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## **Plan to Strengthen Civil Rights**

“The teenagers and college students who left their homes to march in the streets of Birmingham and Montgomery; the mothers who walked instead of taking the bus after a long day of doing somebody else's laundry and cleaning somebody else's kitchen — they didn't brave fire hoses and Billy clubs so that their grandchildren and their great-grandchildren would still wonder at the beginning of the 21st century whether their vote would be counted; whether their civil rights would be protected by their government; whether justice would be equal and opportunity would be theirs. . . . We have more work to do.”

— Barack Obama, Speech at Howard University, September 28, 2007

### The Problem

**Pay Inequity Continues:** For every \$1.00 earned by a man, the average woman receives only 77 cents, while African American women only get 67 cents and Latinas receive only 57 cents.

**Hate Crimes on the Rise:** The number of hate crimes increased nearly 8 percent to 7,700 incidents in 2006.

**Efforts Continue to Suppress the Vote:** A recent study discovered numerous organized efforts to intimidate, mislead and suppress minority voters.

**Disparities Continue to Plague Criminal Justice System:** African Americans and Hispanics are more than twice as likely as whites to be searched, arrested, or subdued with force when stopped by police. Disparities in drug sentencing laws, like the differential treatment of crack as opposed to powder cocaine, are unfair.

Barack Obama and Joe Biden's Plan

### Strengthen Civil Rights Enforcement

Obama and Biden will reverse the politicization that has occurred in the Bush Administration's Department of Justice. They will put an end to the ideological litmus tests used to fill positions within the Civil Rights Division.

### Combat Employment Discrimination

Obama and Biden will work to overturn the Supreme Court's recent ruling that curtails racial minorities' and women's ability to challenge pay discrimination. They will also pass the Fair Pay Act to ensure that women receive equal pay for equal work and the

Employment Non-Discrimination Act to prohibit discrimination based on sexual orientation or gender identity or expression.

#### Expand Hate Crimes Statutes

Obama and Biden will strengthen federal hate crimes legislation, expand hate crimes protection by passing the Matthew Shepard Act, and reinvigorate enforcement at the Department of Justice's Criminal Section.

#### End Deceptive Voting Practices

Obama will sign into law his legislation that establishes harsh penalties for those who have engaged in voter fraud and provides voters who have been misinformed with accurate and full information so they can vote.

#### End Racial Profiling

Obama and Biden will ban racial profiling by federal law enforcement agencies and provide federal incentives to state and local police departments to prohibit the practice.

#### Reduce Crime Recidivism by Providing Ex-Offender Support

Obama and Biden will provide job training, substance abuse and mental health counseling to ex-offenders, so that they are successfully re-integrated into society. Obama and Biden will also create a prison-to-work incentive program to improve ex-offender employment and job retention rates.

#### Eliminate Sentencing Disparities

Obama and Biden believe the disparity between sentencing crack and powder-based cocaine is wrong and should be completely eliminated.

#### Expand Use of Drug Courts

Obama and Biden will give first-time, non-violent offenders a chance to serve their sentence, where appropriate, in the type of drug rehabilitation programs that have proven to work better than a prison term in changing bad behavior.

## **A 21st Century Military for America**

“Our country's greatest military asset is the men and women who wear the uniform of the United States. When we do send our men and women into harm's way, we must also clearly define the mission, prescribe concrete political and military objectives, seek out advice of our military commanders, evaluate the intelligence, plan accordingly, and ensure that our troops have the resources, support, and equipment they need to protect themselves and fulfill their mission.”

— Barack Obama, Chicago Foreign Affairs Council, April 23, 2007

### The Problem

**A 20th Century Structure for 21st Century Problems:** We have inherited a national security structure that was developed and organized in the late 1940s to win the Cold War. It remains a rigid bureaucracy of government agencies, relying upon a restrictive and disconnected set of legal authorities.

**New Leadership and Vision is Needed:** America simply cannot afford more of the old approach to our national defense. Instead, it needs a Commander-in-Chief with the right combination of judgment, vision, and leadership for the 21st century.

**A Military Under Strain:** Currently, our soldiers, seamen, airmen and Marines are deployed around the globe, working valiantly to defend our nation. Yet, these heroes are under-resourced and asked to do too much by a policy that has too often taken their sacrifice for granted. Due to their incredible courage and ingenuity, they persevere, but at incredible cost to themselves and their families.

**Recruitment and Retention Problems:** A country of 300 million strong should not struggle to find enough qualified citizens to serve. Recruiting and retention problems have been swept under the rug by an administration that does not understand the value of service to our nation.

**A System Not Serving our Troops as Well as They Serve Us:** As the shameful events at Walter Reed Army Medical Center and the recent reports on growing numbers of homeless and unemployed veterans show, we simply are not taking proper care of our wounded warriors and veterans.

### Barack Obama and Joe Biden's Plan

#### Invest in a 21st Century Military

\* **Rebuild the Military for 21st Century Tasks:** As we rebuild our armed forces, we must not simply recreate the military of the Cold War era. Obama and Biden believe that we must build up our special operations forces, civil affairs, information operations, and other units and capabilities that remain in chronic short supply; invest in foreign language

training, cultural awareness, and human intelligence and other needed counterinsurgency and stabilization skill sets; and create a more robust capacity to train, equip, and advise foreign security forces, so that local allies are better prepared to confront mutual threats.

\* **Expand to Meet Military Needs on the Ground:** Barack Obama and Joe Biden support plans to increase the size of the Army by 65,000 soldiers and the Marines by 27,000 troops. Increasing our end strength will help units retrain and re-equip properly between deployments and decrease the strain on military families.

\* **Leadership from the Top:** Barack Obama and Joe Biden will restore the ethic of public service to the agenda of today's youth, whether it be serving their local communities in such roles as teachers or first responders, or serving in the military to keep our nation free and safe.

\* **Lighten the Burdens on Our Brave Troops and Their Families:** An Obama-Biden administration will create a Military Families Advisory Board to provide a conduit for military families' concerns to be brought to the attention of senior policymakers and the public. Obama and Biden will end the Bush administration's stop-loss policy and establish predictability in deployments so that active duty and reserves know what they can and must expect.

## Build Defense Capabilities for the 21st Century

\* **Fully Equip Our Troops for the Missions They Face:** Barack Obama and Joe Biden believe we must get vitally needed equipment to our soldiers, sailors, airmen and Marines before lives are lost. We cannot repeat such failures as the delays in deployment of armored vehicles, body armor and Unmanned Aerial Vehicles that save lives on the frontlines.

\* **Review Weapons Programs:** We must rebalance our capabilities to ensure that our forces have the agility and lethality to succeed in both conventional wars and in stabilization and counter-insurgency operations. Obama and Biden have committed to a review of each major defense program in light of current needs, gaps in the field, and likely future threat scenarios in the post-9/11 world.

\* **Preserve Global Reach in the Air:** We must preserve our unparalleled airpower capabilities to deter and defeat any conventional competitors, swiftly respond to crises across the globe, and support our ground forces. We need greater investment in advanced technology ranging from the revolutionary, like Unmanned Aerial Vehicles and electronic warfare capabilities, to essential systems like the C-17 cargo and KC-X air refueling aircraft, which provide the backbone of our ability to extend global power.

\* **Maintain Power Projection at Sea:** We must recapitalize our naval forces, replacing aging ships and modernizing existing platforms, while adapting them to the 21st century. Obama and Biden will add to the Maritime Pre-Positioning Force Squadrons to support operations ashore and invest in smaller, more capable ships, providing the agility to operate close to shore and the reach to rapidly deploy Marines to global crises.

\* **National Missile Defense:** An Obama-Biden administration will support missile defense, but ensure that it is developed in a way that is pragmatic and cost-effective; and, most importantly, does not divert resources from other national security priorities until we are positive the technology will protect the American public.

\* **Ensure Freedom of Space:** An Obama-Biden administration will restore American

leadership on space issues, seeking a worldwide ban on weapons that interfere with military and commercial satellites. He will thoroughly assess possible threats to U.S. space assets and the best options, military and diplomatic, for countering them, establishing contingency plans to ensure that U.S. forces can maintain or duplicate access to information from space assets and accelerating programs to harden U.S. satellites against attack.

- \* Protect the U.S in Cyberspace: An Obama-Biden administration will work in cooperation with our allies and the private sector to identify and protect against emerging cyber-threats.

#### Restore the Readiness of the National Guard and Reserves

- \* Barack Obama and Joe Biden will provide the National Guard with the equipment it needs for foreign and domestic emergencies and time to restore and refit before deploying. They will make the head of the National Guard a member of the Joint Chiefs of Staff to ensure concerns of our citizen soldiers reach the level they mandate. They will ensure that reservists and Guard members are treated fairly when it comes to employment, health, and education benefits.

#### Develop Whole of Government Initiatives to Promote Global Stability

- \* Integrate Military and Civilian Efforts: An Obama-Biden administration will build up the capacity of each non-Pentagon agency to deploy personnel and area experts where they are needed, to help move soldiers, sailors, airmen and Marines out of civilian roles.

- \* Create a Civilian Assistance Corps (CAC): An Obama-Biden administration will set a goal of creating a national CAC of 25,000 personnel. This corps of civilian volunteers with special skill, sets (doctors, lawyers, engineers, city planners, agriculture specialists, police, etc.) would be organized to provide each federal agency with a pool of volunteer experts willing to deploy in times of need at home and abroad.

#### Restore Our Alliances

- \* Engage Our Allies in Meeting Our Common Security Challenges: America's traditional alliances, such as NATO, must be transformed and strengthened, including on common security concerns like Afghanistan, homeland security, and counterterrorism. Obama and Biden will renew alliances and ensure our allies contribute their fair share to our mutual security.

- \* Organize to Help Our Partners and Allies in Need: An Obama-Biden administration will expand humanitarian activities that build friends and allies at the regional and local level (such as during the response to the tsunami in South and Southeast Asia), and win hearts and minds in the process.

#### Reform Contracting

- \* Create Transparency for Military Contractors: Barack Obama and Joe Biden will require the Pentagon and State Department to develop a strategy for determining when

contracting makes sense, rather than continually handing off governmental jobs to well-connected companies. An Obama-Biden administration will create the transparency and accountability needed for good governance. Finally, it will establish the legal status of contractor personnel, making possible prosecution of any abuses committed by private military contractors.

\* Restore Honesty, Openness, and Commonsense to Contracting and Procurement: An Obama-Biden administration will realize savings by reducing the corruption and cost overruns that have become all too routine in defense contracting. This includes launching a program of acquisition reform and management, which would end the common practice of no-bid contracting. Obama and Biden will end the abuse of supplemental budgets by creating a system of oversight for war funds as stringent as in the regular budget. Obama and Biden will restore the government's ability to manage contracts by rebuilding our contract officer corps. They will order the Justice Department to prioritize prosecutions that will punish and deter fraud, waste and abuse.

## **Plan to Empower Americans with Disabilities**

“We must build a world free of unnecessary barriers, stereotypes, and discrimination .... policies must be developed, attitudes must be shaped, and buildings and organizations must be designed to ensure that everyone has a chance to get the education they need and live independently as full citizens in their communities.”

— Barack Obama

### Barack Obama and Joe Biden's Plan

Barack Obama and Joe Biden have a comprehensive agenda to empower individuals with disabilities in order to equalize opportunities for all Americans.

In addition to reclaiming America's global leadership on this issue by becoming a signatory to -- and having the Senate ratify -- the UN Convention on the Rights of Persons with Disabilities, the plan has four parts, designed to provide lifelong supports and resources to Americans with disabilities. They are as follows:

First, provide Americans with disabilities with the educational opportunities they need to succeed.

Second, end discrimination and promote equal opportunity.

Third, increase the employment rate of workers with disabilities.

And fourth, support independent, community-based living for Americans with disabilities.

## Economy

### The Problem

**Wages are Stagnant as Prices Rise:** While wages remain flat, the costs of basic necessities are increasing. The cost of in-state college tuition has grown 35 percent over the past five years. Health care costs have risen four times faster than wages over the past six years. And the personal savings rate is now the lowest it's been since the Great Depression.

**Tax Cuts for Wealthy Instead of Middle Class:** The Bush tax cuts give those who earn over \$1 million dollars a tax cut nearly 160 times greater than that received by middle-income Americans. At the same time, this administration has refused to tackle health care, education and housing in a manner that benefits the middle class.

### Barack Obama and Joe Biden's Plan

#### Jumpstart the Economy

\* **Enact a Windfall Profits Tax to Provide a \$1,000 Emergency Energy Rebate to American Families:** Barack Obama and Joe Biden will enact a windfall profits tax on excessive oil company profits to give American families an immediate \$1,000 emergency energy rebate to help families pay rising bills. This relief would be a down payment on the Obama-Biden long-term plan to provide middle-class families with at least \$1,000 per year in permanent tax relief.

\* **Provide \$50 billion to Jumpstart the Economy and Prevent 1 Million Americans from Losing Their Jobs:** This relief would include a \$25 billion State Growth Fund to prevent state and local cuts in health, education, housing, and heating assistance or counterproductive increases in property taxes, tolls or fees. The Obama-Biden relief plan will also include \$25 billion in a Jobs and Growth Fund to prevent cutbacks in road and bridge maintenance and fund school re-pair - all to save more than 1 million jobs in danger of being cut.

#### Plan to Revitalize the Economy

#### Jumpstart the Economy

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### Provide Middle Class Americans Tax Relief

Obama and Biden will cut income taxes by \$1,000 for working families to offset the payroll tax they pay.

- \* Provide a Tax Cut for Working Families: Obama and Biden will restore fairness to the tax code and provide 150 million workers the tax relief they need. Obama and Biden will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family. The "Making Work Pay" tax credit will completely eliminate income taxes for 10 million Americans.

- \* Eliminate Income Taxes for Seniors Making Less than \$50,000: Barack Obama will eliminate all income taxation of seniors making less than \$50,000 per year. This proposal will eliminate income taxes for 7 million seniors and provide these seniors with an average savings of \$1,400 each year. Under the Obama-Biden plan, 27 million American seniors will also not need to file an income tax return.

- \* Simplify Tax Filings for Middle Class Americans: Obama and Biden will dramatically simplify tax filings so that millions of Americans will be able to do their taxes in less than five minutes. Obama and Biden will ensure that the IRS uses the information it already gets from banks and employers to give taxpayers the option of pre-filled tax forms to verify, sign and return. Experts estimate that the Obama-Biden proposal will save Americans up to 200 million total hours of work and aggravation and up to \$2 billion in tax preparer fees.

### Trade

Obama and Biden believe that trade with foreign nations should strengthen the American economy and create more American jobs. He will stand firm against agreements that undermine our economic security.

- \* Fight for Fair Trade: Obama and Biden will fight for a trade policy that opens up foreign markets to support good American jobs. They will use trade agreements to spread good labor and environmental standards around the world and stand firm against agreements like the Central American Free Trade Agreement that fail to live up to those important benchmarks. Obama and Biden will also pressure the World Trade Organization to enforce trade agreements and stop countries from continuing unfair government subsidies to foreign exporters and nontariff barriers on U.S. exports.

- \* Amend the North American Free Trade Agreement: Obama and Biden believe that NAFTA and its potential were oversold to the American people. They will work with the leaders of Canada and Mexico to fix NAFTA so that it works for American workers.

- \* Improve Transition Assistance: To help all workers adapt to a rapidly changing economy, Obama and Biden will update the existing system of Trade Adjustment Assistance by extending it to service industries, creating flexible education accounts to help workers retrain, and providing retraining assistance for workers in sectors of the economy

vulnerable to dislocation before they lose their jobs.

\* End Tax Breaks for Companies that Send Jobs Overseas: Barack Obama and Joe Biden believe that companies should not get billions of dollars in tax deductions for moving their operations overseas. Obama and Biden will also fight to ensure that public contracts are awarded to companies that are committed to American workers.

\* Reward Companies that Support American Workers: Barack Obama introduced the Patriot Employer Act of 2007 with Senators Richard Durbin (D-IL) and Sherrod Brown (D-OH) to reward companies that create good jobs with good benefits for American workers. The legislation would provide a tax credit to companies that maintain or increase the number of full-time workers in America relative to those outside the US; maintain their corporate headquarters in America if it has ever been in America; pay decent wages; prepare workers for retirement; provide health insurance; and support employees who serve in the military.

### Invest in the Manufacturing Sector and Create 5 Million New Green Jobs

\* Invest in our Next Generation Innovators and Job Creators: Obama and Biden will create an Advanced Manufacturing Fund to identify and invest in the most compelling advanced manufacturing strategies. The Fund will have a peer-review selection and award process based on the Michigan 21st Century Jobs Fund, a state-level initiative that has awarded over \$125 million to Michigan businesses with the most innovative proposals to create new products and new jobs in the state.

\* Double Funding for the Manufacturing Extension Partnership: The Manufacturing Extension Partnership (MEP) works with manufacturers across the country to improve efficiency, implement new technology and strengthen company growth. This highly-successful program has engaged in more than 350,000 projects across the country and in 2006 alone, helped create and protect over 50,000 jobs. But despite this success, funding for MEP has been slashed by the Bush administration. Barack Obama and Joe Biden will double funding for the MEP so its training centers can continue to bolster the competitiveness of U.S. manufacturers.

\* Invest In A Clean Energy Economy And Create 5 Million New Green Jobs: Obama and Biden will invest \$150 billion over 10 years to advance the next generation of biofuels and fuel infrastructure, accelerate the commercialization of plug-in hybrids, promote development of commercial scale renewable energy, invest in low emissions coal plants, and begin transition to a new digital electricity grid. The plan will also invest in America's highly-skilled manufacturing workforce and manufacturing centers to ensure that American workers have the skills and tools they need to pioneer the first wave of green technologies that will be in high demand throughout the world.

\* Create New Job Training Programs for Clean Technologies: The Obama-Biden plan will increase funding for federal workforce training programs and direct these programs to incorporate green technologies training, such as advanced manufacturing and weatherization training, into their efforts to help Americans find and retain stable, high-paying jobs. Obama and Biden will also create an energy-focused youth jobs program to invest in disconnected and disadvantaged youth.

\* Boost the Renewable Energy Sector and Create New Jobs: The Obama-Biden plan will create new federal policies, and expand existing ones, that have been proven to create

new American jobs. Obama and Biden will create a federal Renewable Portfolio Standard (RPS) that will require 25 percent of American electricity be derived from renewable sources by 2025, which has the potential to create hundreds of thousands of new jobs on its own. Obama and Biden will also extend the Production Tax Credit, a credit used successfully by American farmers and investors to increase renewable energy production and create new local jobs.

### New Jobs Through National Infrastructure Investment

Barack Obama and Joe Biden believe that it is critically important for the United States to rebuild its national transportation infrastructure – its highways, bridges, roads, ports, air, and train systems – to strengthen user safety, bolster our long-term competitiveness and ensure our economy continues to grow.

- \* Create a National Infrastructure Reinvestment Bank: Barack Obama and Joe Biden will address the infrastructure challenge by creating a National Infrastructure Reinvestment Bank to expand and enhance, not supplant, existing federal transportation investments. This independent entity will be directed to invest in our nation's most challenging transportation infrastructure needs. The Bank will receive an infusion of federal money, \$60 billion over 10 years, to provide financing to transportation infrastructure projects across the nation. These projects will create up to two million new direct and indirect jobs and stimulate approximately \$35 billion per year in new economic activity.

### Technology, Innovation and Creating Jobs

Barack Obama and Joe Biden will increase federal support for research, technology and innovation for companies and universities so that American families can lead the world in creating new advanced jobs and products.

- \* Invest in the Sciences: Barack Obama and Joe Biden support doubling federal funding for basic research and changing the posture of our federal government from being one of the most anti-science administrations in American history to one that embraces science and technology. This will foster home-grown innovation, help ensure the competitiveness of US technology-based businesses, and ensure that 21st century jobs can and will grow in America.

- \* Make the Research and Development Tax Credit Permanent: Barack Obama and Joe Biden want investments in a skilled research and development workforce and technology infrastructure to be supported here in America so that American workers and communities will benefit. Obama and Biden want to make the Research and Development tax credit permanent so that firms can rely on it when making decisions to invest in domestic R&D over multi-year timeframes.

- \* Deploy Next-Generation Broadband: Barack Obama and Joe Biden believe we can get broadband to every community in America through a combination of reform of the Universal Service Fund, better use of the nation's wireless spectrum, promotion of next-generation facilities, technologies and applications, and new tax and loan incentives.

## Support Small Business

\* Provide Tax Relief for Small Businesses and Start Up Companies: Barack Obama and Joe Biden will eliminate all capital gains taxes on start-up and small businesses to encourage innovation and job creation. Obama and Biden will also support small business owners by providing a \$500 "Making Work Pay" tax credit to almost every worker in America. Self-employed small business owners pay both the employee and the employer side of the payroll tax, and this measure will reduce the burdens of this double taxation.

\* Create a National Network of Public-Private Business Incubators: Barack Obama and Joe Biden will support entrepreneurship and spur job growth by creating a national network of public-private business incubators. Business incubators facilitate the critical work of entrepreneurs in creating start-up companies. Obama and Biden will invest \$250 million per year to increase the number and size of incubators in disadvantaged communities throughout the country.

## Labor

Obama and Biden will strengthen the ability of workers to organize unions. He will fight for passage of the Employee Free Choice Act. Obama and Biden will ensure that his labor appointees support workers' rights and will work to ban the permanent replacement of striking workers. Obama and Biden will also increase the minimum wage and index it to inflation to ensure it rises every year.

\* Ensure Freedom to Unionize: Obama and Biden believe that workers should have the freedom to choose whether to join a union without harassment or intimidation from their employers. Obama cosponsored and is strong advocate for the Employee Free Choice Act, a bipartisan effort to assure that workers can exercise their right to organize. He will continue to fight for EFCA's passage and sign it into law.

\* Fight Attacks on Workers' Right to Organize: Obama has fought the Bush National Labor Relations Board (NLRB) efforts to strip workers of their right to organize. He is a cosponsor of legislation to overturn the NLRB's "Kentucky River" decisions classifying hundreds of thousands of nurses, construction, and professional workers as "supervisors" who are not protected by federal labor laws.

\* Protect Striking Workers: Obama and Biden support the right of workers to bargain collectively and strike if necessary. They will work to ban the permanent replacement of striking workers, so workers can stand up for themselves without worrying about losing their livelihoods.

\* Raise the Minimum Wage: Barack Obama and Joe Biden will raise the minimum wage, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers earn a living wage that allows them to raise their families and pay for basic needs.

## Protect Homeownership and Crack Down on Mortgage Fraud

Obama and Biden will crack down on fraudulent brokers and lenders. They will also make sure homebuyers have honest and complete information about their mortgage options, and they will give a tax credit to all middle-class homeowners.

\* Create a Universal Mortgage Credit: Obama and Biden will create a 10 percent universal mortgage credit to provide homeowners who do not itemize tax relief. This credit will provide an average of \$500 to 10 million homeowners, the majority of whom earn less than \$50,000 per year.

\* Ensure More Accountability in the Subprime Mortgage Industry: Obama has been closely monitoring the subprime mortgage situation for years, and introduced comprehensive legislation over a year ago to fight mortgage fraud and protect consumers against abusive lending practices. Obama's STOP FRAUD Act provides the first federal definition of mortgage fraud, increases funding for federal and state law enforcement programs, creates new criminal penalties for mortgage professionals found guilty of fraud, and requires industry insiders to report suspicious activity.

\* Mandate Accurate Loan Disclosure: Obama and Biden will create a Homeowner Obligation Made Explicit (HOME) score, which will provide potential borrowers with a simplified, standardized borrower metric (similar to APR) for home mortgages. The HOME score will allow individuals to easily compare various mortgage products and understand the full cost of the loan.

\* Close Bankruptcy Loophole for Mortgage Companies: Obama and Biden will work to eliminate the provision that prevents bankruptcy courts from modifying an individual's mortgage payments. They believe that the subprime mortgage industry, which has engaged in dangerous and sometimes unscrupulous business practices, should not be shielded by outdated federal law.

#### Address Predatory Credit Card Practices

Obama and Biden will establish a five-star rating system so that every consumer knows the risk involved in every credit card. They also will establish a Credit Card Bill of Rights to stop credit card companies from exploiting consumers with unfair practices.

\* Create a Credit Card Rating System to Improve Disclosure: Obama and Biden will create a credit card rating system, modeled on five-star systems used for other consumer products, to provide consumers an easily identifiable ranking of credit cards, based on the card's features. Credit card companies will be required to display the rating on all application and contract materials, enabling consumers to quickly understand all of the major provisions of a credit card without having to rely exclusively on fine print in lengthy documents.

\* Establish a Credit Card Bill of Rights to Protect Consumers: Obama and Biden will create a Credit Card Bill of Rights to protect consumers. The Obama-Biden plan will:

- o Ban Unilateral Changes
- o Apply Interest Rate Increases Only to Future Debt
- o Prohibit Interest on Fees
- o Prohibit "Universal Defaults"
- o Require Prompt and Fair Crediting of Cardholder Payments

#### Reform Bankruptcy Laws

Obama and Biden will reform our bankruptcy laws to protect working people, ban executive

bonuses for bankrupt companies, and require disclosure of all pension investments.

\* Cap Outlandish Interest Rates on Payday Loans and Improve Disclosure: Obama and Biden will extend a 36 percent interest cap to all Americans. They will require lenders to provide clear and simplified information about loan fees, payments and penalties, which is why they'll require lenders to provide this information during the application process.

\* Encourage Responsible Lending Institutions to Make Small Consumer Loans: Obama and Biden will encourage banks, credit unions and Community Development Financial Institutions to provide affordable short-term and small-dollar loans and to drive unscrupulous lenders out of business.

\* Reform Bankruptcy Laws to Protect Families Facing a Medical Crisis: Obama and Biden will create an exemption in bankruptcy law for individuals who can prove they filed for bankruptcy because of medical expenses. This exemption will create a process that forgives the debt and lets the individuals get back on their feet.

## Work/Family Balance

Obama and Biden will double funding for after-school programs, expand the Family Medical Leave Act, provide low-income families with a refundable tax credit to help with their child-care expenses, and encourage flexible work schedules.

\* Expand the Family and Medical Leave Act: The FMLA covers only certain employees of employers with 50 or more employees. Obama and Biden will expand it to cover businesses with 25 or more employees. They will expand the FMLA to cover more purposes as well, including allowing workers to take leave for elder care needs; allowing parents up to 24 hours of leave each year to participate in their children's academic activities; and expanding FMLA to cover leave for employees to address domestic violence.

\* Encourage States to Adopt Paid Leave: As president, Obama will initiate a strategy to encourage all 50 states to adopt paid-leave systems. Obama and Biden will provide a \$1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers.

\* Expand High-Quality Afterschool Opportunities: Obama and Biden will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve a million more children. Obama and Biden will include measures to maximize performance and effectiveness across grantees nationwide.

\* Expand the Child and Dependent Care Tax Credit: The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Obama and Biden will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses.

\* Protect Against Caregiver Discrimination: Workers with family obligations often are discriminated against in the workplace. Obama and Biden will enforce the recently-enacted Equal Employment Opportunity Commission guidelines on caregiver discrimination.

\* Expand Flexible Work Arrangements: Obama and Biden will create a program to inform businesses about the benefits of flexible work schedules; help businesses create flexible work opportunities; and increase federal incentives for telecommuting. Obama and

Biden will also make the federal government a model employer in terms of adopting flexible work schedules and permitting employees to request flexible arrangements.

### Barack Obama's Record

\* Housing: In the U.S. Senate, Obama introduced the STOP FRAUD Act to increase penalties for mortgage fraud and provide more protections for low-income homebuyers, well before the current subprime crisis began.

\* Predatory Lending: In the Illinois State Senate, Obama called attention to predatory lending issues. Obama sponsored legislation to combat predatory payday loans, and he also was credited with lobbying the state to more closely regulate some of the most egregious predatory lending practices.

\* American Jobs: Barack Obama introduced the Patriot Employer Act of 2007 to provide a tax credit to companies that maintain or increase the number of full-time workers in America relative to those outside the US; maintain their corporate headquarters in America; pay decent wages; prepare workers for retirement; provide health insurance; and support employees who serve in the military.

## **The Obama-Biden comprehensive New Energy for America plan will:**

- \* Provide short-term relief to American families facing pain at the pump
- \* Help create five million new jobs by strategically investing \$150 billion over the next ten years to catalyze private efforts to build a clean energy future.
  - \* Within 10 years save more oil than we currently import from the Middle East and Venezuela combined.
  - \* Put 1 million Plug-In Hybrid cars -- cars that can get up to 150 miles per gallon -- on the road by 2015, cars that we will work to make sure are built here in America.
  - \* Ensure 10 percent of our electricity comes from renewable sources by 2012, and 25 percent by 2025.
  - \* Implement an economy-wide cap-and-trade program to reduce greenhouse gas emissions 80 percent by 2050.

### ENERGY PLAN OVERVIEW:

#### Provide Short-term Relief to American Families

- Enact a Windfall Profits Tax to Provide a \$1,000 Emergency Energy Rebate to American Families.
  - Crack Down on Excessive Energy Speculation.
  - Swap Oil from the Strategic Petroleum Reserve to Cut Prices.
- Eliminate Our Current Imports from the Middle East and Venezuela within 10 Years

- Increase Fuel Economy Standards.
  - Get 1 Million Plug-In Hybrid Cars on the Road by 2015.
  - Create a New \$7,000 Tax Credit for Purchasing Advanced Vehicles.
  - Establish a National Low Carbon Fuel Standard.
  - A "Use it or Lose It" Approach to Existing Oil and Gas Leases.
  - Promote the Responsible Domestic Production of Oil and Natural Gas.
- Create Millions of New Green Jobs

- Ensure 10 percent of Our Electricity Comes from Renewable Sources by 2012, and 25 percent by 2025.
  - Deploy the Cheapest, Cleanest, Fastest Energy Source – Energy Efficiency.
  - Weatherize One Million Homes Annually.
  - Develop and Deploy Clean Coal Technology.
  - Prioritize the Construction of the Alaska Natural Gas Pipeline.
- Reduce our Greenhouse Gas Emissions 80 Percent by 2050

- Implement an economy-wide cap-and-trade program to reduce greenhouse gas emissions 80 percent by 2050.
- Make the U.S. a Leader on Climate Change.

## Ethics

### Plan to Change Washington

“I am in this race to tell the corporate lobbyists that their days of setting the agenda in Washington are over. I have done more than any other candidate in this race to take on lobbyists — and won. They have not funded my campaign, they will not run my White House, and they will not drown out the voices of the American people when I am president.”

— Barack Obama, Speech in Des Moines, IA, November 10, 2007

### The Problem

**Lobbyists Write National Policies:** For example, Vice President Dick Cheney's Energy Task Force of oil and gas lobbyists met secretly to develop national energy policy.

**Secrecy Dominates Government Actions:** The Bush administration has ignored public disclosure rules and has invoked a legal tool known as the "state secrets" privilege more than any other previous administration to get cases thrown out of civil court.

**Wasteful Spending is Out of Control:** The current administration has abused its power by handing out contracts without competition to its politically connected friends and supporters. These abuses cost taxpayers billions of dollars each year.

### Barack Obama and Joe Biden's Plan

#### Shine the Light on Washington Lobbying

- \* **Centralize Ethics and Lobbying Information for Voters:** Obama and Biden will create a centralized Internet database of lobbying reports, ethics records, and campaign finance filings in a searchable, sortable and downloadable format.

- \* **Require Independent Monitoring of Lobbying Laws and Ethics Rules:** Obama and Biden will use the power of the presidency to fight for an independent watchdog agency to oversee the investigation of congressional ethics violations so that the public can be assured that ethics complaints will be investigated.

#### Shine the Light on Federal Contracts, Tax Breaks and Earmarks

- \* **Create a Public “Contracts and Influence” Database:** As president, Obama will create a "contracts and influence" database that will disclose how much federal contractors spend on lobbying, and what contracts they are getting and how well they complete them.

- \* **Expose Special Interest Tax Breaks to Public Scrutiny:** Barack Obama and Joe Biden will ensure that any tax breaks for corporate recipients — or tax earmarks — are also publicly available on the Internet in an easily searchable format.

- \* **End Abuse of No-Bid Contracts:** Barack Obama and Joe Biden will end abuse of no-bid contracts by requiring that nearly all contract orders over \$25,000 be competitively

awarded.

- \* Sunlight Before Signing: Too often bills are rushed through Congress and to the president before the public has the opportunity to review them. As president, Obama will not sign any non-emergency bill without giving the American public an opportunity to review and comment on the White House website for five days.

- \* Shine Light on Earmarks and Pork Barrel Spending: Obama's Transparency and Integrity in Earmarks Act will shed light on all earmarks by disclosing the name of the legislator who asked for each earmark, along with a written justification, 72 hours before they can be approved by the full Senate.

### Bring Americans Back into their Government

- \* Hold 21st Century Fireside Chats: Obama will bring democracy and policy directly to the people by requiring his Cabinet officials to have periodic national broadband townhall meetings to discuss issues before their agencies.

- \* Make White House Communications Public: Obama will amend executive orders to ensure that communications about regulatory policymaking between persons outside government and all White House staff are disclosed to the public.

- \* Conduct Regulatory Agency Business in Public: Obama will require his appointees who lead the executive branch departments and rulemaking agencies to conduct the significant business of the agency in public, so that any citizen can see in person or watch on the Internet these debates.

- \* Release Presidential Records: Obama and Biden will nullify the Bush attempts to make the timely release of presidential records more difficult.

### Free the Executive Branch from Special Interest Influence

- \* Close the Revolving Door on Former and Future Employers: No political appointees in an Obama-Biden administration will be permitted to work on regulations or contracts directly and substantially related to their prior employer for two years. And no political appointee will be able to lobby the executive branch after leaving government service during the remainder of the administration.

- \* Free Career Officials from the Influence of Politics: Obama will issue an executive order asking all new hires at the agencies to sign a form affirming that no political appointee offered them the job solely on the basis of political affiliation or contribution.

- \* Reform the Political Appointee Process: FEMA Director Michael Brown was not qualified to head the agency, and the result was a disaster for the people of the Gulf Coast. But in an Obama-Biden administration, every official will have to rise to the standard of proven excellence in the agency's mission.

## **Reconciling Faith and Politics**

“(Obama's speech on faith) may be the most important pronouncement by a Democrat on faith and politics since John F. Kennedy's Houston speech in 1960 declaring his independence from the Vatican...Obama offers the first faith testimony I have heard from any politician that speaks honestly about the uncertainties of belief.”

— E.J. Dionne, Op-Ed., Washington Post, June 30, 2006

In June of 2006, Senator Obama delivered what was called the most important speech on religion and politics in 40 years. Speaking before an evangelical audience, Senator Obama candidly discussed his own religious conversion and doubts, and the need for a deeper, more substantive discussion about the role of faith in American life.

Senator Obama also laid down principles for how to discuss faith in a pluralistic society, including the need for religious people to translate their concerns into universal, rather than religion-specific, values during public debate. In December, 2006, Senator Obama discussed the importance of faith in the global battle against AIDS.

## **Strengthening Families and Communities**

“...at the dawn of the 21st century we also have a collective responsibility to recommit ourselves to the dream; to strengthen that safety net, put the rungs back on that ladder to the middle-class, and give every family the chance that so many of our parents and grandparents had. This responsibility is one that's been missing from Washington for far too long -- a responsibility I intend to take very seriously as President.”

— Barack Obama, Spartanburg, SC, June 15, 2007

### **The Problem**

Over the last few decades, too many American families have worked hard their whole lives only to find that sometimes the game is rigged against them. Too many rungs have been removed from the ladder to middle-class security, and the safety net that's supposed to break any falls has grown badly frayed. Many families face increased anxiety when it comes to paying medical bills or balancing their home and work life or finding ways to send their children to college. At the same time, others have tumbled into poverty, watching jobs disappear, and the chances for their children's success slip further and further away.

Providing these families with the same chances that previous generations have had is a daunting challenge, but it is certainly one we can meet. Barack Obama and Joe Biden will bring the much needed leadership and vision to Washington to finally restore the promise of the American Dream to all American families.

### **Barack Obama and Joe Biden's Plan**

#### **Support Working Families**

**Provide a "Making Work Pay" Tax Cut for America's Working Families:** Barack Obama and Joe Biden will restore fairness to the tax code and provide 150 million workers the tax relief they need. Obama and Biden will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family. The "Making Work Pay" tax credit will completely eliminate income taxes for 10 million Americans.

**Raise the Minimum Wage to \$9.50 an Hour by 2011:** Barack Obama and Joe Biden believe that people who work full time should not live in poverty. Before the Democrats took back Congress, the minimum wage had not changed in 10 years. As president, Obama will further raise the minimum wage, index it to inflation.

**Expand the Earned Income Tax Credit:** In both the Illinois State Senate and the U.S. Senate, Obama has championed efforts to expand the EITC, which is one of the most successful anti-poverty programs to date. As president, Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to parents who support their children through child support payments, and reducing the EITC marriage penalty which hurts low-income families. Under the Obama-Biden plan, full-time workers making minimum wage will get an EITC benefit up

to \$555, more than three times greater than the \$175 benefit they get today. If the workers are responsibly supporting their children on child support, the Obama-Biden plan will give those workers a benefit of \$1,110.

**Expand Paid Sick Days:** Half of all private sector workers have no paid sick days and the problem is worse for employees in low-paying jobs, where less than a quarter receive any paid sick days. Barack Obama and Joe Biden will require that employers provide seven paid sick days per year.

**Expand the Family and Medical Leave Act (FMLA):** The FMLA covers only certain employees of employers with 50 or more employees. Barack Obama and Joe Biden will expand the FMLA to cover businesses with 25 or more employees. Barack Obama and Joe Biden will expand the FMLA to cover more purposes as well, including allowing workers to take leave for elder care needs; allowing parents up to 24 hours of leave each year to participate in their children's academic activities at school; allowing leave to be taken for purposes of caring for individuals who reside in their home for 6 months or more; and expanding FMLA to cover leave for employees to address domestic violence and sexual assault.

**Encourage States to Adopt Paid Leave:** As president, Barack Obama will initiate a 50 state strategy to encourage all of the states to adopt paid-leave systems. Obama and Biden will provide a \$1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers.

**Expand High-Quality Afterschool Opportunities:** Barack Obama and Joe Biden will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children. Obama will include measures to maximize performance and effectiveness across grantees nationwide.

**Expand the Child and Dependent Care Tax Credit:** The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Barack Obama and Joe Biden will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses.

**Protect Against Caregiver Discrimination:** Workers with family obligations often are discriminated against in the workplace. Barack Obama and Joe Biden will commit the government to enforcing recently-enacted Equal Employment Opportunity Commission guidelines on caregiver discrimination.

**Expand Flexible Work Arrangements:** Barack Obama and Joe Biden will address this concern by creating a program to inform businesses about the benefits of flexible work schedules for productivity and establishing positive workplaces; helping businesses create flexible work opportunities; and increasing federal incentives for telecommuting. Obama and Biden will also make the federal government a model employer in terms of adopting flexible work schedules and permitting employees to petition to request flexible

arrangements.

## Strengthen Our Schools

**Expand Early Childhood Education:** Obama has been a champion of early childhood education since his years in the Illinois legislature, where he led the effort to create the Illinois Early Learning Council. Obama has introduced a comprehensive "Zero to Five" plan to provide critical supports to young children and their parents by investing \$10 billion per year to create: Early Learning Challenge Grants to stimulate and help fund state "zero to five" efforts; quadruple the number of eligible children for Early Head Start and increase Head Start funding and improve quality for both; work to ensure all children have access to pre-school; provide affordable and high-quality child care that will promote child development and ease the burden on working families; and create a Presidential Early Learning Council to increase collaboration and program coordination across federal, state, and local levels.

**Improve Public Schools:** From the moment our children step into a classroom, the single most important factor in determining their achievement is their teacher. Barack Obama and Joe Biden value teachers and the central role that they play in education. They will work to ensure competent, effective teachers in schools that are organized for success. The Obama-Biden K-12 plan will expand service scholarships to recruit and prepare teachers who commit to working in underserved districts. To support teachers, Obama and Biden will foster ongoing improvements in teacher education, provide mentoring for beginning teachers, create incentives for shared planning and learning time for teachers. To retain teachers, Obama and Biden will support career pathways that provide ongoing professional development and reward accomplished teachers for their expertise. This Career Ladder initiative will help eliminate teacher shortages in hard-to-staff areas and subjects, improve teacher retention rates, strengthen teacher preparation programs, improve professional development, and better utilize and reward accomplished teachers.

**Reform and Fund No Child Left Behind:** The goal of the No Child Left Behind Act is the right one - ensuring that all children can meet high standards - but the law has significant flaws that need to be addressed. Barack Obama and Joe Biden believe it was wrong to force teachers, principals and schools to accomplish the goals of No Child Left Behind without the necessary resources. We have failed to provide high-quality teachers in every classroom and failed to support and pay for those teachers. Obama and Biden understand that NCLB has demoralized our educators, broken its promise to our children and must be changed in a fundamental way. Obama and Biden will work with mayors and state leaders to ensure that NCLB reform addresses the need for a broader and better range of assessments and an accountability system that focuses on improving schools, rather than punishing them.

**Make College More Affordable:** Barack Obama and Joe Biden will make college affordable for all Americans by creating a new American Opportunity Tax Credit. This universal and fully refundable credit will ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public

college or university. Recipients of this credit will be required to conduct 100 hours of public service a year.

## Help American Families Stay Healthy

**Provide Universal Health Care and Lower Health Costs:** Barack Obama and Joe Biden are committed to signing universal health legislation by the end of their first term in office that ensures all Americans have high-quality, affordable health care coverage. Their plan will save a typical American family up to \$2,500 every year on medical expenditures by providing affordable, comprehensive and portable health coverage for every American; modernizing the U.S. health care system to contain spiraling health care costs and improve the quality of patient care; and promoting prevention and strengthening public health to prevent disease and protect against natural and man-made disasters.

## Protect Homeownership

**Create a Universal Mortgage Credit:** The current mortgage interest deduction excludes nearly two-thirds of Americans who do not itemize their taxes. Barack Obama and Joe Biden will ensure that anyone with a mortgage, not just the well-off, can take advantage of this tax incentive for homeownership by creating a universal mortgage credit. This 10 percent credit will benefit an additional 10 million homeowners, the majority of whom earn less than \$50,000 per year. Non-itemizers will be eligible for this refundable credit, which will provide the average recipient with approximately \$500 per year in tax savings.

**Combat Mortgage Fraud and Subprime Loans:** Barack Obama and Joe Biden believe we must establish stiff penalties to deter fraud and protect consumers against abusive lending practices. Obama introduced the STOP FRAUD Act, which will increase funding for federal law enforcement programs, create new criminal penalties for mortgage professionals found guilty of fraud, and require industry insiders to report suspicious activity. In March 2007, Obama urged Federal Reserve Chairman Ben Bernanke and Treasury Secretary Henry Paulson to bring together lenders, consumer advocates, federal regulators and housing agencies for a summit meeting on preserving home ownership. The bill also provides counseling to homeowners and tenants to avoid foreclosures. As president, Obama will continue to fight to ensure more Americans can achieve and protect the dream of home ownership.

**Mandate Accurate Loan Disclosure:** Today's subprime mortgage problem stems in large part from the lack of easy-to-understand information that borrowers receive from mortgage brokers. As president, Barack Obama will enact laws to ensure that all prospective homebuyers have access to accurate and complete information about their mortgage options. Obama and Biden will create a Homeowner Obligation Made Explicit (HOME) score, which will provide potential borrowers with a simplified, standardized borrower metric (similar to APR) for home mortgages. The HOME score will allow individuals to easily compare various mortgage products and understand the full cost of the loan. The HOME

score would also help borrowers understand their long-term obligations and would be required to include mandatory taxes and insurance.

**Close Bankruptcy Loophole for Mortgage Companies:** As president, Obama will work to eliminate the federal bankruptcy law's Chapter 13 provision that prevents bankruptcy courts from modifying an individual's mortgage payments. This forces individuals who seek bankruptcy protection to continue paying the full amount of their existing mortgage plans. This provision, which provides unique protection to the mortgage industry, places the interests of big lenders over than of low and middle-income Americans. Obama and Biden believe that the subprime mortgage industry, which has engaged in dangerous and sometimes unscrupulous business practices, should not be shielded by outdated federal law.

### Strengthen Families at Home

**Strengthen Fatherhood and Families:** Barack Obama has re-introduced the Responsible Fatherhood and Healthy Families Act to remove some of the government penalties on married families, crack down on men avoiding child support payments, ensure that support payments go to families instead of state bureaucracies, fund support services for fathers and their families, and support domestic violence prevention efforts. As president, Obama will sign this bill into law and continue to implement innovative measures to strengthen families.

**Support Parents with Young Children:** Barack Obama and Joe Biden will expand programs like the successful Nurse-Family Partnership to all low-income, first-time mothers. The Nurse-Family Partnership provides home visits by trained registered nurses to low-income expectant mothers and their families. Researchers at the Federal Reserve Bank of Minneapolis concluded that these programs produced an average of five dollars in savings for every dollar invested and produced more than \$28,000 in net savings for every high-risk family enrolled in the program. The Obama-Biden plan will assist approximately 570,000 first-time mothers each year.

### Strengthen Retirement Security

**Eliminate Income Taxes for Seniors Making Less Than \$50,000:** Obama and Biden will eliminate all income taxation of seniors making less than \$50,000 per year. This will provide an immediate tax cut averaging \$1,400 to 7 million seniors and relieve millions from the burden of filing tax returns.

**Create Automatic Workplace Pensions:** The Obama-Biden retirement security plan will automatically enroll workers in a workplace pension plan. Under their plan, employers who do not currently offer a retirement plan, will be required to enroll their employees in a direct-deposit IRA account that is compatible to existing direct-deposit payroll systems. Employees may opt-out if they choose. Experts estimate that this program will increase the savings participation rate for low and middle-income workers from its current 15 percent level to around 80 percent.

**Expand Retirement Savings Incentives for Working Families:** Obama and Biden will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. Their plan will match 50 percent of the first \$1,000 of savings for families that earn less than \$75,000. The savings match will be automatically deposited into designated personal accounts. Over 80 percent of these savings incentives will go to new savers.

## Plan for Restoring Fiscal Discipline

“The cost of our debt is one of the fastest growing expenses in the federal budget. This rising debt is a hidden domestic enemy, robbing our cities and states of critical investments in infrastructure like bridges, ports, and levees; robbing our families and our children of critical investments in education and health care reform; robbing our seniors of the retirement and health security they have counted on. . . . If Washington were serious about honest tax relief in this country, we'd see an effort to reduce our national debt by returning to responsible fiscal policies.”

— Barack Obama, Speech in the U.S. Senate, March 13, 2006

### The Problem

**Increasing Debt:** Under President Bush, the federal debt has increased from \$5.7 trillion to \$8.8 trillion, an increase of more than 50 percent.

**Irresponsible Tax Cuts:** President Bush's policies of giving tax breaks for the wealthy will cost the nation over \$2.3 trillion by the time they expire in 2009.

Barack Obama and Joe Biden's Plan

### Restore Fiscal Discipline to Washington

- \* **Reinstate PAYGO Rules:** Obama and Biden believe that a critical step in restoring fiscal discipline is enforcing pay-as-you-go (PAYGO) budgeting rules which require new spending commitments or tax changes to be paid for by cuts to other programs or new revenue.

- \* **Reverse Bush Tax Cuts for the Wealthy:** Obama and Biden will protect tax cuts for poor and middle class families, but they will reverse most of the Bush tax cuts for the wealthiest taxpayers.

- \* **Cut Pork Barrel Spending:** Obama introduced and passed bipartisan legislation that would require more disclosure and transparency for special-interest earmarks. Obama and Biden believe that spending that cannot withstand public scrutiny cannot be justified. Obama and Biden will slash earmarks to no greater than year 1994 levels and ensure all spending decisions are open to the public.

- \* **Make Government Spending More Accountable and Efficient:** Obama and Biden will ensure that federal contracts over \$25,000 are competitively bid. Obama and Biden will also increase the efficiency of government programs through better use of technology, stronger management that demands accountability and by leveraging the government's high-volume purchasing power to get lower prices.

- \* **End Wasteful Government Spending:** Obama and Biden will stop funding wasteful, obsolete federal government programs that make no financial sense. Obama and Biden have called for an end to subsidies for oil and gas companies that are enjoying record profits, as well as the elimination of subsidies to the private student loan industry which has repeatedly used unethical business practices. Obama and Biden will also tackle wasteful spending in the Medicare program.

## Make the Tax System More Fair and Efficient

\* End Tax Haven Abuse: Building on his bipartisan work in the Senate, Obama will give the Treasury Department the tools it needs to stop the abuse of tax shelters and offshore tax havens and help close the \$350 billion tax gap between taxes owed and taxes paid.

\* Close Special Interest Corporate Loopholes: Obama and Biden will level the playing field for all businesses by eliminating special-interest loopholes and deductions, such as those for the oil and gas industry.

## Foreign Policy

### The Obama-Biden Plan Iran

\* **The Problem:** Iran has sought nuclear weapons, supports militias inside Iraq and terror across the region, and its leaders threaten Israel and deny the Holocaust. But Obama and Biden believe that we have not exhausted our non-military options in confronting this threat; in many ways, we have yet to try them. That's why Obama stood up to the Bush administration's warnings of war, just like he stood up to the war in Iraq.

\* **Opposed Bush-Cheney Saber Rattling:** Obama and Biden opposed the Kyl-Lieberman amendment, which says we should use our military presence in Iraq to counter the threat from Iran. Obama and Biden believe that it was reckless for Congress to give George Bush any justification to extend the Iraq War or to attack Iran. Obama also introduced a resolution in the Senate declaring that no act of Congress – including Kyl-Lieberman – gives the Bush administration authorization to attack Iran.

\* **Diplomacy:** Obama supports tough, direct presidential diplomacy with Iran without preconditions. Now is the time to pressure Iran directly to change their troubling behavior. Obama and Biden will offer the Iranian regime a choice. If Iran abandons its nuclear program and support for terrorism, we will offer incentives like membership in the World Trade Organization, economic investments, and a move toward normal diplomatic relations. If Iran continues its troubling behavior, we will step up our economic pressure and political isolation. Seeking this kind of comprehensive settlement with Iran is our best way to make progress.

### Renewing American Diplomacy

\* **The Problem:** The United States is trapped by the Bush-Cheney approach to diplomacy that refuses to talk to leaders we don't like. Not talking doesn't make us look tough – it makes us look arrogant, it denies us opportunities to make progress, and it makes it harder for America to rally international support for our leadership. On challenges ranging from terrorism to disease, nuclear weapons to climate change, we cannot make progress unless we can draw on strong international support.

\* **Talk to our Foes and Friends:** Obama and Biden are willing to meet with the leaders of all nations, friend and foe. They will do the careful preparation necessary, but will signal that America is ready to come to the table, and that he is willing to lead. And if America is willing to come to the table, the world will be more willing to rally behind American leadership to deal with challenges like terrorism, and Iran and North Korea's nuclear programs.

\* **Israeli-Palestinian Conflict:** Obama and Biden will make progress on the Israeli-Palestinian conflict a key diplomatic priority. They will make a sustained push – working with Israelis and Palestinians – to achieve the goal of two states, a Jewish state in Israel and a Palestinian state, living side by side in peace and security.

\* **Expand our Diplomatic Presence:** To make diplomacy a priority, Obama will stop shuttering consulates and start opening them in the tough and hopeless corners of the world – particularly in Africa. They will expand our foreign service, and develop the capacity

of our civilian aid workers to work alongside the military.

\* **Fight Global Poverty:** Obama and Biden will embrace the Millennium Development Goal of cutting extreme poverty around the world in half by 2015, and they will double our foreign assistance to \$50 billion to achieve that goal. They will help the world's weakest states to build healthy and educated communities, reduce poverty, develop markets, and generate wealth.

\* **Strengthen NATO:** Obama and Biden will rally NATO members to contribute troops to collective security operations, urging them to invest more in reconstruction and stabilization operations, streamlining the decision-making processes, and giving NATO commanders in the field more flexibility.

\* **Seek New Partnerships in Asia:** Obama and Biden will forge a more effective framework in Asia that goes beyond bilateral agreements, occasional summits, and ad hoc arrangements, such as the six-party talks on North Korea. They will maintain strong ties with allies like Japan, South Korea and Australia; work to build an infrastructure with countries in East Asia that can promote stability and prosperity; and work to ensure that China plays by international rules.

## Nuclear Weapons

\* **A Record of Results:** The gravest danger to the American people is the threat of a terrorist attack with a nuclear weapon and the spread of nuclear weapons to dangerous regimes. Obama has taken bipartisan action to secure nuclear weapons and materials:

1. He joined Senator Dick Lugar in passing a law to help the United States and our allies detect and stop the smuggling of weapons of mass destruction throughout the world.

2. He joined Senator Chuck Hagel to introduce a bill that seeks to prevent nuclear terrorism, reduce global nuclear arsenals, and stop the spread of nuclear weapons.

3. And while others have insisted that we should threaten to drop nuclear bombs on terrorist training camps, Obama believes that we must talk openly about nuclear weapons – because the best way to keep America safe is not to threaten terrorists with nuclear weapons, it's to keep nuclear weapons away from terrorists.

\* **Secure Loose Nuclear Materials from Terrorists:** Obama and Biden will secure all loose nuclear materials in the world within four years. While we work to secure existing stockpiles of nuclear material, Obama and Biden will negotiate a verifiable global ban on the production of new nuclear weapons material. This will deny terrorists the ability to steal or buy loose nuclear materials.

\* **Strengthen the Nuclear Non-Proliferation Treaty:** Obama and Biden will crack down on nuclear proliferation by strengthening the Nuclear Non-Proliferation Treaty so that countries like North Korea and Iran that break the rules will automatically face strong international sanctions.

\* **Toward a Nuclear Free World:** Obama and Biden will set a goal of a world without nuclear weapons, and pursue it. Obama and Biden will always maintain a strong deterrent as long as nuclear weapons exist. But they will take several steps down the long road toward eliminating nuclear weapons. They will stop the development of new nuclear weapons; work with Russia to take U.S. and Russian ballistic missiles off hair trigger alert; seek dramatic reductions in U.S. and Russian stockpiles of nuclear weapons and material; and set a goal to expand the U.S.-Russian ban on intermediate- range missiles so that the

agreement is global.

## Bipartisanship and Openness

\* **The Problem:** Under the Bush administration, foreign policy has been used as a political wedge issue to divide us – not as a cause to bring America together. And it is no coincidence that one of the most secretive administrations in history has pursued policies that have been disastrous for the American people. Obama and Biden strongly believe that our foreign policy is stronger when Americans are united, and the government is open and candid with the American people.

\* **A Record of Bringing People Together:** In the Senate, Obama has worked with Republicans and Democrats to advance important policy initiatives on securing weapons of mass destruction and conventional weapons, increasing funding for nonproliferation, and countering instability in Congo.

\* **Consultative Group:** Obama and Biden will convene a bipartisan Consultative Group of leading members of Congress to foster better executive-legislative relations and bipartisan unity on foreign policy. This group will be comprised of the congressional leadership of both political parties, and the chair and ranking members of the Armed Services, Foreign Relations, Intelligence, and Appropriations Committees. This group will meet with the president once a month to review foreign policy priorities, and will be consulted in advance of military action.

\* **Getting Politics out of Intelligence:** Obama will insulate the Director of National Intelligence from political pressure by giving the DNI a fixed term, like the Chairman of the Federal Reserve. Obama and Biden will seek consistency and integrity at the top of our intelligence community – not just a political ally.

\* **Change the Culture of Secrecy:** Obama will reverse President Bush's policy of secrecy. He will institute a National Declassification Center to make declassification secure but routine, efficient, and cost-effective.

\* **Engaging the American People on Foreign Policy:** Obama and Biden will bring foreign policy decisions directly to the people by requiring his national security officials to have periodic national broadband town hall meetings to discuss foreign policy. They will personally deliver occasional fireside chats via webcast.

## On Israel

\* **Ensure a Strong U.S.-Israel Partnership:** Barack Obama and Joe Biden strongly support the U.S.-Israel relationship, believe that our first and incontrovertible commitment in the Middle East must be to the security of Israel, America's strongest ally in the Middle East. They support this closeness, stating that that the United States will never distance itself from Israel.

\* **Support Israel's Right to Self Defense:** During the July 2006 Lebanon war, Barack Obama stood up strongly for Israel's right to defend itself from Hezbollah raids and rocket attacks, cosponsoring a Senate resolution against Iran and Syria's involvement in the war, and insisting that Israel should not be pressured into a ceasefire that did not deal with the threat of Hezbollah missiles. He and Joe Biden believe strongly in Israel's right to protect its citizens.

\* Support Foreign Assistance to Israel: Barack Obama and Joe Biden have consistently supported foreign assistance to Israel. They defend and support the annual foreign aid package that involves both military and economic assistance to Israel and have advocated increased foreign aid budgets to ensure that these funding priorities are met. They have called for continuing U.S. cooperation with Israel in the development of missile defense systems.

\* Read the full Israel Fact Sheet

## Meeting the Challenge of a Resurgent Russia

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The Problem: Russia's invasion of Georgia in August 2008 has created a serious new security challenge for the United States and our partners in Europe. In contrast to the Bush Administration's erratic policy of embracing Vladimir Putin but neglecting U.S.-Russian relation

## Healthcare

### Barack Obama and Joe Biden's Plan

On health care reform, the American people are too often offered two extremes - government-run health care with higher taxes or letting the insurance companies operate without rules. Barack Obama and Joe Biden believe both of these extremes are wrong, and that's why they've proposed a plan that strengthens employer coverage, makes insurance companies accountable and ensures patient choice of doctor and care without government interference.

The Obama-Biden plan provides affordable, accessible health care for all Americans, builds on the existing health care system, and uses existing providers, doctors and plans to implement the plan. Under the Obama-Biden plan, patients will be able to make health care decisions with their doctors, instead of being blocked by insurance company bureaucrats.

Under the plan, if you like your current health insurance, nothing changes, except your costs will go down by as much as \$2,500 per year.

If you don't have health insurance, you will have a choice of new, affordable health insurance options.

Make Health Insurance Work for People and Businesses - Not Just Insurance and Drug Companies.

- \* Require insurance companies to cover pre-existing conditions so all Americans regardless of their health status or history can get comprehensive benefits at fair and stable premiums.

- \* Create a new Small Business Health Tax Credit to help small businesses provide affordable health insurance to their employees.

- \* Lower costs for businesses by covering a portion of the catastrophic health costs they pay in return for lower premiums for employees.

- \* Prevent insurers from overcharging doctors for their malpractice insurance and invest in proven strategies to reduce preventable medical errors.

- \* Make employer contributions more fair by requiring large employers that do not offer coverage or make a meaningful contribution to the cost of quality health coverage for their employees to contribute a percentage of payroll toward the costs of their employees health care.

- \* Establish a National Health Insurance Exchange with a range of private insurance options as well as a new public plan based on benefits available to members of Congress that will allow individuals and small businesses to buy affordable health coverage.

- \* Ensure everyone who needs it will receive a tax credit for their premiums.

Reduce Costs and Save a Typical American Family up to \$2,500 as reforms phase in:

- \* Lower drug costs by allowing the importation of safe medicines from other developed countries, increasing the use of generic drugs in public programs and taking on drug companies that block cheaper generic medicines from the market
- \* Require hospitals to collect and report health care cost and quality data
- \* Reduce the costs of catastrophic illnesses for employers and their employees.
- \* Reform the insurance market to increase competition by taking on anticompetitive activity that drives up prices without improving quality of care.

The Obama-Biden plan will promote public health. It will require coverage of preventive services, including cancer screenings, and increase state and local preparedness for terrorist attacks and natural disasters.

A Commitment to Fiscal Responsibility: Barack Obama will pay for his \$50 - \$65 billion health care reform effort by rolling back the Bush tax cuts for Americans earning more than \$250,000 per year and retaining the estate tax at its 2009 level.

## Protecting our Homeland

"We are here to do the work that ensures no other family members have to lose a loved one to a terrorist who turns a plane into a missile, a terrorist who straps a bomb around her waist and climbs aboard a bus, a terrorist who figures out how to set off a dirty bomb in one of our cities. This is why we are here: to make our country safer and make sure the nearly 3,000 who were taken from us did not die in vain; that their legacy will be a more safe and secure Nation."

- Obama Speech on U.S. Senate Floor, March 6, 2007

### The Problem

Conventional thinking has failed to adapt to a world of new threats. Barack Obama and Joe Biden understand that a range of risks, both natural and manmade, can have major consequences for the security, prosperity, and well-being of Americans at home and abroad. We need a president who understands these new security threats - and who has effective strategies for addressing them.

### Barack Obama and Joe Biden's Plan

The first responsibility of any president is to protect the American people. Yet, seven years after the 9/11 attacks, we are not as safe as we can and should be. As president, Barack Obama will provide the leadership and strategies to strengthen our security at home.

Barack Obama's strategy for securing the homeland against 21st century threats is focused on preventing terrorist attacks on our homeland, preparing and planning for emergencies and natural disasters and investing in strong response and recovery capabilities. As president, Barack Obama will strengthen our homeland against natural or accidental disasters and terrorist threats - ensuring the federal government works with states, localities, and the private sector as a true partner in prevention, mitigation, and response.

### Defeat Terrorism Worldwide

\*

Find, Disrupt, and Destroy Al Qaeda: Obama will responsibly end the war in Iraq and focus on the right battlefield in Afghanistan. An Obama Administration will work with other nations to strengthen their capacity to eliminate shared enemies.

\*

New Capabilities to Aggressively Defeat Terrorists: Barack Obama and Joe Biden will improve the American intelligence apparatus by investing in its capacity to collect and analyze information, share information with other agencies and carry out operations to disrupt terrorist operations and networks.

\*

Prepare the Military to Meet 21st Century Threats: Barack Obama will not hesitate to use military force to take out terrorists who pose a threat to America. Obama will ensure that our military becomes more stealthy, agile, and lethal in its ability to capture or kill terrorists. He will bolster our military's ability to speak different languages, navigate different cultures, and coordinate complex missions with our civilian agencies.

\*

Win the Battle of Ideas: An Obama Administration will defeat al Qaeda in what the 9-11 Commission called "the Battle of Ideas" by returning to an American foreign policy consistent with America's traditional values and by working with moderates within the Islamic world to counter al Qaeda propaganda. Barack Obama will establish a \$2 billion Global Education Fund to work to eliminate the global education deficit and offer an alternative to extremist schools.

\*

Restore American Influence and Restore Our Values: Thwarting terrorist networks requires international partnerships in military, intelligence, law enforcement, financial transactions, border controls, and transportation security. To make diplomacy more effective, Obama will stop shuttering consulates and start opening them in the tough and hopeless corners of the world. He will expand our foreign service, and develop the capacity of our civilian aid workers to work alongside the military.

#### Prevent Nuclear Terrorism

Barack Obama and Joe Biden have a comprehensive strategy for nuclear security that will reduce the danger of nuclear terrorism, prevent the spread of nuclear weapons capabilities, and strengthen the nuclear nonproliferation regime.

\*

Secure Nuclear Weapons Materials in Four Years and End Nuclear Smuggling: Barack Obama will lead a global effort to secure all nuclear weapons materials at vulnerable sites within four years - the most effective way to prevent terrorists from acquiring a nuclear bomb. Barack Obama will fully implement the Lugar-Obama legislation to help our allies detect and stop the smuggling of weapons of mass destruction.

\*

Strengthen Policing and Interdiction Efforts: Barack Obama will institutionalize the Proliferation Security Initiative (PSI), a global initiative aimed at stopping shipments of weapons of mass destruction, their delivery systems, and related materials worldwide.

\*

Convene a Summit on Preventing Nuclear Terrorism: Barack Obama will convene a summit in 2009 (and regularly thereafter) of leaders of Permanent Members of the UN Security Council and other key countries to agree on implementing many of these measures on a global basis.

\*

**Eliminate Iran's and North Korea's Nuclear Weapons Programs Through Tough, Direct Diplomacy:** Barack Obama will use tough diplomacy - backed by real incentives and real pressures - to prevent Iran from acquiring nuclear weapons and to eliminate fully and verifiably North Korea's nuclear weapons program.

\*

**Strengthen the International Atomic Energy Agency (IAEA):** Barack Obama will seek to ensure that the Agency gets the authority, information, people, and technology it needs to do its job.

\*

**Control Fissile Materials:** Barack Obama will lead a global effort to negotiate a verifiable treaty ending the production of fissile materials for weapons purposes.

\*

**Prevent Nuclear Fuel from Becoming Nuclear Bombs:** Barack Obama will work with other interested governments to establish a new international nuclear energy architecture - including an international nuclear fuel bank, international nuclear fuel cycle centers, and reliable fuel supply assurances - to meet growing demands for nuclear power without contributing to the proliferation of nuclear materials and fuel production facilities.

\*

**Set the Goal of a Nuclear-Free World:** Barack Obama will show the world that America believes in its existing commitment under the Nuclear Nonproliferation Treaty to work to ultimately eliminate all nuclear weapons. Barack Obama fully supports reaffirming this goal, as called for by George Shultz, Henry Kissinger, William Perry, and Sam Nunn, and the specific steps they propose to move us in that direction. He has made clear that America will not disarm unilaterally.

\*

**Seek Real, Verifiable Reductions in Nuclear Stockpiles:** Barack Obama will seek deep, verifiable reductions in all U.S. and Russian nuclear weapons and work with other nuclear powers to reduce global stockpiles dramatically by the end of his presidency.

\*

**Work with Russia to Increase Warning and Decision Time:** Keeping nuclear weapons ready to launch on a moment's notice is a dangerous relic of the Cold War. Barack Obama believes that we must address this dangerous situation. As president, Barack Obama will aim to work with Russia to end such Cold War policies in a mutual and verifiable manner.

\*

**Appoint White House Coordinator for Nuclear Security:** Barack Obama will appoint a deputy national security advisor to be in charge of coordinating all U.S. programs aimed at reducing the risk of nuclear terrorism and weapons proliferation.

\*

**Strengthen Nuclear Risk Reduction Work at Defense, State, and Energy Departments:** Thwarting terrorist networks requires international partnerships in military, intelligence, law enforcement, financial transactions, border controls, and transportation security. To make diplomacy more effective, Obama will stop shuttering consulates and start opening them in the tough and hopeless corners of the world. He will expand our foreign service, and develop the capacity of our civilian aid workers to work alongside the military.

### Strengthen American Biosecurity

Biological weapons pose a serious and increasing national security risk. Barack Obama and Joe Biden will work to prevent bioterror attacks and mitigate consequences.

\*

**Prevent Bioterror Attacks:** Obama and Joe Biden will strengthen U.S. intelligence collection overseas to identify and interdict would-be bioterrorists before they strike.

\*

**Build Capacity to Mitigate the Consequences of Bioterror Attacks:** A well-planned, well-rehearsed, and rapidly executed epidemic response can dramatically diminish the consequences of biological attacks. Barack Obama will ensure that decision-makers have the information and communication tools they need to manage disease outbreaks by linking health care providers, hospitals, and public health agencies.

\*

**Accelerate the Development of New Medicines, Vaccines, and Production Capabilities:** Barack Obama will build on America's unparalleled talent to create new drugs, vaccines, and diagnostic tests and to manufacture these vital products much more quickly and efficiently than is now possible.

\*

**Lead an International Effort to Diminish Impact of Major Infectious Disease Epidemics:** Senator Obama was one of the first legislators to recognize the dangers of a potential avian influenza pandemic and was successful in securing \$25 million for U.S. agencies to combat and contain widespread outbreaks of avian flu and worked to provide \$4 billion in funding to the Centers for Disease Control to combat avian flu. Barack Obama will continue to promote international efforts to develop new diagnostics, vaccines, and medicines that will be available and affordable in all parts of the world.

### Protect Our Information Networks

As president, Barack Obama will lead an effort, working with private industry, the research community and our citizens, to build a trustworthy and accountable cyber infrastructure that is resilient, protects America's competitive advantage, and advances our national and homeland security.

\*

**Strengthen Federal Leadership on Cyber Security:** Barack Obama will declare the cyber infrastructure a strategic asset and will establish the position of national cyber advisor who will report directly to the president and will be responsible for coordinating federal agency efforts and development of national cyber policy.

\*

**Initiate a Safe Computing R&D Effort and Harden our Nation's Cyber Infrastructure:** Barack Obama will support an initiative to develop next-generation secure computers and networking for national security applications. He will work with industry and academia to develop and deploy a new generation of secure hardware and software for our nation's critical cyber infrastructure.

\*

**Protect the IT Infrastructure That Keeps America's Economy Safe:** The public and private infrastructure that keeps America running is increasingly brought online to improve efficiency and reduce costs. Barack Obama will work with the private sector to establish tough new standards for cyber security and physical resilience for critical infrastructure.

\*

**Prevent Corporate Cyber-Espionage:** Innovations in software, engineering, pharmaceuticals and other fields are being stolen online from U.S. businesses at an alarming rate. These losses are making America less safe and less competitive and costing us jobs here at home. Barack Obama will work with industry to develop the systems necessary to protect our nation's trade secrets and our research and development.

\*

**Develop a Cyber Crime Strategy to Minimize the Opportunities for Criminal Profit:** Barack Obama will shut down the mechanisms used to transmit criminal profits by shutting down untraceable Internet payment schemes. Barack Obama will also initiate a grant and training program to provide federal, state, and local law enforcement agencies the tools they need to detect and prosecute cyber crime.

\*

**Mandate Standards for Securing Personal Data and Require Companies to Disclose Personal Information Data Breaches:** Nearly 10 million Americans are victims of identity theft each year, costing more than \$55 billion. We must ensure that the privacy of personnel data in computer systems is better protected. The federal government must partner with industry and our citizens to secure personal data stored on government and private systems. An Obama administration will institute a common standard for securing such data across industries and will back strong legislation to protect the rights of individuals in the information age.

**Improve Intelligence Capacity and Protect Civil Liberties**

\*

Improve Information Sharing and Analysis: Barack Obama will improve our intelligence system by creating a senior position to coordinate domestic intelligence gathering; establishing a grant program to support thousands more state and local level intelligence analysts and increasing our capacity to share intelligence across all levels of government.

\*

Give Real Authority to the Privacy and Civil Liberties Board: Created by Congress and recommended by the 9/11 Commission, the Privacy and Civil Liberties Board needs to be substantially reformed and empowered to safeguard against an erosion in American civil liberties. As president, Barack Obama will support efforts to strengthen the Board with subpoena powers and reporting responsibilities, will give the Board a robust mandate designed to protect American civil liberties and will demand transparency from the Board to ensure accountability.

\*

Strengthen Institutions to Fight Terrorism: Overseas, Barack Obama will establish a Shared Security Partnership Program to invest \$5 billion over three years to improve cooperation between U.S. and foreign intelligence and law enforcement agencies. This program will include information sharing, as well as funding for training, operations, border security, anti-corruption programs, technology, and the targeting of terrorist financing.

Protect Americans from Terrorist Attacks and Natural Disasters

\*

Allocate Funds Based on Risk: Barack Obama believes that the President and Congress should allocate our precious homeland security dollars according to risk, not as pork-barrel spending or a form of general revenue sharing. He will eliminate the waste, fraud and abuse that cost the nation billions of Department of Homeland Security dollars.

\*

Prepare Effective Emergency Response Plans: Obama passed legislation to provide funding for planning for evacuating individuals with special needs from emergency zones and to create a National Family Locator System to help families locate loved ones after a disaster. As president, Obama will further improve coordination between all levels of government, create better evacuation plan guidelines, ensure prompt federal assistance to emergency zones, and increase medical surge capacity.

\*

Support First Responders: Barack Obama is committed not only to rolling back the Bush-McCain funding cuts that have affected our first responders - police, firefighters, and emergency medical professionals - but also to increasing federal resources and logistic support to local emergency planning efforts.

\*

Improve Interoperable Communications Systems: Barack Obama supports efforts to provide greater technical assistance to local and state first responders and dramatically

increase funding for reliable, interoperable communications systems. He will appoint a National Chief Technology Officer who will have the responsibility to ensure that the current non-interoperable plans at the federal, state, and local levels are combined, funded, implemented and effective.

\*

**Working with State and Local Governments and the Private Sector:** Barack Obama believes the federal government must be a better partner to states and localities, listen to local concerns and consider local priorities. Barack Obama will reach out to the private sector to leverage its expertise and assets to protect our homeland security.

#### Protect Critical Infrastructure

\*

**Create a National Infrastructure Protection Plan:** Barack Obama's Department of Homeland Security will develop an effective critical infrastructure protection and resiliency plan for the nation and will work with the private sector to ensure that targets are protected against both natural disasters and terrorist attacks.

\*

**Secure our Chemical Plants:** Chemical plants are potential terrorist targets because they are often located near cities, are relatively easy to attack, and contain multi-ton quantities of hazardous chemicals. As president, Barack Obama will work with all stakeholders to enact permanent federal chemical security regulations.

\*

**Improve Airline Security:** Barack Obama believes we must redouble our efforts to determine if the measures implemented since 9/11 are adequately addressing the threats our nation continues to face from airplane-based terrorism. Airline passengers are still not screened against a comprehensive terrorist watch list. Such a list must be developed and used in a way that safeguards passengers' privacy while ensuring the safety of air travel.

\*

**Monitor our Ports:** Barack Obama has been a consistent supporter of strengthening our port security, will redouble our efforts to develop technology that can detect radiation and determine the danger it poses, and he will work with the maritime transportation industry to integrate this technology into their operations so as to maximize security without causing economic disruption.

\*

**Safeguard Public Transportation:** Every weekday, Americans take 34 million trips on public transportation systems to get to work, school and beyond. Despite recent international attacks on mass transit systems, the Bush administration has invested only a small fraction of the \$6 billion that transportation officials have said is necessary to implement needed security improvements. Barack Obama will fill this critical hole in our homeland security network.

\*

Improve Border Security: Americans know that our national border security system is broken, leaving our country vulnerable. Barack Obama will support the virtual and physical infrastructure and manpower necessary to secure our borders and keep our nation safe.

#### Modernize America's Aging Infrastructure

\*

Build-in Security: Barack Obama will ensure that security is considered and built into the design of new infrastructure, so that our critical assets are protected from the start and more resilient to naturally-occurring and deliberate threats throughout their life-cycle.

\*

Create a National Infrastructure Reinvestment Bank: Barack Obama will address the infrastructure challenge by creating a National Infrastructure Reinvestment Bank to expand and enhance, not supplant, existing federal transportation investments. This independent entity will be directed to invest in our nation's most challenging transportation infrastructure needs, without the influence of special interests. The Bank will receive an infusion of federal money, \$60 billion over 10 years, to provide financing to transportation infrastructure projects across the nation.

\*

Invest in Critical Infrastructure Projects: Barack Obama will invest in our nation's most pressing short and long-term infrastructure needs, including modernizing our electrical grid and upgrading our highway, rail, ports, water, and aviation infrastructure. Obama will establish a Grid Modernization Commission to facilitate adoption of Smart Grid practices to improve efficiency and security of our electricity grid. He will also build on his work in the U.S. Senate to ensure that the federal government prioritizes strengthening our critical infrastructure.

## Plan for Immigration

“The time to fix our broken immigration system is now... We need stronger enforcement on the border and at the workplace... But for reform to work, we also must respond to what pulls people to America... Where we can reunite families, we should. Where we can bring in more foreign-born workers with the skills our economy needs, we should”

— Barack Obama, Statement on U.S. Senate Floor, May 23, 2007

### The Problem

Undocumented population is exploding: The number of undocumented immigrants in the country has increased more than 40 percent since 2000. Every year, more than a half-million people come illegally or illegally overstay their visas.

Immigration bureaucracy is broken: The immigration bureaucracy is broken and overwhelmed, forcing legal immigrants to wait years for applications.

Immigration raids are ineffective: Despite a sevenfold increase in recent years, immigration raids only netted 3,600 arrests in 2006 and have placed all the burdens of a broken system onto immigrant families.

### Barack Obama and Joe Biden's Plan

#### Create Secure Borders

Obama and Biden want to preserve the integrity of our borders. They support additional personnel, infrastructure and technology on the border and at our ports of entry.

#### Improve Our Immigration System

Obama and Biden believe we must fix the dysfunctional immigration bureaucracy and increase the number of legal immigrants to keep families together and meet the demand for jobs that employers cannot fill.

#### Remove Incentives to Enter Illegally

Obama and Biden will remove incentives to enter the country illegally by cracking down on employers who hire undocumented immigrants.

#### Bring People Out of the Shadows

Obama and Biden support a system that allows undocumented immigrants who are in good standing to pay a fine, learn English, and go to the back of the line for the opportunity to become citizens.

#### Work with Mexico

Obama and Biden believe we need to do more to promote economic development in Mexico to decrease illegal immigration.

## Iraq

### The Problem

**Inadequate Security and Political Progress in Iraq:** Since the surge began, more than 1,000 American troops have died, and despite the improved security situation, the Iraqi government has not stepped forward to lead the Iraqi people and to reach the genuine political accommodation that was the stated purpose of the surge. Our troops have heroically helped reduce civilian casualties in Iraq to early 2006 levels. This is a testament to our military's hard work, improved counterinsurgency tactics, and enormous sacrifice by our troops and military families. It is also a consequence of the decision of many Sunnis to turn against al Qaeda in Iraq, and a lull in Shia militia activity. But the absence of genuine political accommodation in Iraq is a direct result of President Bush's failure to hold the Iraqi government accountable.

**Strains on the Military:** More than 1.75 million servicemen and women have served in Iraq or Afghanistan; more than 620,000 troops have completed multiple deployments. Military members have endured multiple deployments taxing both them and their families. Additionally, military equipment is wearing out at nine times the normal rate after years of constant use in Iraq's harsh environment. As Army Chief of Staff General George Casey said in March, "Today's Army is out of balance. The current demand for our forces in Iraq and Afghanistan exceeds the sustainable supply and limits our ability to provide ready forces for other contingencies."

**Resurgent Al Qaeda in Afghanistan:** The decision to invade Iraq diverted resources from the war in Afghanistan, making it harder for us to kill or capture Osama Bin Laden and others involved in the 9/11 attacks. Nearly seven years later, the Taliban has reemerged in southern Afghanistan while Al Qaeda has used the space provided by the Iraq war to regroup, train and plan for another attack on the United States. 2007 was the most violent year in Afghanistan since the invasion in 2001. The scale of our deployments in Iraq continues to set back our ability to finish the fight in Afghanistan, producing unacceptable strategic risks.

**A New Strategy Needed:** The Iraq war has lasted longer than World War I, World War II, and the Civil War. More than 4,000 Americans have died. More than 60,000 have been injured and wounded. The United States may spend \$2.7 trillion on this war and its aftermath, yet we are less safe around the globe and more divided at home. With determined ingenuity and at great personal cost, American troops have found the right tactics to contain the violence in Iraq, but we still have the wrong strategy to press Iraqis to take responsibility at home, and restore America's security and standing in the world.

**Barack Obama and Joe Biden's Plan**

### Judgment You Can Trust

In 2002, as the conventional thinking in Washington lined up with President Bush for war, Obama had the judgment and courage to speak out against going to war, and to warn of

“an occupation of undetermined length, with undetermined costs, and undetermined consequences.” He and Joe Biden are fully committed to ending the war in Iraq.

### A Responsible, Phased Withdrawal

Barack Obama and Joe Biden believe we must be as careful getting out of Iraq as we were careless getting in. Immediately upon taking office, Obama will give his Secretary of Defense and military commanders a new mission in Iraq: ending the war. The removal of our troops will be responsible and phased, directed by military commanders on the ground and done in consultation with the Iraqi government. Military experts believe we can safely redeploy combat brigades from Iraq at a pace of 1 to 2 brigades a month that would remove them in 16 months. That would be the summer of 2010 – more than 7 years after the war began.

Under the Obama-Biden plan, a residual force will remain in Iraq and in the region to conduct targeted counter-terrorism missions against al Qaeda in Iraq and to protect American diplomatic and civilian personnel. They will not build permanent bases in Iraq, but will continue efforts to train and support the Iraqi security forces as long as Iraqi leaders move toward political reconciliation and away from sectarianism.

### Encouraging Political Accommodation

Barack Obama and Joe Biden believe that the U.S. must apply pressure on the Iraqi government to work toward real political accommodation. There is no military solution to Iraq’s political differences, but the Bush Administration’s blank check approach has failed to press Iraq’s leaders to take responsibility for their future or to substantially spend their oil revenues on their own reconstruction.

Obama and Biden's plan will help create lasting stability in Iraq. A phased withdrawal will encourage Iraqis to take the lead in securing their own country and making political compromises, while the responsible pace of redeployment called for by the Obama-Biden plan offers more than enough time for Iraqi leaders to get their own house in order. As our forces redeploy, Obama and Biden will make sure we engage representatives from all levels of Iraqi society—in and out of government—to forge compromises on oil revenue sharing, the equitable provision of services, federalism, the status of disputed territories, new elections, aid to displaced Iraqis, and the reform of Iraqi security forces.

### Surging Diplomacy

Barack Obama and Joe Biden will launch an aggressive diplomatic effort to reach a comprehensive compact on the stability of Iraq and the region. This effort will include all of Iraq’s neighbors—including Iran and Syria, as suggested by the bi-partisan The Iraq Study Group Report. This compact will aim to secure Iraq’s borders; keep neighboring countries from meddling inside Iraq; isolate al Qaeda; support reconciliation among Iraq’s sectarian groups; and provide financial support for Iraq’s reconstruction and development.

## Preventing Humanitarian Crisis

Barack Obama and Joe Biden believe that America has both a moral obligation and a responsibility for security that demands we confront Iraq's humanitarian crisis—more than five million Iraqis are refugees or are displaced inside their own country. Obama and Biden will form an international working group to address this crisis. They will provide at least \$2 billion to expand services to Iraqi refugees in neighboring countries, and ensure that Iraqis inside their own country can find sanctuary. Obama and Biden will also work with Iraqi authorities and the international community to hold the perpetrators of potential war crimes, crimes against humanity, and genocide accountable. They will reserve the right to intervene militarily, with our international partners, to suppress potential genocidal violence within Iraq.

## The Status-of-Forces-Agreement

Obama and Biden believe any Status of Forces Agreement, or any strategic framework agreement, should be negotiated in the context of a broader commitment by the U.S. to begin withdrawing its troops and forswearing permanent bases. Obama and Biden also believe that any security accord must be subject to Congressional approval. It is unacceptable that the Iraqi government will present the agreement to the Iraqi parliament for approval—yet the Bush administration will not do the same with the U.S. Congress. The Bush administration must submit the agreement to Congress or allow the next administration to negotiate an agreement that has bipartisan support here at home and makes absolutely clear that the U.S. will not maintain permanent bases in Iraq.

## Plan to Combat Poverty

“I’m in this race for the same reason that I fought for jobs for the jobless and hope for the hopeless on the streets of Chicago; for the same reason I fought for justice and equality as a civil rights lawyer; for the same reason that I fought for Illinois families for over a decade... That’s why I’m running, Democrats — to keep the American Dream alive for those who still hunger for opportunity, who still thirst for equality.”

— Barack Obama, Speech in Des Moines, IA, November 10, 2007

### The Problem

**Poverty Rising:** There are over 37 million poor Americans. Most Americans living in poverty work, but still cannot afford to make ends meet.

**Minimum Wage is Not Enough:** Even when a parent works full-time earning minimum wage and EITC and food stamps are factored into their income, families are still \$1,550 below the federal poverty line because of the flat-lined minimum wage.

### Barack Obama and Joe Biden’s Plan

#### Expand Access to Jobs

- \* **Help Americans Grab a Hold of and Climb the Job Ladder:** Obama and Biden will invest \$1 billion over five years in transitional jobs and career pathway programs that implement proven methods of helping low-income Americans succeed in the workforce.

- \* **Create a Green Jobs Corps:** Obama and Biden will create a program to directly engage disadvantaged youth in energy efficiency opportunities to strengthen their communities, while also providing them with practical skills in this important high-growth career field.

- \* **Improve Transportation Access to Jobs:** As president, Obama will work to ensure that low-income Americans have transportation access to jobs. Obama will double funding for the federal Jobs Access and Reverse Commute program to ensure that additional federal public transportation dollars flow to the highest-need communities and that urban planning initiatives take this aspect of transportation policy into account.

- \* **Reduce Crime Recidivism by Providing Ex-Offender Supports:** Obama and Biden will work to ensure that ex-offenders have access to job training, substance abuse and mental health counseling, and employment opportunities. Obama and Biden will also create a prison-to-work incentive program and reduce barriers to employment.

#### Make Work Pay for All Americans

- \* **Expand the Earned Income Tax Credit:** Obama and Biden will increase the number of working parents eligible for EITC benefits, increase the benefits available to parents who support their children through child support payments, increase benefits for families with three or more children, and reduce the EITC marriage penalty, which hurts low-income families.

- \* **Raise the Minimum Wage to \$9.50 an Hour by 2011:** Barack Obama and Joe Biden

believe that people who work full time should not live in poverty. Even though the minimum wage will rise to \$7.25 an hour by 2009, the minimum wage's real purchasing power will still be below what it was in 1968. As president, Obama will further raise the minimum wage to \$9.50 an hour by 2011, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing - things so many people take for granted.

\* **Provide Tax Relief:** Obama and Biden will provide all low and middle-income workers a \$500 Making Work Pay tax credit to offset the payroll tax those workers pay in every paycheck. Obama and Biden will also eliminate taxes for seniors making under \$50,000 per year.

### Strengthen Families

\* **Promote Responsible Fatherhood:** Obama will sign into law his Responsible Fatherhood and Healthy Families Act to remove some of the government penalties on married families, crack down on men avoiding child support payments, and ensure that payments go to families instead of state bureaucracies.

\* **Support Parents with Young Children:** Obama and Biden will expand the highly-successful Nurse-Family Partnership to all 570,000 low-income, first-time mothers each year. The Nurse-Family Partnership provides home visits by trained registered nurses to low-income expectant mothers and their families.

\* **Expand Paid Sick Days:** Today, three-out-of-four low-wage workers have no paid sick days. Obama and Biden support guaranteeing workers seven paid sick days per year.

### Increase the Supply of Affordable Housing

\* **Supports Affordable Housing Trust Fund:** Obama has supported efforts to create an Affordable Housing Trust Fund to develop affordable housing in mixed-income neighborhoods.

\* **Fully Fund the Community Development Block Grant:** Obama and Biden will fully fund the Community Development Block Grant program and engage with urban leaders across the country to increase resources to the highest-need Americans.

### Tackle Concentrated Poverty

\* **Establish 20 Promise Neighborhoods:** Obama and Biden will create 20 Promise Neighborhoods in areas that have high levels of poverty and crime and low levels of student academic achievement in cities across the nation. The Promise Neighborhoods will be modeled after the Harlem Children's Zone, which provides a full network of services, including early childhood education, youth violence prevention efforts and after-school activities, to an entire neighborhood from birth to college.

\* **Ensure Community-Based Investment Resources in Every Urban Community:** Obama and Biden will work with community and business leaders to identify and address the unique economic development barriers of every major metropolitan area. Obama and Biden will provide additional resources to the federal Community Development Financial

Institution Fund, the Small Business Administration and other federal agencies, especially to their local branch offices, to address community needs.

\* Invest in Rural Areas: Obama and Biden will invest in rural small businesses and fight to expand high-speed Internet access. They will improve rural schools and attract more doctors to rural areas. And they will implement a bold climate change and energy independence plan that will revitalize rural America through new investments in renewable energy production, including wind, solar and biofuel investments.

## Rural

### The Problem

Family farmers are being squeezed: Farm consolidation has made it harder for mid-size family farmers to get fair prices for their products and compete on the open market.

Rural communities are often left behind: Rural communities often struggle to attract capital because of lack of infrastructure and remote distances. There is less access to quality doctors, and schools have trouble recruiting teachers.

Barack Obama and Joe Biden's Plan

### Ensure Economic Opportunity For Family Farmers

- \* **Strong Safety Net for Family Farmers:** Obama and Biden will fight for farm programs that provide family farmers with stability and predictability. They will implement a \$250,000 payment limitation so that we help family farmers — not large corporate agribusiness. They will close the loopholes that allow mega farms to get around the limits by subdividing their operations into multiple paper corporations.

- \* **Prevent Anticompetitive Behavior Against Family Farms:** Obama is a strong supporter of a packer ban. When meatpackers own livestock they can manipulate prices and discriminate against independent farmers. Obama and Biden will strengthen anti-monopoly laws and strengthen producer protections to ensure independent farmers have fair access to markets, control over their production decisions, and transparency in prices.

- \* **Regulate CAFOs:** Obama's Environmental Protection Agency will strictly regulate pollution from large CAFOs, with fines for those that violate tough standards. Obama also supports meaningful local control.

- \* **Establish Country of Origin Labeling:** Obama supports immediate implementation of the Country of Origin Labeling law so that American producers can distinguish their products from imported ones.

- \* **Encourage Organic and Local Agriculture:** Obama and Biden will help organic farmers afford to certify their crops and reform crop insurance to not penalize organic farmers. They also will promote regional food systems.

- \* **Encourage Young People to Become Farmers:** Obama and Biden will establish a new program to identify and train the next generation of farmers. They will also provide tax incentives to make it easier for new farmers to afford their first farm.

- \* **Partner with Landowners to Conserve Private Lands:** Obama and Biden will increase incentives for farmers and private landowners to conduct sustainable agriculture and protect wetlands, grasslands, and forests.

### Support Rural Economic Development

- \* **Support Small Business Development:** Obama and Biden will provide capital for farmers to create value-added enterprises, like cooperative marketing initiatives and farmer-owned processing plants. They also will establish a small business and micro-enterprise initiative for rural America.

\* Connect Rural America: Barack Obama and Joe Biden will ensure that rural Americans have access to a modern communications infrastructure. They will modernize an FCC program that supports rural phone service so that it promotes affordable broadband coverage across rural America as well.

\* Promote Leadership in Renewable Energy: Obama and Biden will ensure that our rural areas continue their leadership in the renewable fuels movement. This will transform the economy, especially in rural America, which is poised to produce and refine more American biofuels and provide more wind power than ever before, and create millions of new jobs across the country.

### Improve Rural Quality Of Life

\* Combat Methamphetamine: Methamphetamine use has increased 156 percent nationwide since 1996. Obama has a long record of fighting the meth epidemic. As President, he and Joe Biden will continue the fight to rid our communities of meth and offer support to help addicts heal.

\* Improve Health Care: Rural health care providers often get less money from Medicare and Medicaid for the very same procedure performed in urban areas. Obama and Biden will work to ensure a more equitable Medicare and Medicaid reimbursement structure. They will attract providers to rural America by creating a loan forgiveness program for doctors and nurses who work in underserved rural areas. They support increasing rural access to care by promoting health information technologies like telemedicine.

\* Improve Rural Education: Obama and Biden will provide incentives for talented individuals to enter the teaching profession, including increased pay for teachers who work in rural areas. Obama and Biden will create a Rural Revitalization Program to attract and retain young people to rural America. Obama and Biden will increase research and educational funding for Land Grant colleges.

\* Upgrade Rural Infrastructure: Obama and Biden will invest in the core infrastructure, roads, bridges, locks, dams, water systems and essential air service that rural communities need.

## **Barack Obama and Joe Biden's Plan for Universal Voluntary Public Service**

“Your own story and the American story are not separate — they are shared. And they will both be enriched if we stand up together, and answer a new call to service to meet the challenges of our new century ... I won't just ask for your vote as a candidate; I will ask for your service and your active citizenship when I am president of the United States. This will not be a call issued in one speech or program; this will be a cause of my presidency.”

— Barack Obama, Speech in Mt. Vernon, Iowa, December 5, 2007

### The Problem

**Americans Not Asked to Serve After 9/11:** President Bush squandered an opportunity to mobilize the American people following 9/11 when he asked Americans only to go shopping.

**Insufficient Federal Support for Service:** While more than 500,000 people have served in AmeriCorps, the program turns away tens of thousands of applicants a year because of limited funding.

**Need for More R&D in Nonprofit Sector:** Research and development in the nonprofit sector is limited and there is a disconnect between charitable foundations that can fund innovation and the organizations on the ground that can test new concepts and bring them to scale.  
Barack Obama and Joe Biden's Plan

### Enable All Americans to Serve to Meet the Nation's Challenges

\* **Expand Corporation for National and Community Service:** Obama and Biden will expand AmeriCorps from 75,000 slots today to 250,000 and they will focus this expansion on addressing the great challenges facing the nation. They will establish a Classroom Corps to help teachers and students, with a priority placed on underserved schools; a Health Corps to improve public health outreach; a Clean Energy Corps to conduct weatherization and renewable energy projects; a Veterans Corps to assist veterans at hospitals, nursing homes and homeless shelters; and a Homeland Security Corps to help communities plan, prepare for and respond to emergencies.

\* **Engage Retiring Americans in Service on a Large Scale:** Older Americans have a wide range of skills and knowledge to contribute. Obama and Biden will expand and improve programs that connect individuals over the age of 55 to quality volunteer opportunities.

\* **Expand the Peace Corps:** Obama and Biden will double the Peace Corps to 16,000 by 2011. They will work with the leaders of other countries to build an international network of overseas volunteers so that Americans work side-by-side with volunteers from other countries.

\* **Show the World the Best Face of America:** Obama and Biden will set up an America's Voice Initiative to send Americans who are fluent speakers of local languages to expand our public diplomacy. They also will extend opportunities for older individuals such as teachers, engineers, and doctors to serve overseas.

## Integrate Service into Learning

\* **Expand Service-Learning in Our Nation's Schools:** Obama and Biden will set a goal that all middle and high school students do 50 hours of community service a year. They will develop national guidelines for service-learning and will give schools better tools both to develop programs and to document student experience. **Green Job Corps:** Obama and Biden will create an energy-focused youth jobs program to provide disadvantaged youth with service opportunities weatherizing buildings and getting practical experience in fast-growing career fields.

\* **Expand YouthBuild Program:** Obama and Biden will expand the YouthBuild program, which gives disadvantaged young people the chance to complete their high school education, learn valuable skills and build affordable housing in their communities. They will grow the program so that 50,000 low-income young people a year a chance to learn construction job skills and complete high school.

\* **Require 100 Hours of Service in College:** Obama and Biden will establish a new American Opportunity Tax Credit that is worth \$4,000 a year in exchange for 100 hours of public service a year.

\* **Promote College Serve-Study:** Obama and Biden will ensure that at least 25 percent of College Work-Study funds are used to support public service opportunities instead of jobs in dining halls and libraries.

## Invest in the Nonprofit Sector

\* **Social Investment Fund Network:** Obama and Biden will create a Social Investment Fund Network to use federal seed money to leverage private sector funding to improve local innovation, test the impact of new ideas and expand successful programs to scale.

\* **Social Entrepreneurship Agency for Nonprofits:** Barack Obama and Joe Biden will create an agency within the Corporation for National and Community Service dedicated to building the capacity and effectiveness of the nonprofit sector.

## Protect Social Security

Obama and Biden are committed to ensuring Social Security is solvent and viable for the American people, now and in the future. Obama and Biden will be honest with the American people about the long-term solvency of Social Security and the ways we can address the shortfall. Obama and Biden will protect Social Security benefits for current and future beneficiaries alike. And they do not believe it is necessary or fair to hardworking seniors to raise the retirement age. Obama and Biden are strongly opposed to privatizing Social Security. As part of a bipartisan plan that would be phased in over many years, they will ask those making over \$250,000 to contribute a bit more to Social Security to keep it sound.

Obama does not support uncapping the full payroll tax of 12.4 percent rate. Instead, he and Joe Biden are considering plans that will ask those making over \$250,000 to pay in the range of 2 to 4 percent more in total (combined employer and employee).

### Strengthen Retirement Savings

\* **Reform Corporate Bankruptcy Laws to Protect Workers and Retirees:** Current bankruptcy laws protect banks before workers. Obama and Biden will protect pensions by putting promises to workers higher on the list of debts that companies cannot shed; ensuring that the bankruptcy courts do not demand more sacrifice from workers than executives; telling companies that they cannot issue executive bonuses while cutting worker pensions; increasing the amount of unpaid wages and benefits workers can claim in court; and limiting the circumstances under which retiree benefits can be reduced.

\* **Require Full Disclosure of Company Pension Investments:** Obama and Biden will ensure that all employees who have company pensions receive detailed annual disclosures about their pension fund's investments. This will provide retirees important resources to make their pension fund more secure.

\* **Eliminate Income Taxes for Seniors Making Less Than \$50,000:** Obama and Biden will eliminate all income taxation of seniors making less than \$50,000 per year. This will provide an immediate tax cut averaging \$1,400 to 7 million seniors and relieve millions from the burden of filing tax returns.

\* **Create Automatic Workplace Pensions:** The Obama-Biden retirement security plan will automatically enroll workers in a workplace pension plan. Under their plan, employers who do not currently offer a retirement plan, will be required to enroll their employees in a direct-deposit IRA account that is compatible to existing direct-deposit payroll systems. Employees may opt-out if they choose. Experts estimate that this program will increase the savings participation rate for low and middle-income workers from its current 15 percent level to around 80 percent.

\* **Expand Retirement Savings Incentives for Working Families:** Obama and Biden will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. Their plan will match 50 percent of the first \$1,000 of savings for families that earn less than \$75,000. The savings match will be automatically deposited into designated personal accounts. Over 80 percent of these savings incentives will go to new savers.

\* **Prevent Age Discrimination:** Obama and Biden will fight job discrimination for aging employees by strengthening the Age Discrimination in Employment Act and empowering the Equal Employment Opportunity Commission to prevent all forms of discrimination.

## Affordable Health Care

\* **Provide Cheaper Prescription Drugs:** Our seniors pay the highest prices in the world for brand-name drugs. To lower drug costs, Obama and Biden will allow the federal government to negotiate for lower drug prices for the Medicare program, just as it does to lower prices for our veterans. They also support allowing seniors to import safe prescription drugs from overseas, and will prevent pharmaceutical companies from blocking cheap and safe generic drugs from the market.

\* **Protect and Strengthen Medicare:** Obama and Biden are committed to the long-term strength of the Medicare program. They will reduce waste in the Medicare system, including eliminating subsidies to the private insurance Medicare Advantage program, and tackle fundamental health care reform to improve the quality and efficiency of our healthcare system. They support closing the "doughnut hole" in the Medicare Part D prescription drug program.

\* **Provide Transparency to Medicare Prescription Drug Plans:** Many seniors are enrolled in Medicare prescription drug plans that are actually more expensive for them than other available plans. Obama and Biden will require companies to send Medicare beneficiaries a full list of the drugs and fees they paid the previous year to help seniors determine which plans can better reduce their out-of-pocket costs and improve their health.

\* **Strengthen Long-Term Care Options:** As president, Obama will work to give seniors choices about their care, consistent with their needs, and not biased towards institutional care. He will work to reform the financing of long term care to protect seniors and families. He will work to improve the quality of elder care, including by training more nurses and health care workers.

## Protect and Honor Seniors

\* **Ensure Heating Assistance:** Obama and Biden will increase funding for the Low Income Home Energy Assistance Program (LIHEAP) which helps low-income citizens — many of them seniors — pay their winter heating and summer cooling bills.

\* **Support Senior Volunteer Efforts:** Retired Americans have a wide range of skills and knowledge to contribute to local and national public service efforts. Obama and Biden will engage more interested seniors into public service opportunities by expanding and improving programs like Senior Corps to connect seniors with quality volunteer opportunities.

## Taxes

Barack Obama's tax plan delivers broad-based tax relief to middle class families and cuts taxes for small businesses and companies that create jobs in America, while restoring fairness to our tax code and returning to fiscal responsibility. Coupled with Obama's commitment to invest in key areas like health, clean energy, innovation and education, his tax plan will help restore bottom-up economic growth that helps create good jobs in America and empowers all families achieve the American dream.

Obama's Comprehensive Tax Policy Plan for America will:

- \* Cut taxes for 95 percent of workers and their families with a tax cut of \$500 for workers or \$1,000 for working couples.

- \* Provide generous tax cuts for low- and middle-income seniors, homeowners, the uninsured, and families sending a child to college or looking to save and accumulate wealth.

- \* Eliminate capital gains taxes for small businesses, cut corporate taxes for firms that invest and create jobs in the United States, and provide tax credits to reduce the cost of healthcare and to reward investments in innovation.

- \* Dramatically simplify taxes by consolidating existing tax credits, eliminating the need for millions of senior citizens to file tax forms, and enabling as many as 40 million middle-class Americans to do their own taxes in less than five minutes without an accountant.

Under the Obama Plan:

- \* Middle class families will see their taxes cut – and no family making less than \$250,000 will see their taxes increase. The typical middle class family will receive well over \$1,000 in tax relief under the Obama plan, and will pay tax rates that are 20% lower than they faced under President Reagan. According to the Tax Policy Center, the Obama plan provides three times as much tax relief for middle class families as the McCain plan.

- \* Families making more than \$250,000 will pay either the same or lower tax rates than they paid in the 1990s. Obama will ask the wealthiest 2% of families to give back a portion of the tax cuts they have received over the past eight years to ensure we are restoring fairness and returning to fiscal responsibility. But no family will pay higher tax rates than they would have paid in the 1990s. In fact, dividend rates would be 39 percent lower than what President Bush proposed in his 2001 tax cut.

- \* Obama's plan will cut taxes overall, reducing revenues to below the levels that prevailed under Ronald Reagan (less than 18.2 percent of GDP). The Obama tax plan is a net tax cut – his tax relief for middle class families is larger than the revenue raised by his tax changes for families over \$250,000. Coupled with his commitment to cut unnecessary spending, Obama will pay for this tax relief while bringing down the budget deficit.

### Impact of the Obama Tax Plan

WHO	TAX CUT
Married Couple Making \$75,000 with two children, one of whom is in college	\$3,700 [includes \$1,000 Making Work Pay; \$500 universal mortgage credit; and \$4,000 college credit net of current college credits]
Married Couple making \$90,000	\$1,000
Single Parent making \$40,000 with two young children and childcare expenses.	\$2,100 [includes \$500 making work pay; \$500 universal mortgage credit, and \$1,100 from Obama expansion of the child care tax credit]
70-Year Old Widow Making \$35,000	\$1,900

Source: Calculations based on IRS Statistics of Income. Tax savings is conservative; does not account for up to \$500 in savings from expanded Savers Credit and the \$2,500 in savings per family from the Obama healthcare plan

## Science, Technology and Innovation for a New Generation

“Let us be the generation that reshapes our economy to compete in the digital age. Let's set high standards for our schools and give them the resources they need to succeed. Let's recruit a new army of teachers, and give them better pay and more support in exchange for more accountability. Let's make college more affordable, and let's invest in scientific research, and let's lay down broadband lines through the heart of inner cities and rural towns all across America.”

— Barack Obama Presidential Announcement Speech in Springfield, IL 02/10/07

### The Problem

We need to connect citizens with each other to engage them more fully and directly in solving the problems that face us. We must use all available technologies and methods to open up the federal government, creating a new level of transparency to change the way business is conducted in Washington and giving Americans the chance to participate in government deliberations and decision-making in ways that were not possible only a few years ago.

America risks being left behind in the global economy: Revolutionary advances in information technology, biotechnology, nanotechnology and other fields are reshaping the global economy. Without renewed efforts, the United States risks losing leadership in science, technology and innovation. As a share of the Gross Domestic Product, American federal investment in the physical sciences and engineering research has dropped by half since 1970.

Too many Americans are not prepared to participate in a 21st century economy: A recent international study found that U.S. students perform lower on scientific assessments than students in 16 other economically developed nations, and lower than 20 economically developed nations in math performance. Only one-third of middle class physical science teachers are qualified to teach in that subject, and only one-half of middle school math sciences have educational background in that subject area.

Barack Obama and Joe Biden's Plan

Ensure the Full and Free Exchange of Ideas through an Open Internet and Diverse Media Outlets

- \* Protect the Openness of the Internet: A key reason the Internet has been such a success is because it is the most open network in history. It needs to stay that way. Barack Obama strongly supports the principle of network neutrality to preserve the benefits of open competition on the Internet.

- \* Encourage Diversity in Media Ownership: Barack Obama believes that the nation's rules ensuring diversity of media ownership are critical to the public interest. Unfortunately, over the past several years, the Federal Communications Commission has promoted the concept of consolidation over diversity. As president, Obama will encourage diversity in the

ownership of broadcast media, promote the development of new media outlets for expression of diverse viewpoints, and clarify the public interest obligations of broadcasters who occupy the nation's spectrum.

\* **Protect Our Children While Preserving the First Amendment:** We live in the most information-abundant age in history and the people who develop the skills to utilize its benefits are the people who will succeed in the 21st century. Obama values our First Amendment freedoms and our right to artistic expression and does not view regulation as the answer to these concerns. An Obama administration will give parents the tools and information they need to control what their children see on television and the Internet in ways fully consistent with the First Amendment. To further protect children online, Obama and Biden support tough penalties, increased enforcement resources and forensic tools for law enforcement, and collaboration between law enforcement and the private sector to identify and prosecute people who abuse the Internet to try to exploit children.

\* **Safeguard our Right to Privacy:** The open information platforms of the 21st century can also tempt institutions to violate the privacy of citizens. As president, Barack Obama will strengthen privacy protections for the digital age and will harness the power of technology to hold government and business accountable for violations of personal privacy.

### Create a Transparent and Connected Democracy

\* **Open Up Government to its Citizens:** The Bush Administration has been one of the most secretive, closed administrations in American history. Our nation's progress has been stifled by a system corrupted by millions of lobbying dollars contributed to political campaigns, the revolving door between government and industry, and privileged access to inside information—all of which have led to policies that favor the few against the public interest. An Obama presidency will use cutting-edge technologies to reverse this dynamic, creating a new level of transparency, accountability and participation for America's citizens.

\* **Bring Government into the 21st Century:** Barack Obama and Joe Biden will use technology to reform government and improve the exchange of information between the federal government and citizens while ensuring the security of our networks. Obama and Biden believe in the American people and in their intelligence, expertise, and ability and willingness to give and to give back to make government work better. Obama will appoint the nation's first Chief Technology Officer (CTO) to ensure that our government and all its agencies have the right infrastructure, policies and services for the 21st century. The CTO will ensure the safety of our networks and will lead an interagency effort, working with chief technology and chief information officers of each of the federal agencies, to ensure that they use best-in-class technologies and share best practices.

### Deploy a Modern Communications Infrastructure

\* **Deploy Next-Generation Broadband:** Barack Obama believes that America should lead the world in broadband penetration and Internet access. As a country, we have ensured that every American has access to telephone service and electricity, regardless of economic status, and Obama will do likewise for broadband Internet access. Obama and Biden believe we can get true broadband to every community in America through a combination of reform of the Universal Service Fund, better use of the nation's wireless

spectrum, promotion of next-generation facilities, technologies and applications, and new tax and loan incentives.

## Improve America's Competitiveness

\* **Promote American Businesses Abroad:** Barack Obama and Joe Biden support a trade policy that ensures our goods and services are treated fairly in foreign markets. President Bush has failed to address the fact that China has engaged in ongoing currency manipulation that undercuts US exports; that China fails to enforce U.S. copyrights and trademarks and that some of our competitors create regulatory and tax barriers to the delivery and sale of technology goods and services abroad. Barack Obama will fight for fair treatment of our companies abroad.

\* **Invest in the Sciences:** Barack Obama and Joe Biden support doubling federal funding for basic research over ten years, changing the posture of our federal government from being one of the most anti-science administrations in American history to one that embraces science and technology. This will foster home-grown innovation, help ensure the competitiveness of US technology-based businesses, and ensure that 21st century jobs can and will grow in America.

\* **Invest in University-Based Research:** Barack Obama and Joe Biden strongly support expanding research initiatives at American colleges and universities. The U.S. faces a challenge in funding younger researchers. Obama and Biden will provide new research grants to the most outstanding early-career researchers in the country.

\* **Make the R&D Tax Credit Permanent:** Barack Obama wants investments in a skilled research and development workforce and technology infrastructure to be supported here in America so that American workers and communities will benefit. Obama and Biden want to make the Research and Development tax credit permanent so that firms can rely on it when making decisions to invest in domestic R&D over multi-year timeframes.

\* **Ensure Competitive Markets:** Barack Obama believes we need a business and regulatory landscape in which entrepreneurs and small businesses can thrive, start-ups can launch, and all enterprises can compete effectively while investors and consumers are protected against bad actors that cross the line. As president, Obama will reinvigorate antitrust enforcement, which is how we ensure that capitalism works for consumers.

\* **Protect American Intellectual Property Abroad:** The Motion Picture Association of America estimates that in 2005, more than nine of every 10 DVDs sold in China were illegal copies. The U.S. Trade Representative said 80 percent of all counterfeit products seized at U.S. borders still come from China. Barack Obama and Joe Biden will work to ensure intellectual property is protected in foreign markets, and promote greater cooperation on international standards that allow our technologies to compete everywhere.

\* **Protect American Intellectual Property at Home:** Intellectual property is to the digital age what physical goods were to the industrial age. Barack Obama believes we need to update and reform our copyright and patent systems to promote civic discourse, innovation and investment while ensuring that intellectual property owners are fairly treated.

\* **Reform the Patent System:** A system that produces timely, high-quality patents is essential for global competitiveness in the 21st century. By improving predictability and clarity in our patent system, we will help foster an environment that encourages innovation. Giving the Patent and Trademark Office (PTO) the resources to improve patent quality and

opening up the patent process to citizen review will reduce the uncertainty and wasteful litigation that is currently a significant drag on innovation. As president, Barack Obama will ensure that our patent laws protect legitimate rights while not stifling innovation and collaboration.

\* Restore Scientific Integrity to the White House: Good policy in Washington depends on sound advice from the nation's scientists and engineers and decision-making based on the needs of all Americans. Obama and Biden will restore the basic principle that government decisions should be based on the best-available, scientifically-valid evidence and not on the ideological predispositions of agency officials or political appointees.

#### Prepare All our Children for the 21st century economy

\* Make Math and Science Education a National Priority: Obama and Biden will recruit math and science degree graduates to the teaching profession and will support efforts to help these teachers learn from professionals in the field. They will also work to ensure that all children have access to a strong science curriculum at all grade levels.

\* Improve and Prioritize Science Assessments: Science assessments need to do more than test facts. They need to measure a student's higher order thinking skills including inference, logic, data analysis, interpretation, forming questions and communication. Barack Obama and Joe Biden will work with governors and educators to ensure that state assessments measure these skills.

\* Address the Dropout Crisis: Obama and Biden will address the dropout crisis by passing his legislation to provide funding to school districts to invest in intervention strategies in middle school - strategies such as personal academic plans, teaching teams, parent involvement, mentoring, intensive reading and math instruction, and extended learning time.

\* Pinpoint College Aid for Math and Science Students: In 2007, Barack Obama introduced the National STEM Scholarship Database Act, which would launch an innovative online database to coordinate information on financial aid opportunities available in science and technology fields through the federal government and public or private resources. Access to this information is especially crucial for first generation college students who might otherwise receive limited guidance in how to successfully pursue, and finance, a degree in science or technology.

\* Increase Science and Math Graduates: Obama and Biden will improve science and math education in K through 12, to prepare more students for these studies in college. They will work to increase our number of science and engineering graduates and encourage undergraduates studying math and science to pursue graduate studies. They will also work to increase the representation of minorities and women in the science and technology pipeline, tapping the diversity of America to meet the increasing demand for a skilled workforce. The challenges of the 21st century can only be met by combining many skills from people with many backgrounds. America's diversity is a clear competitive advantage if we use it.

#### Prepare Adults for a Changing Economy

\* Lifelong Retraining: Obama and Biden will reauthorize the Workforce Investment Act,

and increase resources for community colleges and lifelong learning initiatives to ensure our citizens can continue to gain new skills throughout their lifetimes. Obama and Biden will also modernize and expand the existing system of trade adjustment assistance to include workers hurt by changing trade patterns. They will also create flexible education accounts that workers can use to retrain. And they will expand and fully fund apprenticeship programs to help workers get credentials and skills in crafts that reward that investment with a middle class income and benefits.

\* **Build a Reliable Safety Net:** Obama and Biden will work, through their proposals on portable health care and retirement savings accounts and expanding unemployment insurance, for programs that will help Americans facing job transitions in a fierce global economy.

## Employ Science, Technology and Innovation to Solve Our Nation's Most Pressing Problems

The 21st century tools of technology and telecommunications have unleashed the forces of globalization on a previously unimagined scale. They have "flattened" communications and labor markets and have contributed to a period of unprecedented innovation, making us more productive, connected global citizens. By maximizing the power of technology, we can strengthen the quality and affordability of our health care, advance climate-friendly energy development and deployment, improve education throughout the country, and ensure that America remains the world's leader in technology.

\* **Lower Health Care Costs by Investing in Electronic Information Technology Systems:** A key feature of Barack Obama and Joe Biden's health care plan is the use of health information technology to lower the cost of health care. Most medical records are still stored on paper, which makes them difficult to use to coordinate care, measure quality, or reduce medical errors. Processing paper claims also costs twice as much as processing electronic claims. Barack Obama and Joe Biden will invest \$10 billion a year over the next five years to move the U.S. health care system to broad adoption of standards-based electronic health information systems, including electronic health records.

\* **Invest in Climate-Friendly Energy Development and Deployment:** Barack Obama knows that we need to rely on technology to help solve the critical energy and environmental problems facing this country. As laid out in their energy policy, Barack Obama and Joe Biden will invest \$150 billion over the next ten years to enable American engineers, scientists and entrepreneurs to advance the next generation of biofuels and fuel infrastructure, accelerate the commercialization of plug-in hybrids, promote development of commercial-scale renewable energy, and begin the transition to a new digital electricity grid. This investment will transform the economy and create 5 million new jobs.

\* **Modernize Public Safety Networks:** Barack Obama is committed to improving the information and communications technology used to support public safety from the antiquated 1970s and 1980s-based technology currently used by agencies around the country to a modern system that will enable us to respond to emergencies and natural disasters such as Hurricane Katrina. Obama and Biden will implement policies to:

- o Spur the development and deployment of new technologies to promote interoperability, broadband access, and more effective communications among first

responders and emergency response systems.

- o Advance the Biomedical Research Field: As a result of biomedical research the prevention, early detection and treatment of diseases such as cancer and heart disease is better today than any other time in history. Obama strongly supports investments in biomedical research, as well as medical education and training in health-related fields. As president, Obama will strengthen funding for biomedical research, and better improve the efficiency of that research by improving coordination both within government and across government/private/non-profit partnerships. An Obama administration will ensure that we translate scientific progress into improved approaches to disease prevention, early detection and therapy that is available for all Americans.

- o Advance Stem Cell Research: Despite recent advances pointing to alternatives like adult stem cell and cord blood, embryonic stem cells remain unmatched in their potential for treatment of a wide variety of diseases and health conditions. Barack Obama has been a long-term supporter of increased stem cell research. He introduced legislation while a member of the Illinois Senate that would allow embryonic stem cell research in Illinois. Obama has cosponsored legislation to allow greater federal government funding on a wider array of stem cell lines. Obama believes we need high ethical standards that allow for research on stem cells derived from embryos produced for in vitro fertilization, embryos that would otherwise be needlessly destroyed.

## Plan to Stimulate Urban Prosperity

“Americans work harder than the people of any other wealthy nation. We are willing to tolerate more economic instability and are willing to take more personal risks to get ahead. But we can only compete if our government makes the investments that give us a fighting chance – and if we know our families have some net beneath which they cannot fall.”

— Barack Obama, "The Audacity of Hope"

### The Problem

**Failing Commitment to America's Economic Centers:** Today, government programs aimed at strengthening metropolitan areas are spread across the federal government with insufficient coordination or strategy. Worse, many federal programs inadvertently undermine cities and regions by encouraging inefficient and costly patterns of development and local competition.

Barack Obama and Joe Biden's Plan

### Strengthen Federal Commitment to our Cities

\* **Create a White House Office on Urban Policy:** Obama and Biden will create a White House Office of Urban Policy to develop a strategy for metropolitan America and to ensure that all federal dollars targeted to urban areas are effectively spent on the highest-impact programs. The Director of Urban Policy will report directly to the president and coordinate all federal urban programs.

\* **Fully Fund the Community Development Block Grant:** In the long run, regions are only as strong as their people and neighborhoods. The Community Development Block Grant (CDBG) program is an important program that provides housing and creating jobs primarily for low- and moderate-income people and places. Barack Obama has fought against Bush Administration cuts to the CDBG program and, as president, he will restore funding for the CDBG program.

\* **Do No Harm:** Barack Obama and Joe Biden do not support imposing unfunded mandates on states and localities. They strongly support providing necessary funding for programs such as No Child Left Behind.

### Stimulate Economic Prosperity in our Metropolitan Regions

\* **Support Regional Innovation Clusters:** Thriving innovation clusters across the country like the North Carolina Research Triangle Park and Nashville's thriving entertainment cluster prove that local stakeholders can successfully come together and help reshape their local economies. Barack Obama and Joe Biden will create a federal program to support "innovation clusters" - regional centers of innovation and next-generation industries. This innovation clusters program will provide \$200 million in planning and matching grants for regional business, government and university leaders to collaborate on leveraging a region's existing assets - from transportation infrastructure to universities - to enhance long-term regional growth.

\* **Support Job Creation:** The federal government has a role to play to ensure that every American is able to work at his or her highest capacity. Barack Obama and Joe Biden will double federal funding for basic research, expand the deployment of broadband technology and make the research and development tax credit permanent so that businesses can invest in innovation and create high-paying, secure jobs.

\* **Enhance Workforce Training:** Obama and Biden will make long-term investments in education, language training, and workforce development so that Americans can leverage our strengths – our ingenuity and entrepreneurialism – to create new high-wage jobs and prosper in a global economy. A critical part of this process is ensuring that we reauthorize the Workforce Investment Act (WIA) and ensure that it strengthens federal investments needed for success in the 21st Century.

\* **Increase Access to Capital for Underserved Businesses:** Barack Obama and Joe Biden will strengthen Small Business Administration programs that provide capital to women and minority-owned businesses, support outreach programs that help business owners apply for loans, and work to encourage the growth and capacity of these firms. They will also strengthen Community Development Financial Institutions (CDFIs), which are engaged in innovative methods to provide capital to urban businesses.

\* **Create a National Network of Public-Private Business Incubators:** Barack Obama and Joe Biden will support entrepreneurship and spur job growth by creating a national network of public-private business incubators, which facilitate the critical work of entrepreneurs in creating start-up companies. They will invest \$250 million per year to increase the number and size of incubators in urban communities throughout the country.

\* **Convert our Manufacturing Centers into Clean Technology Leaders:** America boasts the highest-skilled manufacturing workforce in the world and advanced manufacturing facilities that have powered economic growth in America for decades. Barack Obama and Joe Biden believe that America is at a competitive advantage when it comes to building the high-demand technologies of the future, and they will help nurture America's success in clean technology manufacturing by establishing a federal investment program to help manufacturing centers modernize.

\* **Strengthen Core Infrastructure:** Barack Obama and Joe Biden will make strengthening our transportation systems, including our roads and bridges, a top priority. As part of this effort, Obama and Biden will create a National Infrastructure Reinvestment Bank to expand and enhance, not supplant, existing federal transportation investments. These projects will create up to two million new direct and indirect jobs per year and stimulate approximately \$35 billion per year in new economic activity.

\* **Improve Access to Jobs:** America's families and businesses depend upon workers having reasonable access to their places of employment. Barack Obama and Joe Biden will double the federal Jobs Access and Reverse Commute (JARC) program to ensure that additional federal public transportation dollars flow to the highest-need communities and that urban planning initiatives take this aspect of transportation policy into account. The Obama-Biden urban agenda will also help facilitate the creation of new jobs in underserved economic areas, so more low-income urban residents can find employment within their home communities.

\* **Invest in a Skilled Clean Technologies Workforce:** Obama and Biden will increase funding for federal workforce training programs and direct these programs to incorporate green technologies training, such as advanced manufacturing and weatherization training,

into their efforts to help Americans find and retain stable jobs. Obama and Biden will also create an energy-focused youth jobs program to invest in disconnected and disadvantaged youth.

## HOUSING

\* Lower People's Interest Payments by Creating a New Mortgage Interest Tax Credit: Many middle class Americans do not receive the existing mortgage interest tax deduction because they do not itemize their taxes. Obama and Biden will ensure that middle-class Americans get the financial assistance they need to purchase or keep their own home by creating a 10 percent universal mortgage credit that gives tax relief to 10 million Americans who have a home mortgage.

\* Increase the Supply of Affordable Housing throughout Metropolitan Regions: Communities prosper when all families have access to affordable housing. Barack Obama and Joe Biden supported efforts to create an Affordable Housing Trust Fund to create thousands of new units of affordable housing every year. Barack Obama and Joe Biden will also restore cuts to public housing operating subsidies, and ensure that all Department of Housing and Urban Development (HUD) programs are restored to their original purpose.

## POVERTY

\* Establish 'Promise Neighborhoods' for Areas of Concentrated Poverty: Successful strategies to address concentrated, intergenerational poverty are comprehensive in nature and address the full range of obstacles that stand in the way of poor children. One highly-acclaimed model is the Harlem Children's Zone in New York City, which provides a full network of services to an entire neighborhood from birth to college. Obama and Biden will create 20 Promise Neighborhoods in cities that have high levels of poverty and crime and low levels of student academic achievement.

\* Increase the Minimum Wage: As president, Obama will raise the minimum wage to \$9.50 an hour by 2011 and index it to inflation so full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing – things so many people take for granted.

\* Expand the Earned Income Tax Credit: In the Illinois State Senate, Obama led the successful effort to create the \$100 million Illinois Earned Income Tax Credit (EITC). As president, Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to noncustodial parents who support their children through child support payments, increasing the benefit for families with three or more children, and reducing the EITC marriage penalty which hurts low-income families.

\* Help Low-Income Workers Enter the Job Market: As president, Obama will invest \$1 billion over five years in transitional jobs and career pathways programs that implement proven methods of helping low-income Americans succeed in the workforce. This investment will be coupled with other measures to encourage the private sector and state and local governments to increase their support of these effective employment programs.

## STRENGTHEN LIVABILITY OF CITIES

\* **Build More Livable and Sustainable Communities:** Our communities will better serve all of their residents if we are able to leave our cars, to walk, bicycle and access other transportation alternatives. As president, Barack Obama will re-evaluate the transportation funding process to ensure that smart growth considerations are taken into account.

\* **Control Superfund Sites and Data:** As president, Obama will restore the strength of the Superfund program by requiring polluters to pay for the cleanup of contaminated sites they created.

\* **Use Innovative Measures to Dramatically Improve Efficiency of Buildings:** Buildings account for nearly 40 percent of carbon emissions in the United States today and carbon emissions from buildings are expected to grow faster than emissions from other major parts of our economy. It is expected that 15 million new buildings will be constructed between today and 2015. Barack Obama and Joe Biden will work with cities so that we make our new and existing buildings more efficient consumers of electricity.

\* **Foster Healthy Communities:** How a community is designed – including the layout of its roads, buildings and parks – has a huge impact on the health of its residents. For instance, nearly one-third of Americans live in neighborhoods without sidewalks and less than half of our country's children have a playground within walking distance of their homes. Barack Obama introduced the Healthy Places Act to help local governments assess the health impact of new policies and projects, like highways or shopping centers.

## URBAN EDUCATION

\* **Support Teachers in Urban Schools:** Barack Obama and Joe Biden value teachers and the central role that they play in education. To ensure competent, effective teachers in schools that are organized for success, the Obama-Biden K-12 plan will expand service scholarships to underwrite high-quality preparation for teachers who commit to working in underserved districts and support ongoing improvements in teacher education.

\* **Expand Early Childhood Education:** Obama and Biden have a comprehensive "Zero to Five" plan to provide critical supports to young children and their parents by investing \$10 billion per year to create: Early Learning Challenge Grants to stimulate and help fund state "zero to five" efforts; quadruple the number of eligible children for Early Head Start and increase Head Start funding and improve quality for both; work to ensure all children have access to pre-school; and create a Presidential Early Learning Council to increase collaboration and program coordination across federal, state, and local levels.

\* **Reduce the High School Dropout Rate:** The warning signs for high school drop-outs often occur well before high school. Obama will sign into law his "Success in the Middle Act" to improve the education of middle school students in low-performing schools. Obama and Biden will also establish a competitive grant process for entities pursuing evidence-based models that have been proven to reduce dropouts.

## CRIME AND LAW ENFORCEMENT

\* **Support Local Law Enforcement:** Barack Obama and Joe Biden are committed to fully funding the COPS program to put 50,000 police officers on the street and help address police brutality and accountability issues in local communities. Obama and Biden also support efforts to encourage young people to enter the law enforcement profession, so that

our local police departments are not understaffed because of a dearth of qualified applicants.

- \* Reduce Crime Recidivism by Providing Ex-Offender Supports: America is facing an incarceration and post-incarceration crisis in urban communities. Obama and Biden will create a prison-to-work incentive program, modeled on the successful Welfare-to-Work Partnership and work to reform correctional systems to break down barriers for ex-offenders to find employment.

- \* End the Dangerous Cycle of Youth Violence: As president, Barack Obama will support innovative local programs, such as the CeaseFire program in Chicago, that have been proven to work. Such programs implement a comprehensive public health approach that implements a community-based strategy to prevent youth violence. He will also double funding for federal afterschool programs and invest in 20 Promise Neighborhoods across the country to ensure that urban youth have meaningful opportunities to succeed.

- \* Address Gun Violence in Cities: As president, Barack Obama would repeal the Tiahrt Amendment, which restricts the ability of local law enforcement to access important gun trace information, and give police officers across the nation the tools they need to solve gun crimes and fight the illegal arms trade. Obama and Biden also favor commonsense measures that respect the Second Amendment rights of gun owners, while keeping guns away from children and from criminals who shouldn't have them. They support closing the gun show loophole and making guns in this country childproof. They also support making the expired federal Assault Weapons Ban permanent, as such weapons belong on foreign battlefields and not on our streets.

- \* End Racial Profiling: Barack Obama cosponsored federal legislation to ban racial profiling and require federal, state and local law enforcement agencies to take steps to eliminate the practice. He introduced and passed a law in the Illinois State Senate requiring the Illinois Department of Transportation to record the race, age, and gender of all drivers stopped for traffic violations so that bias could be detected and addressed.

## STRENGTHEN HOMELAND SECURITY

- \* Allocate Funds Based on Risk: Barack Obama and Joe Biden believe that the president and Congress should direct our precious homeland security dollars according to risk, not as a form of general revenue sharing. To address this pressing issue, Obama introduced an amendment, supported by the Families of 9/11 and former 9/11 Commissioners Lee Hamilton and Tim Roemer, to increase risk-based funding in the 9/11 bill.

- \* Prepare Effective Emergency Response Plans: As our nation witnessed in the Hurricane Katrina crisis and its aftermath, too many localities do not have integrated emergency response plans to handle disasters. As president, Obama will further improve coordination between all levels of government, create better evacuation plan guidelines, ensure prompt federal assistance to emergency zones, and increase medical surge capacity.

- \* Improve Interoperable Communications Systems: Barack Obama and Joe Biden support efforts to provide greater technical assistance to local and state first responders and dramatically increase funding for reliable, interoperable communications systems.

- \* Safeguard Mass Public Transportation: Every weekday, Americans take 34 million

trips on public transportation systems to get to work, school and beyond. Obama and Biden will fight for greater information-sharing between national intelligence agents and local officials and provide local law enforcement agencies with the everyday tools they need to protect their transportation systems.

## SUPPORT FAMILIES

\* **Provide a Tax Cut for Working Families:** Barack Obama and Joe Biden will restore fairness to the tax code and provide 150 million workers the tax relief they deserve. They will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family.

\* **Strengthening Fatherhood and Families:** As president, Obama will sign his Responsible Fatherhood and Healthy Families Act into law to remove some of the government penalties on married families, crack down on men avoiding child support payments, ensure that support payments go to families instead of state bureaucracies, fund support services for fathers and their families, and support domestic violence prevention efforts.

\* **Support Parents with Young Children:** Barack Obama and Joe Biden will expand the highly successful Nurse-Family Partnership to all low-income, first-time mothers. The Nurse-Family Partnership provides home visits by trained registered nurses to low-income expectant mothers and their families. Researchers at the Federal Reserve Bank of Minneapolis concluded that these programs produced an average of five dollars in savings for every dollar invested and produced more than \$28,000 in net savings for every high-risk family enrolled in the program.

\* **Expand High-Quality Afterschool Opportunities:** Barack Obama and Joe Biden will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children.

\* **Expand the Child and Dependent Care Tax Credit:** The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Barack Obama and Joe Biden will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses.

\* **Cap Outlandish Interest Rates on Payday Loans and Improve Disclosure:** In the wake of reports that some service members were paying 800 percent interest on payday loans, the U.S. Congress took bipartisan action to limit interest rates charged to service members to 36 percent. Barack Obama and Joe Biden believe that we must extend this protection to all Americans, because predatory lending continues to be a major problem for low and middle income families alike.

\* **Encourage Responsible Lending Institutions to Make Small Consumer Loans:** Some mainstream, responsible lending institutions are beginning to enter the short-term lending market to provide many Americans with fair alternatives to predatory lending institutions. Barack Obama and Joe Biden will work with his Secretary of Treasury and the Federal Deposit Insurance Corporation to encourage banks, credit unions and Community Development Financial Institutions to provide affordable short-term and small dollar loans – and to drive the sharks out of business.

## **Plan to keep our Sacred Trust with Veterans**

"Keeping faith with those who serve must always be a core American value and a cornerstone of American patriotism. Because America's commitment to its servicemen and women begins at enlistment, and it must never end."

— Barack Obama, Speech in Kansas City, MO, August 21, 2007

### The Problem

**Wounded Troops Suffer:** The Walter Reed scandal showed that we don't always provide returning service members with the care they deserve.

**Veterans Budget Shortfalls:** In 2005, a multi-billion dollar VA funding shortfall required Congress to step in and bail out the system.

**Benefits Bureaucracy is Broken:** There are currently more than 400,000 claims pending with the Veterans Benefits Administration. VA error rates have grown to more than 100,000 cases a year.

**There is Shortage of Care for PTSD:** Veterans are coming home with record levels of combat stress, but we are not adequately providing for them.

Barack Obama and Joe Biden's Plan

### A Sacred Trust

Barack Obama and Joe Biden believe that America has a sacred trust with our veterans. They are committed to creating a 21st Century Department of Veterans' Affairs that provides the care and benefits our nation's veterans deserve.

- \* **Allow All Veterans Back into the VA:** One of Obama's first acts will be reversing the 2003 ban on enrolling modest-income veterans, which has denied care to a million veterans.

- \* **Strengthen VA Care:** Obama and Biden will make the VA a leader of national health care reform so that veterans get the best care possible. They will improve care for polytrauma vision impairment, prosthetics, spinal cord injury, aging, and women's health.

- \* **Combat Homelessness among Our Nation's Veterans:** Obama and Biden will establish a national "zero tolerance" policy for veterans falling into homelessness by expanding proven programs and launching innovative services to prevent veterans from falling into homelessness.

- \* **Fight Veterans Employment Discrimination:** Obama and Biden will crack down on employers who commit job discrimination against guardsmen and reservists.

### Help for Returning Service Members

Obama and Biden will improve the quality of health care for veterans, rebuild the VA's

broken benefits system, and combat homelessness among veterans.

- \* Ensure a Seamless Transition: Obama and Biden will demand that the military and the VA coordinate to provide a seamless transition from active duty to civilian life.

- \* Fully Fund VA Medical Care: Barack Obama and Joe Biden will fully fund the VA so it has all the resources it needs to serve the veterans who need it, when they need it. Obama and Biden will establish a world-class VA Planning Division to avoid future budget shortfalls.

- \* Fix the Benefits Bureaucracy: Obama and Biden will hire additional claims workers, and improve training and accountability so that VA benefit decisions are rated fairly and consistently. They also will transform the paper benefit claims process to an electronic one to reduce errors and improve timeliness.

### Improved Mental Health Treatment

Obama and Biden will improve mental health treatment for troops and veterans suffering from combat-related psychological injuries.

- \* Improve Mental Health Treatment: Obama and Biden will improve mental health care at every stage of military service. They will recruit more health professionals, improve screening, offer more support to families and make PTSD benefits claims fairer.

- \* Improve Care for Traumatic Brain Injury: Obama and Biden will establish standards of care for Traumatic Brain Injury, the signature injury of the Iraq war.

- \* Expand Vet Centers: Obama and Biden will expand and strengthen Vet Centers to provide more counseling for vets and their families.

## Women

### HEALTH CARE

#### Fixing the Nation's Health Care System:

More than 19 million women are uninsured in this country, and women are more likely than men to delay or not get medical care because of high costs. Barack Obama and Joe Biden are committed to ensuring that all Americans have health care coverage by the end of their first term in office. The Obama-Biden plan will encourage insurers and providers to adopt electronic claims systems, electronic medical records, and patient safety reporting systems. These improvements will reduce administrative costs and health care inefficiencies such as duplicative testing and medical errors, which in turn will reduce costly medical malpractice lawsuits. These common sense steps will cut overall health-care costs by up to 10 percent or more.

#### Empowering Women to Prevent HIV/AIDS:

In the United States, the percentage of women diagnosed with AIDS has quadrupled over the last twenty years. Today, women account for more than one quarter of all new HIV/AIDS diagnoses. Women of color are especially hard hit: In 2004, HIV infection was the leading cause of death for African-American women between the ages of 25 and 34. Around the world, 7,000 women are infected with HIV every day. Barack Obama has been a leader in the global fight against AIDS. He introduced the Microbicide Development Act, which will accelerate the development of products that empower women in the battle against AIDS. Microbicides are a class of products currently under development that women apply topically to prevent transmission of HIV and other infections.

#### Supporting Research into Women's Health:

Heart disease is the leading cause of death among women, accounting for nearly 39 percent of all female deaths. Studies show that after a first heart attack, women are less likely than men to receive diagnostic, therapeutic, and cardiac rehabilitation procedures, and are more likely to die or have a second heart attack. Women are also more likely than men to report having arthritis, asthma, autoimmune diseases, and depression. Health care disparities among minority and poor women are especially pervasive. Barack Obama has fought to maintain funding for the Centers of Excellence in Women's Health at the Department of Health and Human Services. He also supports legislation to encourage research that will examine gender and health disparities. The same legislation would establish community outreach programs in underserved areas to help women access health care and maintain healthy lifestyles.

#### Fighting Cancer:

Ovarian cancer is the fourth-leading cause of cancer-related death among women in the United States. Because of the lack of early symptoms or a proven screening test, ovarian cancer also has the highest mortality of all cancers of the female reproductive system. Barack Obama is an original co-sponsor of Johanna's Law. Signed into law in January 2007, the law will educate women and increase awareness of ovarian cancer. Obama has also supported efforts to combat breast cancer, another leading cause of death among

women. He helped pass legislation in the Illinois State Senate to expand insurance coverage for mammograms.

Reducing Health Risks Due to Mercury Pollution:

More than five million women of childbearing age have high levels of toxic mercury in their blood and more than 630,000 newborns are born every year at risk. The EPA estimates that every year, more than one child in six could be at risk for developmental disorders because of mercury exposure in the mother's womb. Since the primary sources of mercury in fish are power plant emissions that contaminate our water, regulation of utility emissions is essential to protecting the health of our children. Barack Obama introduced two pieces of legislation to significantly reduce the amount of mercury that is deposited in oceans, lakes, and rivers, which in turn would reduce the amount of mercury in fish.

Supporting Stem Cell Research:

Barack Obama and Joe Biden believe that we owe it to the American public to explore the potential of stem cells to treat the millions of people suffering from debilitating and life-threatening diseases. Obama is a co-sponsor of the Stem Cell Research Enhancement Act of 2007, which will allow research of human embryonic stem cells derived from embryos donated (with consent) from in vitro fertilization clinics. These embryos must be deemed in excess and created based solely for the purpose of fertility treatment.

**REPRODUCTIVE CHOICE**

Supports a Woman's Right to Choose:

Barack Obama understands that abortion is a divisive issue, and respects those who disagree with him. However, he has been a consistent champion of reproductive choice and will make preserving women's rights under Roe v. Wade a priority as President. He opposes any constitutional amendment to overturn the Supreme Court's decision in that case.

Preventing Unintended Pregnancy:

Barack Obama is an original co-sponsor of legislation to expand access to contraception, health information and preventive services to help reduce unintended pregnancies. Introduced in January 2007, the Prevention First Act will increase funding for family planning and comprehensive sex education that teaches both abstinence and safe sex methods. The Act will also end insurance discrimination against contraception, improve awareness about emergency contraception, and provide compassionate assistance to rape victims.

**PREVENTING VIOLENCE AGAINST WOMEN**

Reducing Domestic Violence:

One in four women will experience domestic violence in her lifetime. Family violence accounted for 11 percent of all violence between 1998 and 2002. Barack Obama introduced legislation to combat domestic violence by providing \$25 million a year for partnerships between domestic violence prevention organizations and Fatherhood or Marriage programs to train staff in domestic violence services, provide services to families affected by domestic violence, and to develop best practices in domestic violence

prevention.

#### Strengthening Domestic Violence Laws:

Approximately 1,400 women a year – four every day – die in the United States as a result of domestic violence. And 132,000 women report that they have been victims of a rape or attempted rape, and it is estimated that an even greater number have been raped, but do not report it. Senator Obama co-sponsored and helped reauthorize the Violence Against Women Act. Signed into law in January 2006, the bill funds and helps communities, nonprofit organizations, and police combat domestic violence, sexual assault, and stalking. The legislation establishes a sexual assault services program and provides education grants to prevent domestic violence.

#### Fighting Gender Violence Abroad:

The genocide in Darfur has had particularly devastating consequences for women. Tens of thousands of women have been killed, raped, and displaced since the conflict began in 2003. Barack Obama has been a leading voice in Washington urging the end of genocide in Sudan. He worked with Senator Sam Brownback (R-KS) on the Darfur Peace and Accountability Act, a version of which was signed into law. Obama has traveled to the United Nations to meet with Sudanese officials and visited refugee camps on the Chad-Sudan border to raise international awareness of the ongoing humanitarian disaster there. He also worked with Senator Harry Reid (D-NV) to secure \$20 million for the African Union peacekeeping mission.

#### ECONOMIC ISSUES

#### Fighting for Pay Equity:

Despite decades of progress, women still make only 77 cents for every dollar a man makes. Throughout their careers, Barack Obama and Joe Biden have championed the right of women to receive equal pay for equal work. In the Illinois State Senate, Obama cosponsored and voted for the Illinois Equal Pay Act, which provided 330,000 more women protection from pay discrimination. In the U.S. Senate, Obama joined a bipartisan group of Senators to introduce the Fair Pay Restoration Act, a bill to overturn the Supreme Court's recent 5-4 decision in *Ledbetter v. Goodyear Tire & Rubber Company*. The bill will restore the clear intent of Congress that workers must have a reasonable time to file a pay discrimination claim after they become victims of discriminatory compensation. Obama is also a cosponsor of Senator Tom Harkin's (D-IA) Fair Pay Act. As president, Obama will continue to promote paycheck equity and close the wage gap between men and women.

**Expanding Paid Sick Days:** Today, three-out-of-four low-wage workers have no paid sick leave. It is fundamentally unfair that a single mom playing by the rules can get fired or lose wages because her child gets sick. Barack Obama and Joe Biden support efforts to guarantee workers seven days of paid sick leave per year, a moderate proposal that should not impose too onerous a burden on employers.

#### Investing in Women-Owned Small Businesses:

Women are majority owners of more than 28 percent of U.S. businesses, but head less than 4 percent of venture-capital-backed firms. Women business owners are more likely

than white male business owners to have their loan applications denied. Barack Obama and Joe Biden encourage investing in women-owned businesses, providing more support to women business owners and reducing discrimination in lending.

Protecting Social Security:

Americans are increasingly at risk of working their entire lives only to face retirement in poverty. Barack Obama and Joe Biden believe we need to preserve the character of Social Security by stopping any efforts to privatize social security. They also will work in a bipartisan way to maintain Social Security's solvency for future generations.

Encouraging Retirement Saving:

\* **Create Automatic Workplace Pensions:** The Obama-Biden retirement security plan will automatically enroll workers in a workplace pension plan. Under this plan, employers who do not currently offer a retirement plan, will be required to enroll their employees in a direct-deposit IRA account that is compatible to existing direct-deposit payroll systems. Employees may opt-out if they choose. Experts estimate that this program will increase the savings participation rate for low and middle-income workers from its current 15 percent level to around 80 percent.

\* **Expand Retirement Savings Incentives for Working Families:** Obama and Biden will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. His plan will match 50 percent of the first \$1,000 of savings for families that earn less than \$75,000. The savings match will be automatically deposited into designated personal accounts. Over 80 percent of these savings incentives will go to new savers.

## NATIONAL SECURITY

Ending the War in Iraq:

Obama and Biden will change our mission in Iraq and responsibly redeploy our combat brigades in consultation with our commanders and the Iraqi government. We can safely redeploy at a pace that removes our combat brigades in 16 months, with a residual force to target remnants of al Qaeda, to protect our service members and diplomats, and to train Iraq's Security Forces if the Iraqis make political progress. This change in mission will ease the burden on our troops and their families while increasing our flexibility to address more pressing challenges in Afghanistan. The Obama-Biden Plan will also increase diplomacy in the region and act immediately to address the humanitarian crisis in Iraq.

Caring for Women Veterans:

There are 1.7 million women veterans today, a number that is increasing every day. The Department of Veterans Affairs (VA) that was built to care for World War II veterans is not ready to handle the influx of women veterans from Iraq and Afghanistan. As a member of the Senate Veterans Affairs Committee, Barack Obama has introduced legislation to force the Pentagon and VA to better track the newest generation of veterans – including the number of women veterans – so that the VA can better plan their care. Obama also introduced legislation to fight homelessness among veterans, with a special focus on treating women who may have been victims of sexual trauma. Along with Senator Claire

McCaskill, Obama has also co-sponsored legislation to provide funding for additional caseworkers and mental health counselors, a women's mental health treatment program, and a comprehensive mental health study of returning soldiers. As president, Barack Obama will fight to ensure that women can get the care they deserve at the VA.

## POVERTY

### Fighting Poverty:

Of the 37 million Americans living below the poverty line, approximately 14.6 million are women — a staggering number equal to the combined populations of Iowa, Indiana, and Wisconsin. And nearly 13 million children are living in poverty, a rise of 1.3 million since 2000. Barack Obama and Joe Biden are committed to a renewed effort to tackle the underlying problems that cause poverty.

### Raising the Minimum Wage:

Barack Obama and Joe Biden believe that people who work full time should not live in poverty. The minimum wage hasn't been changed in nine years and has less purchasing power in real dollars than it did in 1955. Women are the largest group of beneficiaries from a minimum wage increase: 60 percent of the workers who would benefit from an increase to \$7.25 are women. As President, Barack Obama will raise the minimum wage to \$9.50 an hour by 2011, index it to inflation, and increase the Earned Income Tax Credit to make sure that full-time workers have a living wage.

### Helping Low-Income Workers:

Obama and Joe Biden will invest \$1 billion over five years in transitional jobs and career pathway programs that implement proven methods of helping low-income Americans succeed in the workforce. Obama and Biden will also create a program to directly engage disadvantaged youth in energy efficiency opportunities to strengthen their communities, while also providing them with practical skills in this important high-growth career field.

## EDUCATION

### Protecting Title IX:

Barack Obama and Joe Biden support eliminating gender discrimination in American schools. For 35 years, Title IX has been a bulwark against sex discrimination against students and employees at all levels of education. Obama and Biden will fight to make sure women have equal opportunities and access from pre-kindergarten through graduate school.

### Expanding Early Childhood Education:

Obama has been a champion of early childhood education since his years in the Illinois legislature, where he led the effort to create the Illinois Early Learning Council. Obama has introduced a comprehensive "Zero to Five" plan to provide critical supports to young children and their parents by investing \$10 billion per year to create: Early Learning Challenge Grants to stimulate and help fund state "zero to five" efforts; quadruple the number of eligible children for Early Head Start and increase Head Start funding and improve quality for both; work to ensure all children have access to pre-school; provide affordable and high-quality child care that will promote child development and ease the

burden on working families; and create a Presidential Early Learning Council to increase collaboration and program coordination across federal, state, and local levels.

Promoting Women in Math and Science:

Women constitute 45 percent of the workforce in the U.S., but hold just 12 percent of science and engineering jobs in business and industry. Women also make up just 9 percent of the recipients of engineering-related bachelor's degrees. Barack Obama and Joe Biden believe that every student should have equal access to education in math, science, and technology in order to compete on a global scale.

Improving Our Schools:

From the moment our children step into a classroom, the single most important factor in determining their achievement is their teacher. Barack Obama and Joe Biden value teachers and the central role that they play in education. They will work to ensure competent, effective teachers in schools that are organized for success. The Obama-Biden K-12 plan will expand service scholarships to recruit and prepare teachers who commit to working in underserved districts. To support teachers, Obama and Biden will foster ongoing improvements in teacher education, provide mentoring for beginning teachers, create incentives for shared planning and learning time for teachers. To retain teachers, Obama and Biden will support career pathways that provide ongoing professional development and reward accomplished teachers for their expertise. This Career Ladder initiative will help eliminate teacher shortages in hard-to-staff areas and subjects, improve teacher retention rates, strengthen teacher preparation programs, improve professional development, and better utilize and reward accomplished teachers.

Making College More Affordable:

Barack Obama and Joe Biden will make college affordable for all Americans by creating a new American Opportunity Tax Credit. This fully refundable credit will ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public college or university. Recipients of this credit will be required to conduct 100 hours of public service a year, either during the school year or over the summer months.

## **Additional Issues**

### Barack Obama's Plan

#### Arts

Our nation's creativity has filled the world's libraries, museums, recital halls, movie houses, and marketplaces with works of genius. The arts embody the American spirit of self-definition. As the author of two best-selling books – *Dreams from My Father* and *The Audacity of Hope* – Barack Obama uniquely appreciates the role and value of creative expression.

#### Child Advocacy

Barack Obama and Joe Biden are committed advocates for children. They will make sure that every child has health insurance, expand educational opportunities for low-income children, extend resources for low-income families, support and supplement our struggling foster care system, and protect children from violence and neglect.

#### Katrina

As president, Barack Obama will keep the broken promises made by President Bush to rebuild New Orleans and the Gulf Coast. He and Joe Biden will take steps to ensure that the federal government will never again allow such catastrophic failures in emergency planning and response to occur.

Barack Obama swiftly responded to Hurricane Katrina. Citing the Bush administration's "unconscionable ineptitude" in responding to Hurricane Katrina, Obama introduced legislation requiring disaster planners to take into account the specific needs of low-income hurricane victims. Obama visited thousands of Hurricane survivors in the Houston Convention Center and later took three more trips to the region. He worked with members of the Congressional Black Caucus to introduce legislation to address the immediate income, employment, business and housing needs of Gulf Coast communities.

As president, Barack Obama will partner with the people of the Gulf Coast to rebuild now, stronger than ever.

#### Science

In the past, government funding for scientific research has yielded innovations that have improved the landscape of American life—technologies like the Internet, digital photography, bar codes, Global Positioning System technology, laser surgery, and chemotherapy. At one time, educational competition with the Soviets fostered the creativity that put a man on the moon. Today, we face a new set of challenges, including energy security, HIV/AIDS, and climate change. Yet, the United States is losing its scientific dominance. Among industrialized nations, our country's scores on international science

and math tests rank in the bottom third and bottom fifth, respectively. Over the last three decades, federal funding for the physical, mathematical and engineering sciences has declined at a time when other countries are substantially increasing their own research budgets. Barack Obama and Joe Biden believe federally funded scientific research should play an important role in advancing science and technology in the classroom and in the lab.

## Sportsmen

Barack Obama did not grow up hunting and fishing, but he recognizes the great conservation legacy of America's hunters and anglers and has great respect for the passion that hunters and anglers have for their sport. Were it not for America's hunters and anglers, including the great icons like Theodore Roosevelt and Aldo Leopold, our nation would not have the tradition of sound game management, a system of ethical, science-based game laws and an extensive public lands estate on which to pursue the sport. Barack Obama and Joe Biden recognize that we must forge a broad coalition if we are to address the great conservation challenges we face. America's hunters and anglers are a key constituency that must take an active role and have a powerful voice in this coalition.

## Transportation

As our society becomes more mobile and interconnected, the need for 21st-century transportation networks has never been greater. However, too many of our nation's railways, highways, bridges, airports, and neighborhood streets are slowly decaying due to lack of investment and strategic long-term planning. Barack Obama and Joe Biden believe that America's long-term competitiveness depends on the stability of our critical infrastructure. They will make strengthening our transportation systems, including our roads and bridges, a top priority.