



LATINO BLUEPRINT FOR CHANGE

Barack Obama's Plan for America



OBAMA'08
IOWA.BARACKOBAMA.COM

CONTENTS

Obama's Plan for the Hispanic Community

1	MESSAGE FROM BARACK OBAMA
3	ECONOMIC OPPORTUNITY
9	EDUCATION
14	IMMIGRATION
17	HEALTH CARE
22	HOME OWNERSHIP
25	SENIORS
29	WOMEN
33	CIVIL RIGHTS
35	POVERTY
39	FOREIGN POLICY
44	VETERANS
47	FAITH



A MESSAGE FROM BARACK:

Thank you for taking a look at this booklet. I believe it's critically important that those of us who want to lead this nation be open, candid, and clear with the American people about how we will move forward. So I hope this booklet gives you a good sense about where I stand on the fundamental issues facing the 44 million Hispanics who live in our country today.

Latinos have contributed greatly to the social, economic, and cultural fabric of America. From the Hispanic community's deep-rooted history of service in the U.S. military to the battles of leaders like César Chávez for workers' rights, Hispanic Americans have helped make this nation a great one. But their greatest contribution is the Latino community's belief in the future and its belief in this country. It is a belief that inspires all Americans to remember what this country is about — people putting in the hard work required to make sure that the next generation is able to achieve its dreams.

But despite all the progress we have made, we know that there is more work to do. If there's a child stuck in a crumbling school who graduates without ever learning how to read, it doesn't matter if that child is a Hispanic from Miami or an African American from Chicago or a white girl from rural Kentucky — she is our child, and her struggle is our struggle.

Whether you are one of the 45 million Americans without health care in this country, or the one-in-three Latinos, or the one-in-five African Americans, it will take all of us to stand up to a drug and insurance industry that spent \$1 billion in lobbying to block health care reform. That's the kind of movement we need in America.

I will be a president who remembers that our separate struggles are really one. I will never walk away from the tough battles or the difficult work of bringing people together. And I will never abandon my commitment to fixing our immigration system and bringing out of the shadows the 12 million undocumented immigrants who live, work, and contribute to our country every single day.

You know, a couple of years ago, right around the time of the first immigration debate, I attended a naturalization workshop at a church in Chicago. I walked down the aisle of the church and met people who were clutching their American flags, waiting to be called up so they could start the long process of becoming citizens.

At one point, a little girl came up to me and asked me for my autograph. She said her name was Cristina, that she was studying government, and wanted to show the autograph to her third grade class. I told her parents they should be proud of her. And as I watched Cristina translate my words into Spanish for them, I knew that, in the end, our separate dreams are really one as well. It's the dream my father had when he arrived here from Kenya. The dream Cristina's parents had for her. And the dream that I have for my own two daughters.

I chose a career in public service almost twenty-five years ago because each night that I tuck my daughters in, I realize that their chances in life depend on our ability to create a country where what they look like and where they come from has no bearing on what they can become. That's what led me to become a community organizer, that's what has guided my life's work, and if you give me the chance, that's exactly the kind of country I will work for as your president.

So we know what we have to do. We know how to solve these problems. What we're lacking is leadership that can get it done. Leadership that can unite people of every race and religion and political party to make sure that in this country – of all countries – a life of hope and opportunity is possible for anyone who's willing to reach for it. That's the America we believe in. And that's the America that I'm running for president to help bring about.

Sincerely,

A handwritten signature in black ink, appearing to read 'Barack Obama', written in a cursive style.

Barack Obama

“There are some who believe that we must try to turn back the clock on this new world; that the only chance to maintain our living standards is to build a fortress around America; to stop trading with other countries, shut down immigration, and rely on old industries. I disagree. Not only is it impossible to turn back the tide of globalization, but efforts to do so can make us worse off. Rather than fear the future, we must embrace it. I have no doubt that America can compete – and succeed – in the 21st century. And I know as well that more than anything else, success will depend not on our government, but on the dynamism, determination, and innovation of the American people.”

-- Barack Obama, Speech in Flint, Michigan, June 16, 2008



BARACK OBAMA'S PLAN TO STRENGTHEN THE ECONOMY AND HELP LATINOS RECLAIM THE AMERICAN DREAM

AT A GLANCE

- *Enact a \$50 billion second stimulus package to inject immediate relief into the economy*
- *Provide meaningful tax relief for middle class families*
- *Make strategic investments in America to create millions of new jobs*

THE PROBLEM

Unemployment Rates for Latinos are Rising

Latinos have a significantly higher unemployment rate than the national average. Over the past year, the unemployment rate among Latinos shot up from 5.8 percent to 6.9 percent, and nearly 250,000 Latinos lost jobs in the construction industry alone.

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 has been since the Great Depression. The rising cost of living has put particular strain on Hispanic families; more than one in three Latinos sacrificed going to the doctor or buying something their children needed in the last year because of the rising cost.

Tax Cuts for Wealthy Instead of Middle Class Weaken the Economy and Threaten Domestic Programs

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.

Latinos Underrepresented

Latino workers are concentrated in low-wage jobs and have difficulty moving up the career ladder.

BARACK OBAMA'S PLAN TO JUMPSTART THE ECONOMY

Provide Additional Tax Rebates to American Workers

Barack Obama believes we must restore fairness to the tax code for all Americans. Last year, recognizing the squeeze on working people in this country and the economic difficulties they were confronting, Obama proposed tax relief of up to \$500 for 150 million workers. This refundable income tax credit will provide direct relief to American workers facing the regressive payroll tax system. The economy has continued to weaken significantly, despite congressional action to provide immediate tax rebates to American consumers. Barack Obama believes that as Latino families continue to bear the brunt of our economic downturn that we need to enact another round of immediate tax relief to help maintain consumer spending, strengthen the economy and ease the squeeze so many Americans are currently experiencing. ***Stimulus: \$20 billion.***

Establish a \$10 Billion Fund to Help Families Avoid Foreclosure

Given the downturn in the economy, Obama is calling for immediate creation of his Foreclosure Prevention Fund that will dramatically increase emergency pre-foreclosure counseling, and will help families facing foreclosure to responsibly refinance their mortgages or sell their homes. By helping families avoid losing their homes and preventing a further decline in property values, this measure will help lessen the impact of a national foreclosure crisis on state, local and family budgets. Obama's plan will not help speculators, people buying vacation homes or people that falsely represented their incomes. It is meant to help responsible homeowners through this difficult period. ***STIMULUS: \$10 BILLION.***

Provide \$10 Billion in Relief for State and Local Governments Hardest-hit by Housing Crisis to Prevent Cuts in Services such as Health, Education and Infrastructure

Because of the housing crisis and the weakening economy, many state and local governments are facing significant revenue shortfalls. Already, 25 states have a projected budget shortfall for their next financial year and balanced budget requirements in most states will force them to cut programs or raise taxes in the face of the downturn. Barack Obama believes that in the areas hardest-hit by the housing crisis, including heavily-Latino areas, we should provide immediate, temporary funding to state and local governments so that the decline in property values does not cause them to slash critical public services and cut vital infrastructure spending. Obama's plan will provide \$10 billion in immediate relief to the states and localities hardest hit by the housing crisis. ***STIMULUS: \$10 BILLION.***

Extend and Expand Unemployment Insurance

The last time America had a jump in the unemployment rate as large as the most recent one, it indicated the start of a recession. But in many ways, our current situation is worse than when the 2001 recession began. The long-term unemployment rate — the share of workers that have been unemployed for at least six months — is nearly twice as high now as it was then. Barack Obama believes we must extend and strengthen the Unemployment Insurance (UI) program to address the needs of the long-term unemployed, who currently make up nearly one-fifth of the unemployed and are often older workers who have lost their jobs in manufacturing or other industries and have a difficult time finding new employment. Expanding UI is one of the most effective ways to combat economic turmoil; every dollar invested in UI benefits results in \$1.73 in economic output. Obama is calling for a temporary expansion of the UI program for those who have exhausted their current eligibility. ***STIMULUS: \$10 BILLION.***

BARACK OBAMA'S PLAN TO PROVIDE MIDDLE CLASS AMERICANS TAX RELIEF

Provide a Tax Cut for Working Families

Obama will restore fairness to the tax code and provide 150 million workers, including more than 14 million Hispanics, the tax relief they need. Obama will create a new “Making Work Pay” tax cut of up to \$500 per worker, or \$1,000 per working family. The “Making Work Pay” tax cut will completely eliminate income taxes for 10 million Americans.

Create the American Opportunity Tax Credit

Only 12 percent of Hispanics eventually earn a bachelor's degree – compared with 33 percent of white students. The rising cost of college is a factor in this disparity. Barack Obama 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. Obama will also ensure that the tax credit is available to families at the time of enrollment by using prior year's tax data to deliver the credit at the time that tuition is due, rather than a year or more later when tax returns are filed. 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.

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. Currently the credit only covers up to 35 percent of the first \$3,000 of child care expenses a family incurs for one child and the first \$6,000 for a family with two or more children. And the credit is not refundable, which means that upper-income families disproportionately benefit while families who make under \$50,000 a year receive less than a third of the tax credit. Barack Obama 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. Coupled with Obama's “Making Work Pay” tax cut, this proposal will help put more money directly in the pockets of hardworking low and middle-income parents.

Reduce Fees for Remittances

Some six million Latin American immigrants in the U.S. send money back home to their families on a regular basis. Nearly \$25 billion was remitted from the United States to Mexico and Guatemala alone in 2005. Barack Obama wants to give more families access to traditional banking services and increase transparency in what consumers are charged for money transfer services. Greater transparency and competition will lower fees on remittances, prevent consumer abuse, help immigrant families here and promote development in foreign countries.

Simplify Tax Filings for Middle Class Americans

Obama will dramatically simplify tax filings so that millions of Americans will be able to do their taxes in less than five minutes. Obama 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 proposal will save Americans up to 200 million total hours of work and aggravation and up to \$2 billion in tax preparer fees.

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 plan, 27 million American seniors will also not need to file an income tax return. For many seniors, this will eliminate the need to hire a tax preparer, resulting in even larger savings.

BARACK OBAMA'S PLAN TO CREATE GOOD-PAYING JOBS

Hispanics have the highest labor force participation rate in the U.S., accounting for 13.7 percent of America's workers, and including 8.7 million Hispanic women. However, many Latinos face barriers to good-paying jobs and lack the training necessary to achieve greater job opportunities.

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

INVEST IN OUR NEXT GENERATION INNOVATORS AND JOB CREATORS: Obama 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 will double funding for the MEP so its training centers can continue to bolster the competitiveness of U.S. manufacturers.

The Obama comprehensive energy independence and climate change plan will simultaneously boost the economy and address global warming by creating millions of new "green jobs" by investing in the clean energy sector. 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. Obama will also provide assistance to the domestic auto industry to ensure that new fuel-efficient vehicles are built by American workers. Obama's energy plan will:

CREATE NEW JOB TRAINING PROGRAMS FOR CLEAN TECHNOLOGIES: The Obama 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, including millions of Latinos, find and retain stable, high-paying jobs. Obama will also create an energy-focused youth jobs program to invest in disconnected and disadvantaged youth.

INVEST IN A CLEAN ENERGY ECONOMY AND CREATE 5 MILLION NEW GREEN JOBS: Obama 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. A principal focus of this fund will be devoted to ensuring that technologies that are developed in the U.S. are rapidly commercialized in the U.S. and deployed around the globe.

BOOST THE RENEWABLE ENERGY SECTOR AND CREATE NEW JOBS: The Obama plan will create new federal policies, and expand existing ones, that have been proven to create new American jobs. Obama will create a federal Renewable Portfolio Standard 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 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 believes 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. Investing in national infrastructure is especially important in our efforts to bolster our homeland security to meet international terrorism and natural disaster threats. Additionally, a robust federal infrastructure investment program today will help strengthen the U.S. economy and provide at least one million more U.S. jobs at a time when the housing and construction industries are slowing.

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. 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 one million new direct and indirect jobs per year and stimulate approximately \$13 billion per year in new economic activity.

Technology, Innovation and Creating Jobs

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

INVEST IN THE SCIENCES: Barack Obama supports 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 U.S. 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 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 wants 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 believes 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

SUPPORT HISPANIC SMALL BUSINESS: Hispanics constitute the largest minority business community and own 6.6 percent of all U.S. firms. Barack Obama will strengthen Small Business Administration programs that provide capital to minority-owned businesses, support outreach programs that help minority business owners apply for loans, and work to encourage the growth and capacity of minority firms.

PROVIDE TAX RELIEF FOR SMALL BUSINESSES AND START-UP COMPANIES: Barack Obama will eliminate all capital gains taxes on start-up businesses to encourage innovation and job creation. Obama will also support small business owners by providing a \$500 "Making Work Pay" tax credit to almost every worker in America, including nearly 14 million Hispanics. 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 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 will invest \$250 million per year to increase the number and size of incubators in disadvantaged communities throughout the country.

OBAMA'S RECORD

Tax Relief

In the Illinois State Senate, Barack Obama was the chief cosponsor of Illinois' Earned Income Tax Credit, which provided over \$100 million in tax relief to working families in Illinois.

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 encouraging 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.

FOR MORE INFORMATION

Read the Speech

http://www.barackobama.com/2008/06/16/remarks_of_senator_barack_obam_79.php

Read the Plan

<http://www.barackobama.com/issues/economy/>



BARACK OBAMA'S PLAN TO GIVE EVERY CHILD A WORLD CLASS EDUCATION TO COMPETE IN THE GLOBAL ECONOMY

“When I’m president, we’ll give our kids everything they need to have a fighting chance ... Let’s rebuild our crumbling schools and recruit an army of new teachers because what makes the most difference in any child’s education is the person standing at the front of the classroom. And we also have to make sure that every child who wants to learn English has the resources to learn English. And that any child who comes here and studies here and does well in school has the same chance to attend a public college as anyone else.”

– Barack Obama, Speech in Los Angeles, October 20, 2007

AT A GLANCE

High-Quality Zero-to-Five Early Education

Obama will launch a Children’s First Agenda that provides care, learning and support to families with children from birth up to five years old.

Reform No Child Left Behind

Obama believes that the goal of No Child Left Behind was the right one, but that it was written and implemented poorly and it has demoralized our educators and broken its promise to our children. Obama will fund No Child Left Behind and improve its assessments and accountability systems for Latino children.

Support the DREAM Act

Barack Obama is a cosponsor of the DREAM Act and wants to see it become law so every child can have access to a quality, affordable education.

Improve K-12

Obama will improve our schools by recruiting well-qualified teachers to every classroom in America. Obama will improve teacher compensation by rewarding expert, accomplished teachers for taking on challenging assignments and helping teachers succeed. Obama also will reduce the high school dropout rate for Latinos and close the achievement gap by investing in proven intervention strategies in the middle grades and in summer learning and afterschool opportunities.

Make Community College and College Education Affordable

Obama will create a new American Opportunity Tax Credit that will make tuition at the nation’s community colleges completely free and will cover up to two-thirds the cost of tuition at the nation’s public colleges and universities. This \$4,000 tax credit will be fully refundable and available at the time of enrollment in college – when families need the money.

THE PROBLEM

No Child Left Behind Left the Money Behind

The goal of the law was the right one, but unfulfilled funding promises, inadequate implementation by the Education Department and shortcomings in the design of the law itself have limited its effectiveness and undercut its support. As a result, the law has failed to provide high-quality teachers in every classroom and failed to adequately support and pay those teachers.

Achievement Gap Increasing

Latinos are the fastest growing demographic in the U.S. and a very young population. However, data over the past decade shows that Hispanic educational attainment does not match that of non-Hispanics. Participation in all levels of education continues to be low, while dropout and retention rates are still high.

Students Left Behind

Six million middle and high school students read significantly below their grade level. A full third of high school graduates do not immediately go on to college. American 15 year olds rank 28th out of 40 countries in mathematics and 19th out of 40 countries in science. Almost 30 percent of students in their first year of college are forced to take remedial science and math classes because they are not prepared.

High Dropout Rate

America has one of the highest dropout rates in the industrialized world. Only 70 percent of U.S. high school students graduate with a diploma. African American and Latino students are significantly less likely to graduate than white students. In 2005, the drop-out rate for Hispanic students in New Mexico was over six times the drop out rate of white high school students.

Teacher Retention is a Problem

Thirty percent of new teachers leave within their first five years in the profession.

Soaring College Costs

College costs have grown nearly 40 percent in the past five years. Almost 70 percent of Latino college graduates leave college with debt. The average Latino graduate leaves college with \$11,500 in debt. And between 2001 and 2010, 2 million academically qualified students will not go to college because they cannot afford it. Finally, our complicated maze of tax credits and applications leaves too many students unaware of financial aid available to them.

BARACK OBAMA'S PLAN

Early Childhood Education

ZERO TO FIVE PLAN: Obama's comprehensive "Zero to Five" plan will provide critical support to young children and their parents. Unlike other early childhood education plans, Obama's plan places key emphasis at early care and education for infants, which is essential for children to be ready to enter kindergarten. Obama will create Early Learning Challenge Grants to promote state "zero to five" efforts and help states move toward voluntary, universal pre-school.

EXPAND EARLY HEAD START AND HEAD START: Obama will quadruple Early Head Start, increase Head Start funding and improve quality for both.

AFFORDABLE, HIGH-QUALITY CHILD CARE: Obama will also provide affordable and high-quality child care to ease the burden on working families.

K-12

REFORM NO CHILD LEFT BEHIND: Obama will reform NCLB, which starts by funding the law. Obama believes teachers should not be forced to spend the academic year preparing students to fill in bubbles on standardized tests. He will improve the assessments used to track student progress to measure readiness for college and the workplace and improve student learning in a timely, individualized manner. Obama will also improve NCLB's accountability system so that we are supporting schools that need improvement, rather than punishing them.

DREAM ACT: GIVING IMMIGRANT CHILDREN THE CHANCE TO ATTEND COLLEGE: Under current law, students who were brought to the United States years ago as undocumented immigrant children and who have stayed and excelled in and out of school have no hope of attending college with affordable in-state tuition. Barack Obama has been a longtime supporter of the Development, Relief, and Education for Alien Minors (DREAM) Act, which would allow states to provide in-state college tuition to undocumented students who grew up in the United States. It also would provide a path for students who stay in school or serve in the military to earn legal permanent residency. Barack Obama is a cosponsor of the DREAM Act and wants to see it become law so every child can have access to a quality, affordable education.

MAKE MATH AND SCIENCE EDUCATION A NATIONAL PRIORITY: Obama 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. He will also work to ensure that all children have access to a strong science curriculum at all grade levels.

ADDRESS THE DROPOUT CRISIS: At 21 percent, the national Latino high school dropout rate is more than twice the national average. For African Americans and Hispanic young people, on-time graduation rates hover between 50 percent and 55 percent. Obama will address the dropout crisis by passing his legislation, the Success in the Middle Act, 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.

EXPAND HIGH-QUALITY AFTERSCHOOL OPPORTUNITIES: Obama will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children.

EXPAND SUMMER LEARNING OPPORTUNITIES: Obama's "STEP UP" plan addresses the achievement gap by supporting summer learning opportunities for disadvantaged children through partnerships between local schools and community organizations.

SUPPORT COLLEGE OUTREACH PROGRAMS: Obama supports outreach programs like GEAR UP, TRIO and Upward Bound to encourage more young people from low-income families to consider and prepare for college.

SUPPORT ENGLISH LANGUAGE LEARNERS: Obama supports transitional bilingual education and will help Limited English Proficient students get ahead by holding schools accountable for making sure these students graduate. He will support development of appropriate assessments for English Language Learners and programs that monitor the progress of students learning English and hold schools accountable for making sure these students graduate.

PROMOTE MIGRANT EDUCATION PROGRAMS: Obama supports federal funding for migrant education programs, including Migrant and Seasonal Head Start, to ensure that all migrant students reach challenging academic standards and graduate with a high school diploma that prepares them for further learning and productive employment.

Recruit, Prepare, Retain, and Reward America's Teachers

RECRUIT TEACHERS: Obama will create new Teacher Service Scholarships that will cover four years of undergraduate or two years of graduate teacher education, including high-quality alternative programs for mid-career recruits in exchange for teaching for at least four years in a high-need field or location.

PREPARE TEACHERS: Obama will require all schools of education to be accredited. He will also create a voluntary national performance assessment so we can be sure that every new educator is trained and ready to walk into the classroom and start teaching effectively. Obama will also create Teacher Residency Programs that will supply 30,000 exceptionally well-prepared recruits to high-need schools.

RETAIN TEACHERS: To support our teachers, Obama's plan will expand mentoring programs that pair experienced teachers with new recruits. He will also provide incentives to give teachers paid common planning time so they can collaborate to share best practices.

REWARD TEACHERS: Obama will promote new and innovative ways to increase teacher pay that are developed with teachers, not imposed on them. Districts will be able to design programs that reward accomplished educators who serve as mentors to new teachers with a salary increase. Districts can reward teachers who work in underserved places like rural areas and inner cities. And if teachers consistently excel in the classroom, that work can be valued and rewarded as well.

Higher Education

CREATE THE AMERICAN OPPORTUNITY TAX CREDIT: Only 11 percent of Latinos have a college degree, and 63 percent of Latinos in college receive some form of financial aid. Obama 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 and make community college tuition completely free for most students. Obama will also ensure that the tax credit is available to families at the time of enrollment by using prior year's tax data to deliver the credit when tuition is due.

SIMPLIFY THE APPLICATION PROCESS FOR FINANCIAL AID: Latino families tend to be less informed about financial aid and are likely to overestimate the cost of tuition and underestimate available aid. Obama will streamline the financial aid process by eliminating the current federal financial aid application and enabling families to apply simply by checking a box on their tax form, authorizing their tax information to be used, and eliminating the need for a separate application.

SUPPORT HISPANIC-SERVING INSTITUTIONS (HSIs): HSIs enroll over 51 percent of all Hispanics pursuing higher education degrees. Obama is committed to strengthening and expanding eligible HSIs to increase capacity to serve Hispanic students.

OBAMA'S RECORD

Record of Advocacy

Obama has been a leader on educational issues throughout his career. As a community organizer, Obama led the fight on behalf of alternative schools for dropouts. In the Illinois State Senate, Obama was a leader on early childhood education, helping create the state's Early Learning Council. In the U.S. Senate, Obama has been a leader in working to make college more affordable. His very first bill sought to increase the maximum Pell Grant award to \$5,100. As a member of the Health, Education, Labor, and Pensions committee, Obama helped pass legislation to achieve that goal in the recent improvements to the Higher Education Act. Obama has also introduced legislation to create Teacher Residency Programs and to increase federal support for summer learning opportunities. Obama supported and helped pass the Illinois state version of the DREAM Act, and he has worked hard with Senator Durbin to move it in the U.S. Senate.

FOR MORE INFORMATION

For more on Barack Obama's Education Plan

<http://www.barackobama.com/issues/education/>

Speech on Pre-K to 12 Education

http://www.barackobama.com/2007/11/20/remarks_of_senator_barack_obam_34.php

Speech on College Affordability

http://www.barackobama.com/2007/11/07/remarks_of_senator_barack_obam_31.php

Speech on the Latino Drop-out Rate:

http://www.barackobama.com/2007/10/20/obama_calls_for_comprehensive.php



BARACK OBAMA'S 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

AT A GLANCE

Comprehensive Reform

Barack Obama has fought for comprehensive immigration reform that secures our border, fixes our broken immigration bureaucracy and puts the 12 million undocumented immigrants on a responsible path to citizenship.

Commitment

If Congress does not act in the interim, Obama will revive immigration reform in the first year of his presidency.

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 tenfold increase in recent years, immigration raids only netted 4,600 arrests in 2007 and have placed all the burdens of a broken system onto immigrant families.

BARACK OBAMA'S PLAN

Create Secure Borders

Obama wants to preserve the integrity of our borders. He supports additional personnel, infrastructure and technology on the border and at our ports of entry.

Improve Our Immigration System

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

Bring People Out of the Shadows

Obama supports 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. Obama will also expand opportunities to learn English and obtain civic education classes to help immigrants assume all of the rights and responsibilities of citizenship.

Work with Mexico

Obama believes we need to do more to promote economic development in Mexico to decrease illegal immigration.

OBAMA'S RECORD

Senate Leadership

During the most recent immigration debate, Obama was a leader in seeking common-sense balanced immigration reform. He pushed Congress to find common ground, introduced amendments that would have prioritized keeping families together, and would have held employers who hire undocumented immigrants responsible.

Crack Down on Employers

Obama championed a proposal to create a system so employers can verify that their employees are legally eligible to work in the U.S.

Fix the Bureaucracy

Obama joined Rep. Luis Gutierrez (D-IL) to introduce the Citizenship Promotion Act to ensure that immigration application fees are both reasonable and fair. Obama also introduced legislation that passed the Senate to improve the speed and accuracy of FBI background checks.

Respect Families

Obama introduced amendments to put greater emphasis on keeping immigrant families together.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Plan

<http://www.barackobama.com/issues/immigration/>

“It’s an American problem when Latinos are the most likely to be uninsured even though they make up a disproportionate share of the workforce. It’s an American problem when one in four Latinos cannot communicate well with their doctor about what’s wrong or fill out medical forms because there are language barriers we refuse to break down. It’s an American problem that our health care system is broken and it’s time to fix it once and for all...I have a universal health care plan that will cover every American and cut the cost of a typical family’s premiums by up to \$2,500 a year.”

- Barack Obama, Speech at National Council of La Raza Convention, July 22, 2007



BARACK OBAMA'S PLAN TO IMPROVE ACCESS, AFFORDABILITY, AND QUALITY OF HEALTH CARE FOR LATINOS

AT A GLANCE

Universal Coverage

Obama will sign a universal health care plan into law by the end of his first term in office. His plan will provide affordable, quality health care coverage for every American.

Reduce Health Care Costs

Obama's plan will bring down the cost of health care and reduce a typical family's premiums by as much as \$2,500 per year.

THE PROBLEM

Millions of Hispanic Americans are Uninsured or Underinsured because of Rising Medical Costs

47 million Americans – including nearly 15 million Latinos – lack health insurance with no signs of this trend slowing down. Nearly one-third of Latinos lack coverage, making it the largest group of uninsured in the United States. Recent census data shows that more Latinos lacked health insurance this past year than did the year before, including 38 percent of Latinos in Colorado, 39 percent of Latinos in Florida, and 35 percent of Latinos in Nevada.

Health Care Costs are Skyrocketing

Health insurance premiums have risen four times faster than wages over the past six years.

Too Little is Spent on Prevention and Public Health

The nation faces epidemics of obesity and chronic diseases as well as new threats of pandemic flu and bioterrorism. Yet despite all of this less than 4 cents of every health care dollar is spent on prevention and public health.

Latinos Suffer Disproportionately from Health Care Disparities

With the highest uninsurance rates in the country, Latinos suffer from higher rates of chronic health conditions, such as obesity, asthma, and diabetes.

BARACK OBAMA'S PLAN

Quality, Affordable and Portable Coverage for All

(1) **OBAMA'S PLAN TO COVER UNINSURED AMERICANS:** Obama will make available a new national health plan to all Americans, including the self-employed and small businesses, to buy affordable health coverage that is similar to the plan available to members of Congress.

The Obama Plan will have the Following Features:

- **GUARANTEED ELIGIBILITY:** No American will be turned away FROM ANY INSURANCE PLAN because of illness or pre-existing conditions.
- **COMPREHENSIVE BENEFITS:** The benefit package will be similar to that offered through Federal Employees Health Benefits Program (FEHBP), the plan members of Congress have. The plan will cover all essential medical services, including preventive, maternity and mental health care.
- **AFFORDABLE PREMIUMS, CO-PAYS AND DEDUCTIBLES.**
- **SUBSIDIES:** Individuals and families who do not qualify for Medicaid or SCHIP but still need financial assistance will receive an income-related federal subsidy to buy into the new public plan or purchase a private health care plan.
- **SIMPLIFIED PAPERWORK AND REINED IN HEALTH COSTS.**
- **EASY ENROLLMENT:** The new public plan will be simple to enroll in and provide ready access to coverage.
- **PORTABILITY AND CHOICE:** Participants in the new public plan and the National Health Insurance Exchange (see below) will be able to move from job to job without changing or jeopardizing their health care coverage.
- **QUALITY AND EFFICIENCY:** Participating insurance companies in the new public program will be required to report data to ensure that standards for quality, health information technology and administration are being met.

(2) **NATIONAL HEALTH INSURANCE EXCHANGE:** The Obama plan will create a National Health Insurance Exchange to help individuals who wish to purchase a private insurance plan. The Exchange will act as a watchdog group and help reform the private insurance market by creating rules and standards for participating insurance plans to ensure fairness and to make individual coverage more affordable and accessible. Insurers would have to issue every applicant a policy and charge fair and stable premiums that will not depend on how healthy you are. The Exchange will require that all the plans offered are at least as generous as the new public plan and have the same standards for quality and efficiency. The Exchange would evaluate plans and make the differences among the plans, including cost of services, public.

(3) **EMPLOYER CONTRIBUTION:** Employers that do not offer or make a meaningful contribution to the cost of quality health coverage for their employees will be required to contribute a percentage of payroll toward the costs of the national plan. Small employers that meet certain revenue thresholds will be exempt.

(4) **MANDATORY COVERAGE OF CHILDREN:** Obama will require that all children have health care coverage. Obama will expand the number of options for young adults to get coverage, including allowing young people up to age 25 to continue coverage through their parents' plans.

(5) **EXPANSION OF MEDICAID AND SCHIP:** Obama will expand eligibility for the Medicaid and SCHIP programs and ensure that these programs continue to serve as a critical safety net.

(6) **FLEXIBILITY FOR STATE PLANS:** Due to federal inaction, some states have taken the lead in health care reform. The Obama plan builds on these efforts and does not replace what states are doing. States can continue to experiment, provided they meet the minimum standards of the national plan.

Lower Costs by Modernizing the U.S. Health Care System

(1) REDUCING COSTS OF CATASTROPHIC ILLNESSES FOR EMPLOYERS AND THEIR EMPLOYEES.

Catastrophic health expenditures account for a high percentage of medical expenses for private insurers. The Obama plan would reimburse employer health plans for a portion of the catastrophic costs they incur above a threshold if they guarantee such savings are used to reduce the cost of workers' premiums.

(2) LOWERING COSTS BY ENSURING PATIENTS RECEIVE AND PROVIDERS DELIVER QUALITY CARE:

Helping Patients:

SUPPORT DISEASE MANAGEMENT PROGRAMS: Seventy five percent of total health care dollars are spent on patients with one or more chronic conditions, such as diabetes, heart disease, and high blood pressure. Obama will require that providers that participate in the new public plan, Medicare, or the Federal Employee Health Benefits Program (FEHBP) utilize proven disease management programs. This will improve quality of care, give doctors better information and lower costs.

COORDINATE AND INTEGRATE CARE: Over 133 million Americans have at least one chronic disease, and these chronic conditions cost a staggering \$1.7 trillion yearly. Obama will improve coordination and integration of care of those with chronic conditions by making sure programs are fully implemented and encouraging team care.

REQUIRE FULL TRANSPARENCY ABOUT QUALITY AND COSTS: Obama will require hospitals and providers to collect and publicly report measures of health care costs and quality, including data on preventable medical errors, nurse staffing ratios, hospital-acquired infections, and disparities in care. Health plans will also be required to disclose the percentage of premiums that go to patient care as opposed to administrative costs.

Ensuring Providers Deliver Quality Care:

TACKLE DISPARITIES IN HEALTH CARE: Latinos suffer disproportionately from diseases such as tuberculosis, diabetes, cardiovascular disease, breast cancer, and cervical cancer. Their rates of diabetes are almost double those of non-Latino whites. Latinos are also less likely than other ethnic groups to receive screenings of prostate, cervical, breast, and colorectal cancers; to receive recommended care that meets accepted standards; and to undergo high-technology procedures, such as cardiac catheterization or angioplasty.

Obama will tackle the root causes of health disparities by addressing differences in access to health coverage and promoting prevention and public health, both of which play a major role in addressing disparities. He will also challenge the medical system to eliminate inequities in health care through quality measurement and reporting, implementation of effective interventions such as patient navigation programs, and making the health workforce more diverse.

INCREASE THE CULTURAL COMPETENCY OF HEALTH CARE WORKERS: Latinos represent only 3.3 percent of the nation's physicians and 2 percent of the nation's registered nurses. 33 percent of Latinos, compared with 16 percent of whites, report problems understanding or communicating with their doctor. As a state senator, Barack Obama helped pass a law to make language assistance mandatory in Illinois health care facilities. Obama supports efforts to get more people to enter into the medical profession and will expand outreach and educational efforts to improve the language and cultural skills of hospitals and provide more tools such as bilingual hotlines to help rural hospitals treat patients who do not speak English.

PROMOTE PATIENT SAFETY: Obama will require providers to report preventable medical errors and support hospital and physician practice improvement to prevent future occurrences.

ALIGN INCENTIVES FOR EXCELLENCE: Both public and private insurers tend to pay providers based on the volume of services provided, rather than the quality or effectiveness of care. Providers who see patients enrolled in the new public plan, the National Health Insurance Exchange, Medicare and FEHBP will be rewarded based on how effectively they treat patients.

COMPARATIVE EFFECTIVENESS RESEARCH: Obama will establish an independent institute to guide reviews and research on comparative effectiveness, so that Americans and their doctors will have the accurate and objective information they need to make the best decisions for their health and well-being.

REFORM MEDICAL MALPRACTICE: Obama will strengthen antitrust laws to prevent insurers from overcharging physicians for their malpractice insurance and will promote new models for addressing errors that improve patient safety, strengthen the doctor-patient relationship and reduce the need for malpractice suits.

(3) **LOWERING COSTS THROUGH INVESTMENT IN ELECTRONIC HEALTH INFORMATION TECHNOLOGY SYSTEMS:** Most medical records are still stored on paper, which makes it hard to coordinate care, measure quality or reduce medical errors and which costs twice as much as electronic claims. Obama 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, and will phase in requirements for full implementation of health IT. Obama will ensure that patients' privacy is protected.

(4) **LOWERING COSTS BY INCREASING COMPETITION IN THE INSURANCE AND DRUG MARKETS:**

INCREASE COMPETITION: The insurance business today is dominated by a small group of large companies that has been gobbling up their rivals. There have been over 400 health care mergers in the last 10 years, and just two companies dominate a full third of the national market. These changes were supposed to make the industry more efficient, but instead premiums have skyrocketed by over 87 percent.

Barack Obama will prevent companies from abusing their monopoly power through unjustified price increases. His plan will force insurers to pay out a reasonable share of their premiums for patient care instead of keeping exorbitant amounts for profits and administration. His new National Health Exchange will help increase competition by insurers.

LOWER PRESCRIPTION DRUG COSTS: The second-fastest growing type of health expenses is prescription drugs. Pharmaceutical companies are selling the exact same drugs in Europe and Canada but charging Americans more than double the price. Obama will allow Americans to buy their medicines from other developed countries if the drugs are safe and prices are lower outside the U.S. Obama will also repeal the ban that prevents the government from negotiating with drug companies, which could result in savings as high as \$30 billion. Finally, Obama will work to increase the use of generic drugs in Medicare, Medicaid, and FEHBP and prohibit big name drug companies from keeping generics out of markets.

OBAMA'S RECORD

Health Insurance

In 2003, Barack Obama sponsored and passed legislation that expanded health care coverage to 70,000 kids and 84,000 adults. In the U.S. Senate, Obama cosponsored the Healthy Kids Act of 2007 and the State Children's Health Insurance Program (SCHIP) Reauthorization Act of 2007 to ensure that more American children have affordable health care coverage.

Minority Health: In the U.S. Senate, Obama helped write the Kennedy-Cochran-Obama Minority Health Improvement and Health Disparity Elimination Act. This bill puts new emphasis on disparity research by directing the Department of Health and Human Services to collect and report health care data by race and ethnicity, as well as geographic and socioeconomic status and level of health literacy.

Women's Health

Obama worked to pass a number of laws in Illinois and Washington to improve the health of women. His accomplishments include creating a task force on cervical cancer, providing greater access to breast and cervical cancer screenings, and helping improve prenatal and premature birth services.

FOR MORE INFORMATION

Read the Speech

http://www.barackobama.com/2007/05/29/cutting_costs_and_covering_ame.php

Read the Plan

<http://www.barackobama.com/issues/pdf/HealthCareFullPlan.pdf>



BARACK OBAMA'S PLAN TO PROTECT HOME OWNERSHIP AND ADDRESS THE SUBPRIME MORTGAGE CRISIS

“If work is how most Americans seek their dream, a home is how many families realize it. A home is a source of stability, a building block for communities, and the most valuable thing that most middle class folks will own. But - as has been made painfully clear through the sub-prime crisis - that source of stability can quickly become the source of economic insecurity. Too many Americans are struggling under the weight of their mortgages. Homeowners need a break.”

- Barack Obama, Speech in Washington, DC, September 18, 2007

AT A GLANCE

- ***Create a \$10 billion foreclosure fund to help Americans keep their homes***
- ***Create a new universal mortgage interest credit that will benefit low and middle income homeowners***
- ***Provide \$10 billion worth of Mortgage Revenue Bonds to refinance subprime loans and assist first-time homebuyers***
- ***Combat mortgage fraud and risky subprime loans***
- ***Close the bankruptcy loophole for mortgage companies***
- ***Mandate accurate loan disclosure***

THE PROBLEM

Subprime Mortgage Crisis

The implosion of the subprime lending industry threatens to bring foreclosure to over two million households nationwide and is spreading devastating impacts to the economy as a whole. Over the past several years, while predatory lenders were driving low-income families into financial ruin, ten of the country's largest mortgage lenders were spending more than \$185 million lobbying Washington to let them get away with it.

Latino Homeowners Hit Hard

Latino borrowers have been more likely to receive higher-rate loans than similarly situated white borrowers. And upper-income Latino women are nearly four times more likely to receive subprime loans than upper-income white men. As a result, an estimated 8 to 10 percent of all African American and Latino families who received a home loan in 2005 will be affected by subprime foreclosures.

Homeownership is Threatened for Millions of Families

As a result of the housing crisis, nearly 2.5 million homeowners could lose their homes. Millions more who had nothing to do with this could see the value of their own home decline - with some estimates projecting a cost of nearly \$164 billion, primarily in lost home equity.

BARACK OBAMA'S PLAN

Protect and Promote Homeownership

Barack Obama's plan will provide immediate relief to homeowners who are facing foreclosure or struggling to make their mortgage payments.

CREATE A NEW FHA HOUSING SECURITY PROGRAM: Barack Obama strongly supports the efforts of Senate Banking Committee Chair Chris Dodd (D-CT) to create a new Federal Housing Administration (FHA) program that will provide meaningful incentives for lenders to buy or refinance existing mortgages and convert them into stable 30-year fixed mortgages. This plan will provide a federal guarantee for lenders to reduce the outstanding principal amount of loans that are currently unaffordable in order to enable new, affordable mortgages for homeowners. The Dodd plan would be targeted to those individuals who cannot reasonably refinance in today's market. This plan provides an important federal backstop – not a bailout – to this growing national problem. Neither lenders nor homeowners would receive a windfall from this plan.

CREATE FUND TO HELP HOMEOWNERS AVOID FORECLOSURES: In Nevada, the foreclosure rate is over three and a half times the national average. In Las Vegas, one out of every 44 households is facing foreclosure. Obama will create a Foreclosure Prevention Fund to help people facing foreclosure stay in their homes and renegotiate with their lenders or sell their homes. The Fund will not help speculators, people who bought vacation homes or people who falsely represented their incomes. Given the downturn in the economy, Obama has called for immediate creation of this \$10 billion fund as part of his economic stimulus package.

CREATE A UNIVERSAL MORTGAGE CREDIT: Hispanic households had the largest gap in homeownership rates among all minority groups. Many middle class Americans do not receive the existing mortgage interest tax deduction because they do not itemize their taxes. As a result, primarily wealthy Americans benefit from this homeownership tax incentive. Obama 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 Americans who have a home mortgage. The Obama proposal will provide 10 million homeowners, most of whom earn under \$50,000 per year, with an average of \$500 in savings. This tax cut will provide direct relief to many homeowners who are struggling to maintain their mortgage payments.

PROVIDE AN ADDITIONAL \$10 BILLION WORTH OF MORTGAGE REVENUE BONDS: Mortgage Revenue Bonds are used to refinance subprime loans and provide mortgages for first-time homebuyers. But these bonds are over-subscribed in virtually all the states and are being rationed to respond to affordable housing needs. Barack Obama will provide \$10 billion in additional Mortgage Revenue Bonds to help families facing foreclosure refinance and to enable low- and moderate-income first-time homebuyers purchase a home. Approximately, 1.7 million subprime adjustable rate mortgages worth \$367 billion are expected to reset during 2008 and 2009. According to the National Association of Home Builders, every new Mortgage Revenue Bond home loan produces almost two full-time jobs, \$75,000 in additional wages, and salaries and \$41,000 in new federal, state, and local revenues.

CLOSE BANKRUPTCY LOOPHOLE FOR MORTGAGE COMPANIES: The 2005 bankruptcy bill, which Barack Obama opposed, is expected to have serious effects on low and middle-income borrowers of subprime mortgages. Latino homeowners are nearly three times more likely to enter bankruptcy hearings than white homeowners. While investors who own multiple homes and people with vacation homes can renegotiate those mortgages in bankruptcy, current Chapter 13 law requires ordinary families to stick with the original terms of their home loans—regardless of whether the loan was predatory or unfair. Obama will repeal this provision so that ordinary families do not suffer this unfair treatment.

Prevent Future Crises in the Housing Market

Barack Obama's plan will ensure that the conditions that led to the subprime lending crisis are not repeated in the future by cracking down on mortgage fraud and requiring better disclosure and stronger oversight of the mortgage market.

MANDATE ACCURATE LOAN DISCLOSURE: Barack Obama will enact laws to ensure that all prospective homebuyers have access to accurate and complete information about their mortgage options. Obama 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 Americans to easily compare various mortgage products and understand the full cost of the loan.

COMBAT MORTGAGE FRAUD AND SUBPRIME LOANS: Barack Obama introduced comprehensive legislation nearly two years 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. This bill also provides counseling to homeowners and tenants to avoid foreclosures. Finally, Obama's bill requires the Government Accountability Office to evaluate and report to Congress on various state lending practices so that state regulations that undermine consumer's rights can be identified and hopefully eliminated.

OBAMA'S RECORD

In 2006, 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.

FOR MORE INFORMATION

Read and Watch the Speech

http://www.barackobama.com/2007/09/17/remarks_of_senator_barack_obam_24.php

http://www.barackobama.com/2008/05/27/remarks_of_senator_barack_obam_71.php

Read the Plan

<http://www.barackobama.com/pdf/MortgageFactSheet.pdf>



BARACK OBAMA'S PLAN TO PRESERVE SOCIAL SECURITY AND STRENGTHEN RETIREMENT SECURITY FOR LATINOS

“We...have an obligation to protect Social Security and ensure that it’s a safety net the American people can count on today, tomorrow and forever. Social Security is the cornerstone of the social compact in this country...Coming together to meet this challenge won’t be easy. ...It will take restoring a sense of shared purpose in Washington and across this country. But if you put your trust in me — if you give me ‘your hand and your heart’ — then that’s exactly what I intend to do as your next president.”

—Barack Obama, Speech in Des Moines, IA, October 27, 2007

AT A GLANCE

Commitment

As someone who was largely raised by his grandparents, Obama has first-hand knowledge of how hard America’s seniors have worked to defend our country, teach our children, and grow our economy. He will honor their lifetime of work.

Protect Social Security

Obama will preserve Social Security for Latinos by stopping any efforts to privatize it and working in a bipartisan way to preserve it for future generations.

Secure Hard-Earned Pensions

Obama will fight to ensure that companies don’t dump their pension obligations.

Help Americans Save More

Obama will make retirement savings automatic.

THE PROBLEM

Insecure Retirement Savings

Retirement savings are near a historic low and 75 million working Americans lack employer-based retirement plans. Too many companies have dumped their pension obligations, leaving workers in the cold. In 2004, 41 percent of Latino seniors relied solely on Social Security benefits for their retirement support, compared to only 22 percent of the elderly population overall.

Income Security

With skyrocketing health care, energy and housing costs, and the risk of being defrauded by insurance companies, too many seniors do not have the resources to live comfortably.

BARACK OBAMA'S PLAN

Protect Social Security

Obama is committed to ensuring Social Security is solvent and viable for the American people, now and in the future. Social Security is especially important to Latino seniors. Nearly four out of five Latinos aged 65 and over rely on Social Security for half or more of their income. Obama will be honest with the American people about the long-term solvency of Social Security and the ways we can address the shortfall. Obama will protect Social Security benefits for current and future beneficiaries alike. And he does not believe it is necessary or fair to hardworking seniors to raise the retirement age. Obama is strongly opposed to privatizing Social Security.

Barack Obama believes that the first place to look to strengthen Social Security is the payroll tax system. Obama believes that one strong option is increasing the maximum amount of earnings covered by Social Security by lifting the payroll tax cap only on earnings above \$250,000.

STRENGTHEN RETIREMENT SAVINGS: Latinos are the fastest growing retirement-aged segment of the population. The census projects that Latinos at or near retirement will grow from 1.7 million in 2000 to 15.2 million by 2050. As a share of the retirement age population, that translates to a jump from 4.9 percent in 2000 to 17.5 percent in 2050.

REFORM CORPORATE BANKRUPTCY LAWS TO PROTECT WORKERS AND RETIREES: Current bankruptcy laws protect banks before workers. Obama 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: 16 percent of Latino seniors rely on pensions. However, even when companies fund their pensions, many do not disclose their investments with the employee's pension dollars. Obama 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 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.

EXPAND RETIREMENT SAVINGS INCENTIVES FOR WORKING FAMILIES: Obama will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. Latinos are less likely to save for retirement than white Americans. According to one survey, 43 percent of Hispanic workers described their personal knowledge of investing or saving for retirement as "knowing nothing," compared to 12 percent for all workers. 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.

CREATE AUTOMATIC WORKPLACE PENSIONS: Obama's retirement security plan will automatically enroll workers in a workplace pension plan. More than half of Latino households aged 55-59 have zero accumulated assets in a 401(k) or IRA. Only about a quarter of Hispanic workers participated in an employer-provided pension plan in 2001, compared to about half of the overall workforce. Under his 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.

PREVENT AGE DISCRIMINATION: Obama 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 for America's Seniors

PROVIDE CHEAPER PRESCRIPTION DRUGS: Our seniors pay the highest prices in the world for brand-name drugs. To lower drug costs, Obama 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. He also supports 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 is committed to the long-term strength of the Medicare program. He 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. Obama supports 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 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 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 will engage more interested seniors into public service opportunities by expanding and improving programs like Senior Corps to connect seniors with quality volunteer opportunities.

OBAMA'S RECORD

Social Security and Pensions

In the midst of the 2005 debate over Social Security privatization, Obama gave a major speech at the National Press Club forcefully arguing against privatization. He also repeatedly voted against Republican amendments that aimed to privatize Social Security or cut benefits. Obama has also voted to force companies to properly fund their pension plans so taxpayers don't end up footing the bill.

Medicare

Obama has supported a number of efforts to strengthen Medicare, including voting for legislation to allow Medicare to negotiate for cheaper prescription drug prices and to extend the enrollment period for low-income beneficiaries.

Protecting Seniors

After reports that lobbyists, but not the American people, received information about the most unsafe nursing homes in the country, Barack Obama demanded the Department of Health and Human Services release that information. Following Obama's letter, the names of the four Iowa care facilities cited for unsafe care were released to the public. Obama's efforts follow his successful efforts in Illinois to make nursing home information public and strengthen elder abuse laws.

FOR MORE INFORMATION

Read the Speech

http://www.barackobama.com/2007/11/07/remarks_of_senator_barack_obam_31.php

Read the Plan

<http://www.barackobama.com/issues/socialsecurity/>

“We also need to change a system that is stacked against women. Forty percent of working women do not have a single paid sick day. More and more women are denied jobs or promotions because they’ve got kids at home. As the son of a single mother, that is not the America that I believe in. I’ll be a president who stands up for working parents. We’ll require employers to provide seven paid sick days each year. We’ll enforce laws that prohibit caregiver discrimination. And we’ll encourage flexible work schedules to better balance work and parenting for mothers and fathers. That’s the change that working families need.”

-Barack Obama, Speech in Bettendorf, Iowa, November 7, 2007



BARACK OBAMA'S PLAN TO RECLAIM THE AMERICAN DREAM FOR LATINAS AND THEIR FAMILIES

AT A GLANCE

Pay Equity

Barack Obama will better enforce the Equal Pay Act, fight job discrimination, and improve child care options and family medical leave to give Latinas equal footing in the workplace.

Reproductive Choice

Obama has been a consistent champion of reproductive choice and will make preserving a women's right to choose under *Roe v. Wade* a priority as president. Obama also supports expanded access to contraception, health information and preventive services to reduce unintended pregnancies.

Health Care

A third of Latinas do not have health insurance. Obama will tackle diseases and illnesses that disproportionately affect Latinas.

Domestic Violence

Obama introduced legislation to combat domestic violence and cosponsored and helped reauthorize the Violence Against Women Act.

THE PROBLEM

Discrimination at the Job

For every \$1.00 earned by a man, the average woman receives only 77 cents. Hispanic women earn 57 cents for every dollar men earn. A recent study estimates it will take another 47 years for women to close the wage gap with men at Fortune 500 corporate offices.

Need for Paid Leave

The 78 percent of employees covered by the Family Medical Leave Act who have needed leave but have not taken it report that it is because they could not afford to take unpaid leave. Furthermore, low-income families are less likely to have the resources or savings to compensate for time off.

Violence Against Women Continues

One-in-four women will experience domestic violence in her lifetime. Family violence accounted for 11 percent of all violence between 1998 and 2002. 34 percent of Hispanic women reported physical violence in 2007.

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 follow-up care and are more likely to 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. Additionally, among women, Hispanic women are the most likely not to have health insurance.

BARACK OBAMA'S PLAN

Fight for Pay Equity

Obama believes the government needs to take steps to better enforce the Equal Pay Act, fight job discrimination, and improve child care options and family medical leave to give women equal footing in the workplace.

Expand High-Quality Afterschool Opportunities

Obama 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

Obama 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. Coupled with Obama's "Making Work Pay" tax credit, this proposal will help put more money directly in the pockets of hardworking low and middle-income parents.

Paid Sick Days

Obama will require that employers provide seven paid sick days per year to their employees.

Encourage States to Adopt Paid Leave

Obama will initiate a strategy to encourage all 50 states to adopt paid-leave systems. Obama will provide a \$1.5 billion fund to help states jump start paid-leave programs consistent with their local needs.

Expand Flexible Work Arrangements

Obama 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 will also make the federal government a model employer in terms of adopting flexible work schedules.

Protecting a Women's Right to Choose

Obama will make safeguarding women's rights under *Roe v. Wade* a priority. He opposes any constitutional amendment to overturn that decision.

Reducing Unintended Pregnancy

Obama will work to reduce unintended pregnancy by guaranteeing equity in contraceptive coverage, providing sex education, and offering rape victims accurate information about emergency contraception.

Ending Health Care Disparities

Obama will invest in research to examine gender and health disparities. Obama will also establish community outreach programs in underserved areas to help make sure women have health care and maintain healthy lifestyles.

Ending Violence Against Women

Obama will appoint a special advisor who will report to him regularly on issues related to violence against women. Obama will also pass legislation that provides job security to victims of domestic violence and sexual assault.

OBAMA'S RECORD

Record of Advocacy

Barack Obama has a long record of standing up for women. In Illinois, he passed the Equal Pay Act to give 330,000 more women protection from pay discrimination and passed another law that ensured victims of domestic violence could seek treatment without losing their jobs. In the U.S. Senate, he introduced and cosponsored legislation to reduce unintended teen pregnancy, strengthen families by supporting fathers who are doing the right thing and cracking down on those who are not, guarantee workers paid sick leave, and ensure that women are not receiving less pay than men for comparable work. And throughout his career, in both the Illinois Senate and the U.S. Senate, Obama has stood up for a women's right to choose, consistently earning 100 percent ratings from pro-choice groups.

FOR MORE INFORMATION

Read the Plan

<http://my.barackobama.com/page/content/womenissues>

Read the Speech

http://www.barackobama.com/2007/11/07/remarks_of_senator_barack_obam_31.php

Read the Op-Ed

http://www.barackobama.com/2007/10/31/violence_against_women_at_home.php

“The telegram from Dr. Martin Luther King, Jr. to Cesar Chavez said this: “As brothers in the fight for equality, I extend the hand of fellowship and good will and wish continuing success to you and your members...Our separate struggles are really one. A struggle for freedom, for dignity, and for humanity.”...Our separate struggles are really one. It was a belief that Dr. King repeated often when he would say that an injustice anywhere is a threat to justice everywhere. It means that the Civil Rights Movement wasn’t just a movement of African Americans, but Latino Americans, and white Americans, and every American who believes that equality and opportunity are not just words to be said but promises to be kept.”

- Barack Obama, Speech at National Council of La Raza Convention, July 22, 2007



BARACK OBAMA'S PLAN TO STRENGTHEN CIVIL RIGHTS

AT A GLANCE

Strengthen Civil Rights Enforcement

Obama will staff the Civil Rights Division of the Justice Department with lawyers who prosecute civil rights violations, employment discrimination, and hate crimes instead of political cronies.

Protect the Right to Vote

Obama will remove discriminatory barriers to the right to vote and protect the right to vote for Latinos.

Promote Fairness in the Criminal and Juvenile Justice Systems

Obama will work to ban racial profiling, eliminate disparities in criminal sentencing, and encourage the criminal justice system to be free of racially discriminatory laws so that it works for all, regardless of race, wealth, or other circumstances.

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. Hispanics still have the lowest median wage of any ethnic or racial group.

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. Latino youth are also more likely to be arrested, detained, waived to criminal court, and incarcerated for longer periods. Disparities in drug sentencing laws, like the differential treatment of crack as opposed to powder cocaine, are unfair.

BARACK OBAMA'S PLAN

Strengthen Civil Rights Enforcement

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

Combat Employment Discrimination

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

Expand Hate Crimes Statutes

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

Eliminate Sentencing Disparities

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

Expand Use of Drug Courts

Obama 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.

OBAMA'S RECORD

Record of Advocacy

Obama has worked to promote civil rights and fairness in the criminal justice system throughout his career. As a community organizer, Obama helped 150,000 African Americans register to vote. As a civil rights lawyer, Obama litigated employment discrimination, housing discrimination, and voting rights cases. As a state senator, Obama passed one of the country's first racial profiling laws and helped reform a broken death penalty system. And in the U.S. Senate, Obama has been a leading advocate for protecting the right to vote, helping to reauthorize the Voting Rights Act and leading the opposition against discriminatory barriers to voting.

FOR MORE INFORMATION

Read the Plan

<http://www.barackobama.com/issues/civilrights/>

Read the Speech

http://www.barackobama.com/2007/09/28/remarks_of_senator_barack_obam_26.php



BARACK OBAMA'S 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

AT A GLANCE

Help More Americans Climb the Job Ladder

Obama will help Latinos enter the workplace and move up the career ladder.

Expand the Earned Income Tax Credit (EITC)

Obama will increase benefits and expand the number of individuals eligible for EITC, one of the most successful antipoverty programs in history.

Establish Promise Neighborhoods to Combat Chronic Urban Poverty

Obama will create Promise Neighborhoods to provide comprehensive services in impoverished areas in 20 American cities.

Support Economic Development in Low-Income Communities

Obama will help local entrepreneurs revitalize inner cities.

Increase Affordable Housing

Obama will increase the supply of affordable housing across the U.S.

THE PROBLEM

Poverty Rising

There are nearly 37 million poor Americans. And nearly 22 percent of Latinos live in poverty. Some 29 percent of Latino children lived in poverty in 2005. 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'S PLAN

Expand Access to Jobs

HELP AMERICANS GRAB A HOLD OF AND CLIMB THE JOB LADDER: Obama will invest \$1 billion over five years in transitional jobs and career pathway programs that implement proven methods of helping Latinos succeed in the workforce.

INCREASE LATINO ACCESS TO CAPITAL: Latinos are entering the entrepreneurial market in record numbers. During the 1990s, the number of Latina-owned small businesses grew by an extraordinary 209 percent. Barack Obama will strengthen Small Business Administration programs that provide capital to minority-owned businesses, support outreach programs that help minority business owners apply for loans, and work to encourage the growth and capacity of minority firms.

CREATE A GREEN JOBS CORPS: Obama 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 to their jobs. Obama will double 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 will work to ensure that ex-offenders have access to job training, substance abuse and mental health counseling, and employment opportunities. Obama 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: More than one-third of Hispanic households benefit from the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC). Obama 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.

CREATE A LIVING WAGE: Latinos make up 12 percent of the total workforce, but more than 19 percent of Latinos would benefit from a minimum wage increase. Obama will raise the minimum wage to \$9.50 an hour by 2011 and index it to inflation 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.

PROVIDE TAX RELIEF: Obama 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 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 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 supports guaranteeing workers seven paid sick days per year.

Increase the Supply of Affordable Housing

CREATE AN AFFORDABLE HOUSING TRUST FUND: Obama will create an Affordable Housing Trust Fund to develop affordable housing in mixed-income neighborhoods.

FULLY FUND THE COMMUNITY DEVELOPMENT BLOCK GRANT: Obama will fully fund the Community Development Block Grant program and engage urban leaders across the country to increase resources to the highest-need Americans.

Tackle Concentrated Poverty

ESTABLISH 20 PROMISE NEIGHBORHOODS: Obama will create 20 Promise Neighborhoods in cities across the nation that have high levels of poverty and crime and low levels of student academic achievement. 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 will work with community and business leaders to identify and address the unique economic development barriers of every major metropolitan area. Obama 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 will invest in rural small businesses and fight to expand high-speed Internet access. He will improve rural schools and attract more doctors to rural areas.

OBAMA'S RECORD

Tax Relief for Low-Income Working Families

Obama created the Illinois Earned Income Tax Credit for low-income working families in 2000 and successfully sponsored a measure to make the credit permanent in 2003. The law offered about \$105 million in tax relief over three years.

Housing

In the Illinois State Senate, Obama championed multiple pieces of legislation to help low-income families find adequate affordable housing.

FOR MORE INFORMATION

Read the Plan

<http://www.barackobama.com/issues/poverty/>

Read the Speech

http://www.barackobama.com/2007/07/18/remarks_of_senator_barack_obam_19.php

“It’s time for a new alliance of the Americas. After eight years of the failed policies of the past, we need new leadership for the future. After decades pressing for top-down reform, we need an agenda that advances democracy, security, and opportunity from the bottom up. So my policy will be guided by the simple principle that what’s good for the people of the Americas is good for the United States. That means measuring success not just through agreements among governments, but also through the hopes of the child in the favelas of Rio, the security for the policeman in Mexico City, and the shrinking of the distance between Miami and Havana.”

-Barack Obama, Speech in Miami, FL, May 23, 2008



BARACK OBAMA'S PLAN TO RENEW U.S. LEADERSHIP IN THE AMERICAS

AT A GLANCE

The rebuilding of diplomatic ties to Latin America and the Caribbean will help the United States expand its leadership in the hemisphere with three key goals:

Political Freedom / Democracy

Obama will aim to increase democracy and the rule of law across the Americas.

Freedom from Want/ Opportunity

Obama will work to combat poverty, hunger, health problems, and global warming.

Freedom from Fear / Security

Obama will promote freedom from fear in Latin America and the Caribbean by addressing common threats like drug trafficking, transnational gangs and terrorism.

THE PROBLEM

U.S. Policy Towards Latin America Has Failed

George Bush's policy in the Americas has been negligent toward our friends, ineffective with our adversaries, disinterested in the challenges that matter in people's lives, and incapable of advancing our interests in the region.

No Clear Vision

The situation has changed in the Americas, but we have failed to change with it. Instead of offering a competing vision to demagogues like Hugo Chavez, we have sat on the sidelines.

BARACK OBAMA'S PLAN

Start a New Chapter of Engagement with Latin America and the Caribbean

Barack Obama will pursue aggressive, principled, and sustained diplomacy in the Americas from Day One. He will pursue an ambitious agenda to expand democracy, security, and opportunity for all of the people in the hemisphere.

Renew American Diplomacy

As president, Barack Obama will rebuild the diplomatic links to Latin America and the Caribbean that have been allowed to wither under President Bush. Obama is willing to meet with the leaders of all nations, friend and foe. He 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.

Promote Democracy in Cuba and Throughout the Hemisphere

There are no better ambassadors for freedom in Cuba than Cuban Americans. Obama will immediately allow unlimited family travel and remittances to the island. He would take steps to liberalize relations with Cuba now while holding back important incentives such as relaxation of the trade embargo and greater foreign aid so that we can encourage change in a post-Fidel government. He will use aggressive and principled bilateral diplomacy and send an important message: if a post-Fidel government takes significant steps toward democracy, beginning with the freeing of all political prisoners, the U.S. is prepared to take steps to normalize relations and ease the embargo that has governed relations between our countries for the last five decades.

Work Towards Energy Security

Barack Obama will bring together the countries of the region in a new *Energy Partnership for the Americas* to forge a path toward sustainable growth and clean energy. Obama will increase investments across the Americas in alternative energy resources like wind and solar, biofuels, and clean coal. He will allow industrial carbon emitters in the U.S. to offset some of their costs under Obama's cap-and-trade system by investing in low carbon energy projects in the Americas. He'll share technology, enforce environmental standards in our trade deals, and work with institutions like the World Bank to support this effort.

Advance Opportunity from the Bottom-up

Obama will substantially increase our aid to the Americas, and embrace the Millennium Development Goal of cutting extreme poverty around the world in half by 2015, and he will double our foreign assistance to \$50 billion to achieve that goal. He will help the world's weakest states to build healthy and educated communities, reduce poverty, develop markets, and generate wealth.

Trade Policy That Works for All People in All Countries

Obama believes 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 and will use trade agreements to spread good labor and environmental standards around the world.

Advance Security Across the Region

Barack Obama believes that we need a new security initiative with our Latin American and Caribbean neighbors – an initiative that extends beyond Central America. This initiative will foster cooperation within the region to combat gangs, trafficking and violent criminal activity. And it will marshal the resources of the United States to support the development of independent and competent police and judicial institutions in the Americas.

FOR MORE INFORMATION

Read the Speech

http://www.barackobama.com/2008/05/23/remarks_of_senator_barack_obam_68.php

Read the Plan

<http://my.barackobama.com/page/-/pdf/Policy/Fact Sheet Latin America FINAL 060608 IH.pdf>



BARACK OBAMA'S PLAN TO END THE WAR IN IRAQ

“When I am this party’s nominee, my opponent will not be able to say that I voted for the war in Iraq; or that I gave George Bush the benefit of the doubt on Iran; or that I supported Bush-Cheney policies of not talking to leaders that we don’t like. And he will not be able to say that I wavered on something as fundamental as whether or not it is ok for America to torture – because it is never ok. ... I will end the war in Iraq... I will close Guantanamo. I will restore habeas corpus. I will finish the fight against Al Qaeda. And I will lead the world to combat the common threats of the 21st century: nuclear weapons and terrorism; climate change and poverty; genocide and disease. And I will send once more a message to those yearning faces beyond our shores that says, “You matter to us. Your future is our future. And our moment is now.”

--Barack Obama, Speech in Des Moines, Iowa, November 10, 2007

AT A GLANCE

The War in Iraq

More than 128,000 Latino servicemen and women have been deployed to Iraq and Afghanistan since 2001. As of May 15, 2008, 436 Latino American troops have died in Iraq, the highest total for any minority group in the U.S. Obama is the only major candidate who had the judgment to oppose the Iraq War from the beginning. He will end the war responsibly by bringing our troops home within 16 months, pressing for a political solution to Iraq’s civil war, and launching the diplomatic and humanitarian initiatives that are needed to bring stability to Iraq.

THE PROBLEM

The Surge

The goal of the surge was to create space for Iraq’s political leaders to reach an agreement to end Iraq’s civil war. At great cost, our troops have helped reduce violence in some areas of Iraq, but even those reductions do not get us below the unsustainable levels of violence of mid-2006. Moreover, Iraq’s political leaders have made no progress in resolving the political differences at the heart of their civil war.

Military Strain

The military is being severely strained by repeated and lengthy deployments. The Army and Marine Corps are facing a crisis as 40 percent of their equipment is either in Iraq or being repaired. This crisis has led many of our generals to conclude that current demands make our forces unable to rapidly respond to the contingencies we may face in the future.

BARACK OBAMA'S PLAN

Judgment You Can Trust

As a candidate for the United States Senate in 2002, Obama put his political career on the line to oppose going to war in Iraq, and warned of “an occupation of undetermined length, with undetermined costs, and undetermined consequences.” Obama has been a consistent, principled and vocal opponent of the war in Iraq.

- In 2003 and 2004, he spoke out against the war on the campaign trail;
- In 2005, he called for a phased withdrawal of our troops;
- In 2006, he called for a timetable to remove our troops, a political solution within Iraq, and aggressive diplomacy with all of Iraq's neighbors;
- In January 2007, he introduced legislation in the Senate to remove all of our combat troops from Iraq by March 2008.
- In September 2007, he laid out a detailed plan for how he will end the war as president.

Bringing Our Troops Home

Obama will immediately begin to remove our troops from Iraq. He will remove one to two combat brigades each month and have all of our combat brigades out of Iraq within 16 months. Obama will make it clear that we will not build any permanent bases in Iraq. He will keep some troops in Iraq to protect our embassy and diplomats; if al Qaeda attempts to build a base within Iraq, he will keep troops in Iraq or elsewhere in the region to carry out targeted strikes on al Qaeda.

Press Iraq's Leaders to Reconcile

The best way to press Iraq's leaders to take responsibility for their future is to make it clear that we are leaving. As we remove our troops, Obama will engage representatives from all levels of Iraqi society — in and out of government — to seek a new accord on Iraq's Constitution and governance. The United Nations will play a central role in this convention, which should not adjourn until a new national accord is reached addressing tough questions like federalism and oil revenue-sharing.

Regional Diplomacy

Obama will launch the most aggressive diplomatic effort in recent American history to reach a new compact on the stability of Iraq and the Middle East. This effort will include all of Iraq's neighbors — including Iran and Syria. 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.

Humanitarian Initiative

Obama believes that America has a moral and security responsibility to confront Iraq's humanitarian crisis — two million Iraqis are refugees; two million more are displaced inside their own country. Obama will form an international working group to address this crisis. He 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 a safe-haven.

OBAMA'S RECORD

Barack Obama opposed the war in Iraq from the beginning. In 2002, as the conventional thinking in Washington lined up for war, Obama had the judgment and courage to speak out against the war. He said the war would lead to “an occupation of undetermined length, with undetermined costs and undetermined consequences.” In January 2007, Obama introduced legislation to responsibly end the war in Iraq, with a phased withdrawal of troops engaged in combat operations.

FOR MORE INFORMATION

Read the Plan

<http://www.barackobama.com/issues/iraq/>

Read the Speech

http://www.barackobama.com/2007/09/12/remarks_of_senator_barack_obam_23.php



BARACK OBAMA'S PLAN TO KEEP OUR SACRED TRUST WITH LATINO 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.

AT A GLANCE

A Sacred Trust

There are more than 1.1 million Latino veterans who have bravely served our country. Barack Obama believes America has a sacred trust with our veterans. He is committed to creating a 21st Century Department of Veterans’ Affairs that provides the care and benefits our nation’s veterans deserve.

Help for Returning Service Members

Obama will improve the quality of health care for veterans, rebuild the VA’s broken benefits system, and combat homelessness among veterans.

Improved Mental Health Treatment

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

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 a 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'S PLAN

Ensure a Seamless Transition

Obama 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 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 will establish a world-class VA Planning Division to avoid future budget shortfalls.

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 will make the VA a leader of national health care reform so that veterans get the best care possible. He will improve care for polytrauma vision impairment, prosthetics, spinal cord injury, aging, and women's health.

Improve Mental Health Treatment

Obama will improve mental health care at every stage of military service. He 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 will establish standards of care for Traumatic Brain Injury, the signature injury of the Iraq war.

Expand Vet Centers

Obama will expand and strengthen Vet Centers to provide more counseling for vets and their families.

Fix the Benefits Bureaucracy

Obama will hire additional claims workers, and improve training and accountability so that VA benefit decisions are rated fairly and consistently. He also will make the paper benefit claims process an electronic one to reduce errors and improve timeliness.

Combat Homelessness among Our Nation's Veterans

Obama 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 will crack down on employers who commit job discrimination against guardsmen and reservists.

OBAMA'S RECORD

Record of Advocacy

As a member of the U.S. Senate Committee on Veterans' Affairs, Obama passed legislation to improve care and slash red tape for our wounded warriors recovering at places like Walter Reed. He passed laws to help homeless veterans and offered an innovative solution to prevent at-risk veterans from falling into homelessness. Obama led a bipartisan effort in the Senate to try to halt the military's unfair practice of discharging service members for having a service-connected psychological injury. He fought for fair treatment of Illinois veterans' claims and forced the VA to conduct an unprecedented outreach campaign to disabled veterans with lower than-average benefits. Obama passed legislation to stop a VA review of closed PTSD cases that could have led to a reduction in veterans' benefits. He passed an amendment to ensure that all service members returning from Iraq are properly screened for traumatic brain injuries. He introduced legislation to direct the VA and Pentagon to fix disjointed records systems and improve outreach to members of the National Guard and Reserves.

FOR MORE INFORMATION

Read the Speech

http://www.barackobama.com/2007/08/21/remarks_of_senator_obama_a_sac.php

Read the Plan

<http://www.barackobama.com/pdf/VeteransFactSheet.pdf>

Join Veterans for Obama

<http://my.barackobama.com/page/content/vetshome>

“And that night...I said a prayer of my own.
It’s a prayer I think I share with a lot of
Americans...A hope that we can live with one
another in a way that reconciles the beliefs of
each with the good of all.”

- Barack Obama, Call to Renewal Keynote Address, June 28, 2006



BARACK OBAMA ON FAITH

AT A GLANCE

Barack Obama is a committed Christian and his faith informs his values. Barack believes that people of all faiths should come together to put their faith into action to change this country for the better.

Reconcile Faith and Politics

In June of 2006, Obama delivered what Washington Post columnist E.J. Dionne called perhaps 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. In December of 2006, Obama joined Pastor Rick Warren to discuss moral leadership and Global AIDS. And in June of 2007, Obama challenged Americans to come together around a 'Politics of Conscience' to move our nation forward.

Moral Leadership

Obama's faith shapes his values, as it does for millions of Americans. As he said in a recent speech on faith and politics:

...[O]ur values should express themselves not just through our churches or synagogues, temples or mosques; they should express themselves through our government. Because whether it's poverty or racism, the uninsured or the unemployed, war or peace, the challenges we face today are not simply technical problems in search of the perfect ten-point plan. They are moral problems, rooted in both societal indifference and individual callousness - in the imperfections of man. And so long as we're not doing everything in our personal and collective power to solve them, we know the conscience of our nation cannot rest.

OBAMA'S RECORD

Obama has a record of engaging people of faith on all aspects of his public service. His first job out of college was bringing churches together to help address the poorest Chicago neighborhoods' pressing problems. After Hurricane Katrina, Obama united relief organizations and churches to discuss rebuilding the Gulf Coast. Obama also passed legislation that saved tithing from bankruptcy courts.

FOR MORE INFORMATION

Read the Speech

http://www.barackobama.com/2006/06/28/call_to_renewal_keynote_address.php

FOR MORE INFORMATION:
WWW.BARACKOBAMA.COM

PAID FOR BY OBAMA FOR AMERICA