer protection advocate whose scholarship led to the conception and establishment of the U.S. Consumer Financial Protection Bureau . She has written a number of academic and popular works , and is a frequent subject of media interviews regarding the American economy and personal finance . Following the 2008 financial crisis , Warren served as chair of the Congressional Oversight Panel created to oversee the Troubled Asset Relief Program (TARP) . She later served as Assistant to the President and Special Advisor to the Secretary of the Treasury for the Consumer Financial Protection Bureau under President Barack Obama . During the late 2000s , she was recognized by publications such as the National Law Journal and Time 100 as an increasingly influential public policy figure .

In September 2011 , Warren announced her candidacy for the U.S. Senate , challenging Republican incumbent Scott Brown . She won the general election on November 6 , 2012 , becoming the first female Senator from Massachusetts . She was assigned to the Senate Special Committee on Aging ; the Banking , Housing , and Urban Affairs Committee ; and the Health , Education , Labor , and Pensions Committee .

Warren is a leading figure in the Democratic Party and is popular among American progressives . She was frequently mentioned by political pundits as a potential 2016 presidential candidate . However , Warren repeatedly stated that she had no intention of running for president . Warren remained neutral in the 2016 Democratic presidential primaries , endorsing presumptive nominee Hillary Clinton only after all fifty states had voted . On July 7 , CNN reported that Warren was on a five @-@ person shortlist to be Clinton 's vice @-@ presidential running mate .. However , Clinton eventually chose Tim Kaine .

= = Early life , education , and family = =

Warren was born on June 22 , 1949 , in Oklahoma City , Oklahoma , to middle class parents Pauline (née Reed) and Donald Jones Herring . She was their fourth child , with three older brothers . When she was 12 , her father , a janitor , had a heart attack ? which led to many medical bills , as well as a pay cut because he could not do his previous work . Eventually , this led to the loss of their car from failure to make loan payments . To help the family finances , her mother found work in the catalog order department at Sears . When she was 13 , Warren started waiting tables at her aunt 's restaurant .

Warren became a star member of the debate team at Northwest Classen High School and won the title of " Oklahoma 's top high school debater " while competing with debate teams from high schools throughout the state . She also won a debate scholarship to George Washington University at the age of 16 . Initially aspiring to be a teacher , she left GWU after two years to marry her high school boyfriend , Jim Warren .

Warren moved to Houston with her husband , who was a NASA engineer . There she enrolled in the University of Houston , graduating in 1970 with a bachelor of science degree in speech pathology and audiology . For a year , she taught children with disabilities in a public school , based on an " emergency certificate " , as she had not taken the education courses required for a regular teaching certificate .

Warren and her husband moved for his work to New Jersey , where , after becoming pregnant , she decided to remain at home to care for their child . After their daughter turned two , Warren enrolled at the Rutgers School of Law ? Newark . She worked as a summer associate at Cadwalader , Wickersham & Taft . Shortly before her graduation in 1976 , Warren became pregnant with their

second child . After receiving her J.D. and passing the bar examination , she began to work as a lawyer from home , writing wills and doing real estate closings .

After having two children , Amelia and Alexander , she and Jim Warren divorced in 1978 . She also has grandchildren . In 1980 , Elizabeth married Bruce Mann , a law professor , but retained the surname Warren .

= = = Political affiliation = = =

Warren voted as a Republican for many years , saying , " I was a Republican because I thought that those were the people who best supported markets " . According to Warren , she began to vote Democratic in 1995 because she no longer believed that to be true , but she states that she has voted for both parties because she believed that neither party should dominate .

= = Career = =

During the late 1970s , 1980s , and 1990s , Warren taught law at several universities throughout the country while researching issues related to bankruptcy and middle @-@ class personal finance . She became involved with public work in bankruptcy regulation and consumer protection in the mid @-@ 1990s .

= = = Academic = = =

Warren started her academic career as a lecturer at Rutgers School of Law ? Newark (1977 ? 78) . She moved to the University of Houston Law Center (1978 ? 83) , where she became Associate Dean for Academic Affairs in 1980 , and obtained tenure in 1981 . She taught at the University of Texas School of Law as visiting associate professor in 1981 , and returned as a full professor two years later (staying 1983 ? 87) . In addition , she was a visiting professor at the University of Michigan (1985) and research associate at the Population Research Center of the University of Texas at Austin (1983 ? 87) . Early in her career , Warren became a proponent of on @-@ the @-@ ground research based on studying how people actually respond to laws in the real world . Her work analyzing court records , and interviewing judges , lawyers , and debtors , established her as a rising star in the field of bankruptcy law .

Warren joined the University of Pennsylvania Law School as a full professor in 1987 and obtained an endowed chair in 1990 (becoming William A Schnader Professor of Commercial Law) . She taught for a year at Harvard Law School in 1992 as Robert Braucher Visiting Professor of Commercial Law . In 1995 , Warren left Penn to become Leo Gottlieb Professor of Law at Harvard Law School . As of 2011 , she was the only tenured law professor at Harvard who had attended law school at an American public university . At Harvard , Warren became one of the most highly cited law professors in the United States . Although she had published in many fields , her expertise was in bankruptcy . In the field of bankruptcy and commercial law , only Douglas Baird of Chicago , Alan Schwartz of Yale , and Bob Scott of Columbia have citation rates comparable to that of Warren .

= = = Advisory roles = = =

In 1995 , Warren was asked to advise the National Bankruptcy Review Commission . She helped to draft the commission 's report and worked for several years to oppose legislation intended to severely restrict the right of consumers to file for bankruptcy . Warren and others opposing the legislation were not successful ; in 2005 Congress passed the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 , which curtailed the ability of consumers to file for bankruptcy .

From November 2006 to November 2010 , Warren was a member of the FDIC Advisory Committee on Economic Inclusion . She is a member of the National Bankruptcy Conference , an independent organization that advises the U.S. Congress on bankruptcy law . She is a former Vice President of the American Law Institute and a member of the American Academy of Arts and Sciences .

Warren 's scholarship and public advocacy was the impetus behind the establishment of the Consumer Financial Protection Bureau in 2011 .

= = = Public life = = =

Warren has a high public profile ; she has appeared in the documentary films Maxed Out and Michael Moore 's Capitalism : A Love Story . She has appeared numerous times on television programs , including Dr. Phil and The Daily Show , and has been interviewed frequently on cable news networks and radio programs .

= = = TARP oversight = = =

On November 14 , 2008 , Warren was appointed by U.S. Senate Majority Leader Harry Reid to chair the five @-@ member Congressional Oversight Panel created to oversee the implementation of the Emergency Economic Stabilization Act . The Panel released monthly oversight reports that evaluate the government bailout and related programs . During Warren 's tenure , these reports covered foreclosure mitigation , consumer and small business lending , commercial real estate , AIG , bank stress tests , the impact of the Troubled Asset Relief Program (TARP) on the financial markets , government guarantees , the automotive industry , and other topics .

= = = Consumer Financial Protection Bureau = = =

Warren was an early advocate for the creation of a new Consumer Financial Protection Bureau (CFPB) . The bureau was established by the Dodd ? Frank Wall Street Reform and Consumer Protection Act signed into law by President Obama in July 2010 . In September 2010 , President Obama named Warren Assistant to the President and Special Advisor to the Secretary of the Treasury on the Consumer Financial Protection Bureau to set up the new agency . While liberal groups and consumer advocacy groups pushed for Obama to formally nominate Warren as the agency 's director , Warren was strongly opposed by financial institutions and by Republican members of Congress who believed Warren would be an overly zealous regulator . Reportedly convinced that Warren could not win Senate confirmation as the bureau 's first director , Obama turned to former Ohio Attorney General Richard Cordray and in January 2012 , over the objections of Republican senators , appointed Cordray to the post in a recess appointment .

= = U.S. Senate = =

= = = 2012 election = = =

On September 14 , 2011 , Warren declared her intention to run for the Democratic nomination for the 2012 election in Massachusetts for the U.S. Senate . The seat had been won by Republican Scott Brown in a 2010 special election after the death of Ted Kennedy . A week later , a video of Warren speaking in Andover became a viral video on the Internet . In it , Warren replies to the charge that asking the rich to pay more taxes is " class warfare " , pointing out that no one grew rich in the U.S. without depending on infrastructure paid for by the rest of society , stating :

There is nobody in this country who got rich on his own . Nobody You moved your goods to market on the roads the rest of us paid for ; you hired workers the rest of us paid to educate ; you were safe in your factory because of police forces and fire forces that the rest of us paid for . You didn 't have to worry that marauding bands would come and seize everything at your factory , and hire someone to protect against this , because of the work the rest of us did . Now look , you built a factory and it turned into something terrific , or a great idea . God bless . Keep a big hunk of it . But part of the underlying social contract is , you take a hunk of that and pay forward for the next kid who comes along .

President Barack Obama later echoed her sentiments in a 2012 election campaign speech .

In April 2012 , the Boston Herald sparked a campaign controversy when it reported that from 1986 to 1995 Warren had listed herself as a minority in the Association of American Law Schools (AALS) directories . Harvard Law School had publicized her minority status in response to criticisms about a lack of faculty diversity , but Warren said that she was unaware of this until she read about it in a newspaper during the 2012 election . Scott Brown , her Republican opponent in the Senate race , speculated that she had fabricated Native American heritage to gain advantage in the job market . Former colleagues and supervisors at universities where she had worked stated that Warren 's ancestry played no role in her hiring . Warren responded to the allegations , saying that she had self @-@ identified as a minority in the directories in order to meet others with similar tribal roots . Her brothers defended her , stating that they " grew up listening to our mother and grandmother and other relatives talk about our family 's Cherokee and Delaware heritage " . In her 2014 autobiography , Warren described the allegations as untrue and hurtful . The New England Historic Genealogical Society found a family newsletter that alluded to a marriage license application that listed Elizabeth Warren ? s great @-@ great @-@ great grandmother as a Cherokee , but could not find the primary document and found no proof of her descent . The Oklahoma Historical Society said that finding a definitive answer about Native American heritage can be difficult because of intermarriage and deliberate avoidance of registration .

Warren ran unopposed for the Democratic nomination and won it on June 2 , 2012 , at the state Democratic convention with a record 95 @. @ 77 % of the votes of delegates . She was endorsed by the Governor of Massachusetts , Deval Patrick . Warren and her opponent Scott Brown agreed to engage in four televised debates , including one with a consortium of media outlets in Springfield and one on WBZ @-@ TV in Boston . She encountered significant opposition from business interests . In August 2012 , Rob Engstrom , political director for the U.S. Chamber of Commerce , claimed that " no other candidate in 2012 represents a greater threat to free enterprise than Professor Warren . " She nonetheless raised \$ 39 million for her campaign , the most of any Senate candidate in 2012 , and showed , according to the New York Times , " that it was possible to run against the big banks without Wall Street money and still win . "

Warren received a primetime speaking slot at the 2012 Democratic National Convention , immediately before Bill Clinton , on the evening of September 5 , 2012 . Warren positioned herself as a champion of a beleaguered middle class that " has been chipped , squeezed , and hammered . " According to Warren , " People feel like the system is rigged against them . And here 's the painful part : They 're right . The system is rigged . " Warren said Wall Street CEOs " wrecked our economy and destroyed millions of jobs " and that they " still strut around congress , no shame , demanding favors , and acting like we should thank them . "

= = = Tenure = = =

On November 6 , 2012 , Warren defeated incumbent Scott Brown with a total of 53 @. @ 7 % of the votes . She is the first woman ever elected to the U.S. Senate from Massachusetts , as part of a sitting U.S. Senate that had 20 female senators in office , the largest female U.S. Senate delegation in history , following the November 2012 elections . In December 2012 , Warren was assigned a seat on the Senate Banking Committee , the committee that oversees the implementation of Dodd ? Frank and other regulation of the banking industry . Warren was sworn in by Vice President Joe Biden on January 3 , 2013 . Upon John Kerry 's resignation to become U.S. Secretary of State , Warren became the state 's senior senator after having served for less than a month , making her the most junior senior senator in the 113th Congress .

At Warren 's first Banking Committee hearing on February 14 , 2013 , she pressed several banking regulators to answer when they had last taken a Wall Street bank to trial and stated , " I 'm really concerned that ' too big to fail ' has become ' too big for trial ' . " Videos of Warren 's questioning became popular on the Internet , amassing more than 1 million views in a matter of days . At a Banking Committee hearing in March , Warren asked Treasury Department officials why criminal charges were not brought against HSBC for its money laundering practices . With her questions

being continually dodged and her visibly upset , Warren then compared money laundering to drug possession , saying : " If you 're caught with an ounce of cocaine , the chances are good you 're going to go to jail ... But evidently , if you launder nearly a billion dollars for drug cartels and violate our international sanctions , your company pays a fine and you go home and sleep in your own bed at night . "

In May 2013 , Warren sent letters to the Justice Department , Securities and Exchange Commission , and the Federal Reserve , questioning their decisions that settling rather than going to court would be more fruitful . Later that month , Warren introduced her first bill , the Bank on Student Loans Fairness Act , which would allow students to take out government education loans at the same rate that banks such as Goldman Sachs and J.P. Morgan Chase pay to borrow from the federal government . Suggesting that students should get " the same great deal that banks get " , Warren proposed that new student borrowers be able to take out a federally subsidized loan at 0 % , the rate paid by banks , compared with the current 3 - 4 % student loan rate . Endorsing her bill days after its introduction , Independent Senator from Vermont Bernie Sanders stated : " The only thing wrong with this bill is that [she] thought of it and I didn 't " on The Thom Hartmann Program .

During the 2014 election cycle , Warren was a top Democratic fundraiser , supporting candidates in Ohio , Minnesota , Oregon , Washington , West Virginia , Michigan , and Kentucky . In the aftermath of the election , Warren was appointed by Majority Leader Harry Reid (the same man who made her chair of the Congressional Oversight Panel) to become the first ever Strategic Advisor of the Democratic Policy and Communications Committee , a position that was created just for her . The move was widely seen as an effort by Reid to lean his party more to the left following major Democratic losses in the recent election ; it also boosted further speculation about a possible presidential run by Warren in 2016 .

Saying , " despite the progress we 've made since 2008 , the biggest banks continue to threaten our economy , " in July 2015 Senator Warren , along with John McCain (R - AZ) , Maria Cantwell (D - WA) , and Angus King (I - ME) re introduced the 21st Century Glass Steagall Act , a modern version of the Banking Act of 1933 . The legislation is intended to reduce the risk for the American taxpayer in the financial system and decrease the likelihood of future financial crises .

== Committee assignments ==

Committee on Banking , Housing , and Urban Affairs
Subcommittee on Economic Policy (Ranking Member)
Subcommittee on Financial Institutions and Consumer Protection
Subcommittee on Securities , Insurance , and Investment
Committee on Health , Education , Labor , and Pensions
Subcommittee on Primary Health and Retirement Security
Special Committee on Aging
United States Senate Committee on Energy and Natural Resources
United States Senate Energy Subcommittee on Energy

== Political positions ==

According to the UK magazine New Statesman , Warren is among the " top 20 US progressives " .

== 2016 speculation ==

In the run up to the 2016 U.S. presidential election , Warren 's name was put forward by liberal Democrats as a possible presidential candidate . However , Warren repeatedly stated that she was not running for President in 2016 . In October 2013 , she joined with the other fifteen Senate Democratic women in signing a letter that encouraged Hillary Clinton to run . There has

been much speculation about Warren being added to the Democratic ticket as a vice @-@ presidential candidate . On June 9 , 2016 , after the California Democratic primary , Warren formally endorsed Hillary Clinton for president . In response to questions when she endorsed Clinton , Warren said that she believed she was ready to be vice president , but she was not being vetted .

Warren has taken an active role in the 2016 presidential elections , and has publicly feuded with Republican presumptive nominee Donald Trump , in speeches and on Twitter , pointing to his business practices and describing him as dishonest , uncaring of people and " a loser " . In return , Trump has mocked her for her description of her Native American heritage , calling her " the Indian " , " goofy " and " Pocahontas " . Warren also criticized Trump for his stance on the Trump University case , calling him a " loud , nasty , thin @-@ skinned fraud who has never risked anything for anyone and serves nobody but himself . "

= = Honors and awards = =

In 2009 , the Boston Globe named her the Bostonian of the Year and the Women 's Bar Association of Massachusetts honored her with the Lelia J. Robinson Award . She was named one of Time Magazine 's 100 Most Influential People in the World in 2009 , 2010 and 2015 . The National Law Journal repeatedly has named Warren as one of the Fifty Most Influential Women Attorneys in America , and in 2010 it honored her as one of the 40 most influential attorneys of the decade . In 2011 , Warren was inducted into the Oklahoma Hall of Fame . In January 2012 , Warren was named one of the " top 20 US progressives " by the New Statesman , a magazine based in the United Kingdom .

In 2009 , Warren became the first professor in Harvard 's history to win the law school 's The Sacks ? Freund Teaching Award for a second time . In 2011 , she delivered the commencement address at the Rutgers School of Law ? Newark , where she was awarded an honorary Doctor of Laws degree and was conferred membership in the Order of the Coif .

= = Books and other works = =

Warren and her daughter Amelia Tyagi wrote The Two @-@ Income Trap : Why Middle @-@ Class Mothers and Fathers Are Going Broke . Warren and Tyagi point out that a fully employed worker today earns less inflation @-@ adjusted income than a fully employed worker did 30 years ago . Although families spend less today on clothing , appliances , and other consumption , the costs of core expenses such as mortgages , health care , transportation , and child care have increased dramatically . The result is that even with two income earners , families are no longer able to save and have incurred greater and greater debt .

In an article in The New York Times , Jeff Madrick said of Warren 's book :

The authors find that it is not the free @-@ spending young or the incapacitated elderly who are declaring bankruptcy so much as families with children ... their main thesis is undeniable . Typical families often cannot afford the high @-@ quality education , health care , and neighborhoods required to be middle class today . More clearly than anyone else , I think , Ms. Warren and Ms. Tyagi have shown how little attention the nation and our government have paid to the way Americans really live .

In 2005 , Warren and David Himmelstein published a study on bankruptcy and medical bills , which found that half of all families filing for bankruptcy did so in the aftermath of a serious medical problem . They say that three @-@ quarters of such families had medical insurance . This study was widely cited in policy debates , although some have challenged the study 's methods and offered alternative interpretations of the data , suggesting that only seventeen percent of bankruptcies are directly attributable to medical expenses .

Warren 's book A Fighting Chance was published by Metropolitan Books in April 2014 . According to a review published in The Boston Globe , " [t] he book 's title refers to a time she says is now gone , when even families of modest means who worked hard and played by the rules had at a fair shot at the American dream . "

= = Publications = =

= = Electoral history = =