



**Remember to VOTE on
November 4, 2008!**



**Your Sex Life,
Your Career,
Your Mental Health
...Your Vote!!!**

**A Policy Guide for
Career Related Issues in the
Upcoming Election**



The Issue: Unemployment & Job Creation

With the credit crisis, bank and loan institution failures, a slumping housing market, and a 700 billion dollar bailout, the United States economy is going through a rough period. The present unemployment rate is the highest in five years, and every month more factories are closed and more jobs are lost to the globalization of the world economy. Whoever takes office next January will be presented with the momentous task of getting Americans back to work and the economy on the track of recovery.



Barack Obama

- **Globalization:** Wants to renegotiate NAFTA, remove tax breaks for companies shipping jobs overseas, give tax breaks for companies that create jobs in America
- **Unions:** Voted for restricting employer interference in union organizing
- **Job Creation:** eliminate capital gains taxes for small businesses, \$210 billion to create jobs in rebuilding infrastructure and 5 million new "green" jobs developing new renewable energy technologies, invest in technology innovation.



John McCain

- **Globalization:** Retrain /re-educate workers, reduce barriers to trade, overhaul unemployment insurance to make it a retraining organization
- **Unions:** Voted against restricting employer interference in union organizing
- **Job Creation:** Build 45 nuclear plants to create 700,000 new jobs, Develop clean coal technology, Accelerate development of renewable energy sources, produce hybrid and electric cars.



The Issue: Minimum Wage

In 2007 Congress passed legislation to increase the federal minimum wage in three yearly phases. Next year the final stage of the increase will bring the wage to \$7.25 per hour. The candidates have differing perspectives on whether to add further increases.



Barack Obama

- Proposes increasing the minimum wage to \$9.50 an hour by 2011.
- Includes official statement about minimum wage on his campaign website.
- Would index minimum wage to inflation.
- Historically has voted most often in favor of minimum wage increases.





John McCain

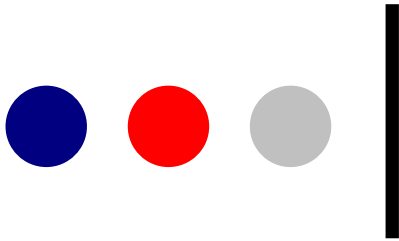
- Stated in August on Fox News Sunday that he supports increasing the minimum wage as long as it is not tied to other large spending items.
- Other sources state that McCain opposes further minimum wage increases at this time.
- No official statement about the minimum wage on his campaign website.
- Historically has voted most often in opposition to minimum wage increases.



The Issue: Welfare



The candidates have differing ideas regarding the role of social welfare provisions in our society and offer varying ideas on how to handle the issue of welfare, particularly in relation to poverty.

 Barack Obama	 John McCain
<ul style="list-style-type: none">• Believes welfare recipients have a desire to work and need assistance in order to do so• Believes faith-based organizations are already providing assistance and that the government needs to do more• Supports a 2 year limit on cash assistance• Supports maintenance of current work requirements in order to receive benefits• Would like to provide tax incentives for employers who hire welfare recipients• Would like to increase access to public transportation for working welfare recipients• Plans to invest money in new jobs and raise the minimum wage• Plans to create “Promise Neighborhoods” and provide community based investment resources.	<ul style="list-style-type: none">• Welfare recipients should be required to spend at least 40 hours a week in a combination of work and training programs; supports welfare-to-work• McCain supports housing assistance for welfare recipients• Supports block grants, giving state and local governments responsibility for welfare programs• Would require unwed teenage mothers to live with a parent or guardian (when possible) and attend school in order to receive welfare benefits• Supports the sharing of poverty assistance programs between government and faith entities



The Issue: Poverty

Poverty is Rising: There are over 37 million poor Americans. Most Americans living in poverty work, but still cannot afford to make ends meet. **Minimum Wage is Not Enough:** Even when a parent works full-time earning minimum wage and EITC and food stamps are factored into their income, families are still \$1,550 below the federal poverty line because of the flat-lined minimum wage.



 Barack Obama	 John McCain
<ul style="list-style-type: none"> • Expand Access to Jobs <ul style="list-style-type: none"> • Will invest \$1 billion over five years in transitional jobs and career pathway programs • Will work to ensure that low-income Americans have transportation access to jobs; will double funding for the federal Jobs Access and Reverse Commute program • Make Work Pay for All Americans: 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; will also eliminate taxes for seniors making under \$50,000 per year. • Supports efforts to create an Affordable Housing Trust Fund to develop affordable housing in mixed-income neighborhoods. • Will fully fund the Community Development Block Grant program and engage with urban leaders across the country to increase resources to the highest-need Americans. • Tackle Concentrated Poverty <ul style="list-style-type: none"> • Will create 20 Promise Neighborhoods in areas that have high levels of poverty and crime and low levels of student academic achievement in cities across the nation. • Will work with community and business leaders to identify and address the unique economic development barriers of every major metropolitan area; will provide additional resources to federal agencies, especially to their local branch offices, to address community needs. 	<ul style="list-style-type: none"> • An important part of his plan is to use competition to improve the quality of health insurance with greater variety to match people's needs, lower prices, and portability. Families should be able to purchase health insurance nationwide, across state lines. • Will devote 60 percent of Title II funding for incentive bonuses for high performing teachers to locate in the most challenging educational settings, for teachers to teach subjects like math and science, and for teachers who demonstrate student improvement. • By simplifying the existing higher education tax benefits, he hopes to ensure that a greater number of families have a lower tax burden when they are helping to send their children to college. • Supports The Second Chance Act, which funds programs, many of them faith-based, that prepare prisoners for the transition from prison to society by providing job training, counseling, mentors, counseling, and more. Some programs report reducing recidivism rates by 50 percent. • Believes that all Americans, no matter if rich or poor, rural or urban, old or young, should have access to high-speed Internet services and receive the economic opportunities derived from technology.



The Issue: Pay Equity

Pay Equity seeks to eliminate sex and race discrimination in worker's wages. Historically, women and people of color have been segregated into lower paid and undervalued jobs such as clerical, service workers, nurses and teacher. These continue to be underpaid positions due to the gender and race of people who hold them. Pay equity would establish sex and race neutral criteria that employers must use to set wages. According to the U.S. Census Bureau, in 2007 women earned only 78 cents for every dollar that men earned. This is approximately a 19-cent improvement from the 1963 wage gap figure of 59 cents on the dollar. Most women of color experience even more severe inequities: African-American women earned only 68.7 cents for every dollar earned by men in 2005, Hispanic women earned only 59 cents, and Asian American women earned 89.5 cents.



The Fair Pay Restoration Act — Bill # S.1843: A bill to amend title VII of the Civil Rights Act of 1964 and the Age Discrimination in Employment Act of 1967 to clarify that an unlawful practice occurs each time compensation is paid pursuant to a discriminatory compensation decision or other practice, and for other purposes.

 Barack Obama	 John McCain
<ul style="list-style-type: none">• Obama's official campaign states that he is in favor of pay equity• Obama voted in favor of The Fair Pay Restoration Act. He and his running mate Joe Biden were co-sponsors of this bill.• He has been quoted during a discussion regarding this bill as saying, "that kind of pay discrimination is wrong and has no place in the United States of America."	<ul style="list-style-type: none">• McCain's official campaign does not give a specific position on this issue.• McCain has stated that he is opposed to The Fair Pay Restoration Act. He did not vote on this bill as he was campaigning in New Orleans• He states that he is "all in favor of pay equity for women but this kind of legislation...opens us up to lawsuits for all kinds of problems."• While campaigning in rural eastern Kentucky McCain responded to poverty being worse for women than men by saying he was familiar with the disparity but that there are better ways to help women find better paying jobs. McCain is quoted as saying, "They need the education and training."



The Issue: Social Security



The candidates have differing ideas regarding social security and how the government should intervene to preserve the allocated funds.

 Barack Obama	 John McCain
<ul style="list-style-type: none">• Strongly opposed to privatizing Social Security.• Believes that the first place to look for ways to strengthen Social Security is the payroll tax system, which currently only applies to the first \$97,500 a worker earns.• Supports increasing the maximum amount of earnings covered by Social Security and working with Congress to choose a payroll tax reform package that will keep Social Security solvent for at least the next half century• Opposes individual investment accounts.• Against raising retirement age.• Favors increasing the amount that workers making \$250,000 or more pay into the system. Considering plan to tax income over \$250,000 at between 2% and 4% - half of which would be paid for by the employee and half by the employer.• "We will not privatize Social Security, we will not raise the retirement age, and we will save Social Security for future generations by asking the wealthiest Americans to pay their fair share." -- Barack Obama*	<ul style="list-style-type: none">• Supports supplementing Social Security benefits with individual investment accounts.• Prefers slowing the growth benefits rather than raising taxes.• "...You have to go to the American people and say...we won't raise your taxes. We need personal savings accounts, but we [have] got to fix this system." -- McCain*



The Issue: K-12 Education

The candidates' positions on how we improve the education provided to children in the United States.

 Barack Obama	 John McCain
<ul style="list-style-type: none">• No Child Left Behind Reform: The current administration has not funded this law; Obama will. Additionally, he will change these assessment tools to reflect students' readiness for school or work instead of their test-taking skills• Quality Teachers: Obama will increase scholarships to lateral-entry teachers, mandate accreditation for all teacher education programs, offer a voluntary national performance assessment for educators, design incentive programs with teachers' input based on performance scores, geographic location, and mentorship responsibilities• School Choice: Obama will double current spending to promote creation of high performing charter schools and close low-performing charter schools• After School Programs: Obama will increase services to another one million children• Drop Out Prevention: Obama will create federally-funded drop-out prevention programs beginning with middle schoolers	<ul style="list-style-type: none">• No Child Left Behind Reform: McCain will keep NCLB largely intact, but change the assessment tools to reflect individual student gains rather than group gains• Quality Teachers: McCain will increase incentives to teachers based upon what subjects they teach, what locations they teach in, what increases are made in their students' performance scores.• School Choice: McCain will increase parents' control over where they send their kids to school via the Opportunity Scholarship Program which will increase funding to an additional 1000 families• After School Programs: McCain does not expressly address this issue• Drop Out Prevention Programs: McCain does not expressly address this issue



The Issue: Higher Education

Higher education is the education that is provided by universities, vocational universities, community colleges, liberal arts colleges, technical colleges, and other collegial institutions that award academic degrees. This page is intended to highlight each candidate's commitment statements about the funding process for higher education, access to higher education for underserved populations, and ways of ensuring that American students are adequately prepared to compete with other students in the global marketplace.



Barack Obama

- **Create the American Opportunity Tax Credit:** Obama and Biden will make college affordable for all Americans by creating a new American Opportunity Tax Credit. This universal and fully refundable credit will ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public college or university and make community college tuition completely free for most students. Recipients of the credit will be required to conduct 100 hours of community service.
- **Simplify the Application Process for Financial Aid:** Obama and Biden 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.





John McCain

- **Simplify Higher Education Tax Benefits**
The existing tax benefits are too complicated, and many eligible families don't claim them. By simplifying the existing benefits, I can ensure that a greater number of families have a lower tax burden when they are helping to send their children to college.
- **Simplify Federal Financial Aid**
Too many programs and a complicated application process deter many eligible students from seeking student aid. The number of programs also makes it more difficult for financial aid officers to help students navigate the process. Consolidating programs will help simplify the administration of these programs, and help more students have a better understanding of their eligibility for aid.
- **Improve Research by Eliminating Earmarks**
Earmarking is destroying the integrity of federally funded research. Billions of dollars are spent on pork barrel projects every year; significant amounts come from research budgets. Eliminating earmarks would immediately and significantly improve the federal government's support for university research.
- **Fix the Student Lending Programs**
We have seen significant turmoil in student lending. John McCain has proposed an expansion of the lender-of-last resort capability of the federal student loan system and will demand the highest standard of integrity for participating private lenders. Effective reforms and leveraging the private sector will ensure the necessary funding of higher education aspirations, and create a simpler and more effective program in the process.



The Issue: Health Care

The healthcare plans of both candidates address issues of inefficiency, wastefulness, and lack of consistent coverage that are persistent problems in the provision of health care in the United States.

 Barack Obama	 John McCain
<ul style="list-style-type: none">• Supports strengthened employer coverage, making insurance companies more accountable, and ensuring patient choice of doctor and care• If individuals are satisfied with current coverage, they may elect to keep their coverage and costs will go down by up to \$2500• If individuals are not satisfied with their current coverage, or do not have coverage, they may choose another health insurance option• Insurance companies would be required to cover pre-existing conditions• Creation of a Small Business Health Tax Credit so that small business can provide health insurance for employees more affordably• Lower costs for businesses by covering a portion of costs in return for low premiums• Prevent insurers from overcharging doctors for malpractice insurance• Requiring large employers that do not offer coverage to contribute a % of payroll toward the costs of employee health care• Creation of a National Health Insurance Exchange with private insurance options• Lower drug costs through the importation of safe medicines, increased use of generics, and confrontation of drug companies who block cheaper drugs• Encourages competition in the insurance market	<ul style="list-style-type: none">• Opposes federally mandated universal coverage, and is a proponent of allowing families and individuals to choose the insurance they want• Families would be able to purchase insurance nationwide, across state lines• \$2500 direct, refundable tax credit for individuals and \$5000 for families to offset cost of insurance.• Portability of insurance after change of job or retirement• Expansion of Health Savings Accounts• Encourage greater competition to lower drug prices (through re-importation of drugs and increased production of generic drugs) and greater transparency so that the public can access information regarding the costs associated with outcomes and quality of care• Emphasize prevention, early intervention, and innovative treatments models to lower health care costs• Supports greater access and use of information technology to simplify provision and reduce costs• Promotes availability of employer and insurance provided smoking cessation programs• Supports reform of Medicaid and Medicare payment systems to reduce payment for preventable errors and mismanagement• Supports medical liability reform to eliminate lawsuits against doctors who adhere to safety protocols



The Issue: Immigration

Research shows that immigration is a political issue on the mind of many Americans. Legislation that will affect immigration policy is hotly debated and will be affected by the next person voted for President. Roughly one million people legally immigrate into the U.S. each year. Additionally, many also enter the country illegally. The two Presidential candidates have begun to weigh in on how they plan to address both legal and illegal immigration.

(<http://newsbatch.com/immigration.htm>)



Barack Obama

- **Issues with immigration in the US include the rising level of illegal immigrants or those that remain past duration of visa**
 - Current immigration policy and procedure are ineffective, raids used to reduce illegal immigration have largely failed
- **Solutions proposed:**
 - Secure borders using an improved system and resources
 - Fix immigration policy and procedure thereby increasing the amount of legal immigrants, keeping their families intact, and job opportunities as well as filling gaps in job market
 - Decrease illegal immigrants via punishing those who hire them
 - Fining undocumented immigrants while giving them the opportunity to become citizens
 - Encourage economic progress in Mexico to deter illegal immigrants
- **Cited his record regarding immigration**
 - Helped with proposal for verification system for employers to ensure eligibility of employees
 - Helped with Citizenship Promotion Act for fair immigration application fees
 - Record of efforts to keep immigrant families intact



John McCain

- **Prioritized his projected immigration policy noting securing US borders is first on his agenda**
 - Incorporate methods to establish barriers and garner resources for border security
 - Obtaining funding for border security
 - Maintain US-VISIT program
- **After addressing securing US borders focus on employers hiring illegal immigrants**
 - Electronic Employment Verification System (EEVS) to efficiently determine eligibility for work while catching persons employing illegal immigrants. EEVS will also provide auditing of employers
- **Aid the US job market**
 - Temporary worker programs based on job market along with guarding jobs for American employees, temporary workers leave US when time completed
 - Immigrants who study and develop skills in US have chance to work in the US
 - Promote labor consistency through proper visa renewals
- **Issue of rise in illegal immigrants**
 - Undocumented persons mandated to leave or pursue citizenship
 - Immigrants who have committed crimes in US subject to legal action and deportation
 - Consideration for dependents and keeping families together
 - Expedite green card process for those who have waited years in their home countries to come to the US



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