



OBAMA: LEADERSHIP FOR IOWA'S AFRICAN AMERICAN COMMUNITY

"To think clearly about race, then, requires us to see the world on a split screen—to maintain in our sights the kind of America that we want while looking squarely at America as it is, to acknowledge the sins of our past and the challenges of the present without becoming trapped in cynicism or despair. I have witnessed a profound shift in race relations in my lifetime. I have felt it as surely as one feels a change in the temperature. . . . But as much as I insist that things have gotten better, I am mindful of this truth as well: Better isn't good enough."

[Barack Obama, *The Audacity of Hope*]

BARACK OBAMA AND THE AFRICAN AMERICAN COMMUNITY

Barack Obama has spent much of his career working in the African American community as a civil rights attorney, community organizer, Illinois State Senator representing Chicago's South Side, and the only African American U.S. Senator. Whether it is decrying the Bush Administration's botched response to Hurricane Katrina, promoting economic opportunity, working to improve our nation's education and health care systems, or protecting the right to vote, Barack Obama has been a powerful and consistent advocate for the black community.

ECONOMIC OPPORTUNITY

Increase Access to Capital in Underserved Communities: Access to capital is critically important to the development of businesses. Yet there has been a growing gap between the amounts of venture capital and access to business loans available to minority-owned small businesses compared to other small businesses. Less than one percent of the \$250 billion in venture capital dollars invested annually nationwide has been directed to the country's 4.4 million minority business owners. A recent study found that minority business owners, even if they have the same characteristics as other business owners, are denied credit more frequently and required to pay higher interest rates than white applicants. To compound this problem, in recent years there has been a significant decline in the share of Small Business Investment Company financings that have gone to minority-owned and women-owned businesses. In order to increase their size, capacity, and ability to do business with the federal government and to compete in the open market, minority firms need greater access to venture capital investment, as well as greater access to business loans. As an Illinois state senator, Obama worked to create the Illinois Investment and Development Authority, which provides support to community development financial institutions that help small businesses and local economic development. 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 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. They offer help

designing business plans, provide physical space, identify and address problems affecting small businesses, and give advice on a wide range of business practices. Business incubators will engage the expertise and resources of local institutions of higher education and successful private sector businesses to help ensure that small businesses have both a strong plan and the resources for long-term success. Obama will invest \$250 million per year to increase the number and size of incubators in disadvantaged communities throughout the country.

Provide a Tax Cut for Working Families: Barack Obama will restore fairness to the tax code and provide 150 million workers the tax relief they deserve. Obama will create a new “Making Work Pay” tax credit of up to \$500 per person, or \$1,000 per working family. This refundable income tax credit will provide direct relief to American families who face the regressive payroll tax system. It will offset the payroll tax on the first \$8,100 of their earnings while still preserving the important principle of a dedicated revenue source for Social Security. The “Making Work Pay” tax credit will completely eliminate income taxes for 10 million Americans. The tax credit will also provide relief to self-employed small business owners who struggle to pay both the employee and employer portion of the payroll tax. The “Making Work Pay” tax credit offsets some of this self-employment tax as well.

POVERTY

The poverty rate for the African American population in Iowa is nearly 11 percent and 12 percent for African American children. Across the country, six-in-ten black children grow up in low-income families.

Provide a Living Wage: Barack Obama believes that people who work full time should not live in poverty. Before the Democrats took back Congress, the minimum wage had not changed in 10 years. Even though the minimum wage will rise to \$7.25 an hour by 2009, the minimum wage’s real purchasing power will still be below what it was in 1968.

As president, Obama would further raise the minimum wage, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing -- things so many people take for granted.

Expand the Earned Income Tax Credit: In the Illinois State Senate, Obama led the successful effort to create the \$100 million Illinois Earned Income Tax Credit (EITC). As president, Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to parents who support their children through child support payments, increasing the benefit for families with three or more children and reducing the EITC marriage penalty which hurts low-income families. Under the Obama plan, full-time workers making minimum wage would get an EITC benefit up to \$555, more than three times greater than the \$175 benefit they get today. If the workers are responsibly supporting their children on child support, the Obama plan would give those workers a benefit of \$1,110. The Obama plan would also increase the EITC benefit for those families that are most likely to be in poverty – families with three or more children.

Help Low-Income Workers Enter the Job Market: African Americans in Iowa are 4.5 times more likely to be out of work as their white counterparts, and Iowa ranked fifth-worst in the nation in employment equality. U.S. Census Bureau data from 2005 shows the employment gap is continuing to grow. Barack Obama believes that all Americans who want to work should not only be able to gain meaningful employment, but should also be able to move up the career ladder to further support their families. Obama’s commitment to helping low-income workers began early in his life. After college, Obama worked for a church-based group in Chicago to improve living conditions in poor neighborhoods plagued by high unemployment. Obama worked with a group that used charitable grants to assess skills of unemployed workers and help them find jobs.

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

Improve Transportation Access to Jobs: Three quarters of welfare recipients live in areas that are poorly served by public transportation and low-income workers spend up to 36 percent of their incomes on transportation. As president, Obama will work to eliminate transportation disparities so that all Americans, including the African American community in Iowa, can lead meaningful and productive lives. Obama will double the federal Jobs Access and Reverse Commute (JARC) program to ensure that additionally federal public transportation dollars flow to the highest-need communities and that urban planning initiatives take this aspect of transportation policy into account.

Support Low-Income Families: The Child Tax Credit allows parents to receive \$1,000 per child and has been an important financial resource for working families. Unfortunately, the credit is skewed so that many families in Iowa who need it the most cannot get it. Because of high income limits that are indexed to inflation, parents who work full time at minimum wage are not eligible for the credit. As a result, nearly 17 million low-income children get less than the full credit. Barack Obama worked with Senator Olympia Snowe (R-ME) to introduce legislation lowering the income limit so that 600,000 more families can benefit from the credit.

EDUCATION

In 1954, the Supreme Court decided the landmark case of *Brown v. Board of Education*, declaring that separate schools are inherently unequal. More than 50 years later, millions of children still attend schools that are segregated by race and economic opportunity.

Expand Early Childhood Education: Research shows that many minority children do not enter kindergarten ready to learn. Black children start school substantially behind white children in reading and math, and these early achievement gaps continue throughout elementary school. Barack Obama supports increasing funding for the Head Start program to provide preschool children with critically important learning skills and believes that parental involvement is necessary for the success of Head Start. Obama has called on states to replicate the Illinois model of Preschool for All.

Improve Our Schools: Barack Obama believes that public schools should provide our children with the skills and knowledge to succeed in a 21st century democracy. Barack Obama introduced a plan to support school districts that implement innovative methods to improve student learning, working with local teacher representatives to support successful teachers, instructional teams, and school leaders. Under his initiative, 20 districts across the country would get grants to develop innovative plans in consultation with their teacher unions. Successful teachers, and those who take on new responsibilities, such as mentoring new teachers, would be eligible for pay increases beyond their base salary. Dynamic school leadership and quality teaching can improve both the work environment for teachers and the learning opportunities for students. These innovation districts would implement systemic reforms, and show convincing results that can be replicated in other school districts.

Give More High Schoolers Access to College Courses: Students who participate in Advanced Placement (AP) programs and take college-level courses in high school are much more likely to succeed in college. While enrollment in AP courses has nearly tripled over the past decade, many minority students attend schools that do not offer AP classes. Barack Obama introduced legislation to allow exceptional students who do not have access to college-level courses at their high schools to seek college credit elsewhere with need-based grants.

Expand Summer Learning Opportunities: Differences in learning opportunities during the summer contribute to the achievement gaps that separate black students from their white peers. This is a particular problem for low-income minority children. Barack Obama's "STEP UP" plan, which recently became law, addresses the achievement gaps among grade-school children. The STEP UP program supports summer learning opportunities for disadvantaged children through partnerships between local schools and community organizations.

Make College More Affordable: College tuition rates are rising almost 10 percent a year. These surging tuitions priced over 200,000 students out of college altogether in 2004. Two decades ago, the maximum grant covered 55 percent of costs at a public four-year college, compared with only 32 percent today. The very first bill Barack Obama introduced in the U.S. Senate was a bill to help make college more affordable by increasing the maximum Pell Grant amount to \$5,100. Barack Obama will also eliminate wasteful subsidies to private banks under the federal student loan program. Reforming this program will save taxpayers nearly \$6 billion dollars each year – money that Obama will direct to fund need-based grants, such as the Pell Grant.

Increase Participation in the Sciences: Barack Obama believes that if we do not fully tap the diversity of our nation as a competitive strength, we will diminish our capacity to innovate. Yet, despite progress in other sectors, minorities and women are greatly underrepresented in the sciences. Full participation by all segments of our populace in science and technology would do more than just provide needed increases in our skilled workforce, it would bring a wider range of perspectives, fostering creative and inventive solutions. In the Illinois legislature, Obama voted to create the minority environmental scholarship program to increase the number of minority students enrolled in engineering, environmental science, chemistry, or law enforcement programs at qualified institutions of higher learning. In the U.S. Senate, Obama passed two successful measures to increase participation of women and underrepresented minorities in the professions of science, technology, engineering, and mathematics and establish a mentoring program for women and minorities as they advance in those fields. As president, Barack Obama will work to ensure that women and minorities are well-represented in the ranks of America's scientists.

Bring More African Americans into the Legal Profession: Barack Obama successfully fought to preserve funding for the Thurgood Marshall Legal Opportunity Program, which helps minorities pursue legal careers.

CRIMINAL JUSTICE

End Racial Profiling: This year, the Department of Justice released a survey that found that blacks and Hispanics are more than twice as likely as whites to be searched, arrested, threatened, or subdued with force when stopped by police. As a state senator, Barack Obama introduced and passed a law requiring the Illinois Department of Transportation to record the race, age and gender of all drivers stopped for traffic violations so that bias could be detected and addressed. As a U.S. Senator, Obama cosponsored federal legislation to ban racial profiling and require federal, state and local law enforcement agencies to take steps to eliminate the practice. As president, Obama will continue his decades-long fight against racial profiling and sign legislation that will ban the practice of racial profiling by federal law enforcement agencies and provide federal funding to state and local police departments if they adopt policies to prohibit the practice.

Enforce Hate Crime and Civil Rights Laws: The Criminal Section of the Department of Justice Civil Rights Division has historically prosecuted hate crimes and official misconduct – crimes that disproportionately affect racial minorities. Under the Bush administration, however, the Section's enforcement priorities have shifted to human trafficking cases. Barack Obama believes that, while it is important to go after human traffickers, it is also critically important to investigate and, if necessary, bring enforcement actions in cases involving hate crimes or civil rights abuses by local officials. As president, Obama will ensure that the Section vigorously pursues such cases.

Reduce Crime Recidivism by Providing Ex-Offender Supports: America's urban communities are facing an incarceration and post-incarceration crisis. Up to two-thirds of the 650,000 prisoners released every year are rearrested within three years. Nearly 2 million children have a parent in a correctional facility.

Barack Obama recognizes that it is simply unacceptable to keep ignoring this crisis in American families and communities. In the U.S. Senate, Obama has worked to provide job training, substance abuse and mental health counseling, and employment opportunities to ex-offenders. In addition to signing these important programs into law, Obama will create a prison-to-work incentive program, modeled on the Welfare-to-Work Partnership to create ties with employers, third-party agencies that provide training and support services to ex-offenders, and to improve ex-offender employment and job retention rates. Obama will also reduce bureaucratic barriers at state correctional systems that prevent former inmates from finding and maintaining employment.

Reform the Death Penalty: As a member of the Illinois State Senate, Barack Obama led efforts to reform a broken death penalty system that sent 13 innocent people to death row because it was filled with error, questionable police tactics, racial bias, and shoddy legal work. Obama drafted and passed a law requiring videotaping of interrogations and confessions in capital cases to ensure that prosecutions are fair. As president, Obama will encourage other states to adopt similar reforms.

Eliminate Crack/Cocaine Disparity: The Anti-Drug Abuse Act of 1986 imposes a five-year mandatory minimum penalty for a first-time trafficking offense involving 5 or more grams of crack cocaine, the weight of less than two sugar packets, which is between 10 and 50 doses. To get the same 5 year mandatory minimum for powder cocaine, an offender would need to traffic 500 grams of powder, which is between 2,500 and 5,000 doses. Against the recommendation of the U.S. Sentencing Commission, these mandatory minimums were signed into law again in 1995. Barack Obama believes the disparity between crack and powder-based cocaine is wrong, cannot be justified, and should be eliminated. The sentencing disparity has disproportionately filled our prison with young black and Latino drug users – men and women who he will work to rehabilitate so they can become productive and responsible community members. More than 80 percent of crack cocaine defendants in 2006 were African American, and African Americans now serve as much time in prison for drug offenses (58.7 months) as whites do for violent offenses (61.7 months). Republican Senators, like Jeff Sessions of Alabama, have argued that as a matter of law and public policy, the heavy mandatory sentences for crack as compared to cocaine make no sense. As president, Obama will work in a bipartisan way to eliminate these disparities. He will also repeal the mandatory minimum sentence for first-time offenders convicted of simple possession of crack, as crack is the only drug that a non-violent first-time offender can receive a mandatory minimum sentence for possessing.

Reform Mandatory Minimums: There are at least 171 mandatory minimum sentencing provisions in federal criminal statutes. Most of these convictions – 82.9 percent – were for drug offenses. Black and Hispanic offenders make up the overwhelming majority of individuals convicted under a mandatory minimum sentence. A RAND study found that mandatory minimum sentences are less effective than discretionary sentencing and drug treatment in reducing drug-related crime, and every leading expert body in criminal justice has opposed the use of mandatory minimum sentences, including the Sentencing Commission, the Judicial Conference, the American Bar Association, and leading criminal justice scholars. Politicians of both parties have also come out against mandatory minimums. Obama will immediately review these sentences to see where we can be smarter on crime and reduce the ineffective warehousing of non-violent drug offenders.

Drug Courts: There are now drug courts in operation or being planned in all 50 states, the District of Columbia, the Northern Mariana Islands, Puerto Rico, Guam, two Federal Districts, and 121 tribal programs. These courts offer a mix of treatment and sanctions, in lieu of traditional incarceration. Offenders who

participate in these courts and complete their treatment can have charges against them dropped or can plead guilty without receiving prison time. The success of these programs has been dramatic: One New York study found that drug court graduates had a rearrest rate that was 29 percent lower than offenders who had not participated in the drug court program. These programs are also far cheaper than incarceration. Barack Obama will replicate these efforts within the federal criminal justice system by signing a law that would authorize federal magistrates to preside over drug courts and federal probation officers to oversee the offenders' compliance with drug treatment programs. Obama will ensure that our federal courts and probation offices have adequate resources to deal with this new program.

Expand Hate Crimes Statutes: Barack Obama cosponsored legislation that would expand federal jurisdiction to reach violent hate crimes perpetrated because of race, color, religion, national origin, sexual orientation, gender identity, or physical disability. As a state senator, Obama passed tough legislation that made conspiracy to commit hate crimes against the law.

HEALTH CARE

A fifth of African-Americans—seven million people—are uninsured. Over the past several years, health care costs have increased dramatically. Family premiums are up by nearly 87 percent over the last five years, growing five times faster than workers' wages. African-Americans have poorer health and receive lower quality health care than other Americans. The death rate for cancer is a third higher for African-Americans than it is for whites.

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

Fight Health Disparities: Tackling minority health disparities is a top priority for Barack Obama. His universal health care plan expands coverage to all Americans, addressing a major cause of health disparities: insurance coverage. The Obama plan promotes research into combating health care disparities, conducts educational and health outreach to minorities, increases the diversity of healthcare professionals, and improves the delivery of health care to minorities. Finally, the Obama plan also requires health providers to inform the public about disparities and take steps to reduce those disparities. 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.

Fight AIDS: While African Americans make up 13 percent of the U.S. population, they make up nearly half (49 percent) of new HIV/AIDS cases. AIDS is the leading cause of death in African American women aged 25-34 and the third leading cause of death in African American men in the same age group. Barack Obama has been a global leader in the fight against AIDS. Obama joined Senator Sam Brownback (R-KS) at a large California evangelical church to promote greater investment in the global AIDS battle. At this event, Obama pushed a balanced approach to fighting the disease that includes condom distribution. Obama also worked with Senator Olympia Snowe (R-ME) and others to introduce the Microbicide Development Act, which will accelerate the development of products that empower women in the battle against AIDS. Microbicides are a class of products currently under development that women apply topically to prevent transmission of HIV and

other infections. Obama traveled to Kenya and took a public HIV test to encourage testing and reduce the stigma of the disease.

Foster Healthy Communities: How a community is designed -- including the layout of its roads, buildings and parks -- has a huge impact on the health of its residents. For instance, nearly one-third of Americans live in neighborhoods without sidewalks and less than half of our country's children have a playground within walking distance of their homes. This lack of a safe place to walk and play is a major contributor to the growing numbers of overweight children. Barack Obama introduced the Healthy Places Act to help local governments assess the health impact of new policies and projects, like highways or shopping centers. Once the health impact is determined, the bill gives grant funding and technical assistance to help address potential health problems.

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

STRENGTHEN FAMILIES

Strengthen Fatherhood and Families: Since 1960, the number of American children without fathers in their lives has quadrupled, from 6 million to more than 24 million. Children without fathers in their lives are five times more likely to live in poverty and commit crime, nine times more likely to drop out of school, and 20 times more likely to end up in prison. Barack Obama has re-introduced the Responsible Fatherhood and Healthy Families Act to remove some of the government penalties on married families, crack down on men avoiding child support payments, ensure that support payments go to families instead of state bureaucracies, fund support services for fathers and their families, and support domestic violence prevention efforts. As president, Obama will sign this bill into law and continue to implement innovative measures to strengthen families.

Support Parents with Young Children: Barack Obama would expand the highly successful Nurse-Family Partnership to all low-income, first-time mothers. The Nurse-Family Partnership provides home visits by trained registered nurses to low-income expectant mothers and their families. The trained nurses use proven methods to help improve the mental and physical health of the family by providing counseling on substance abuse, creating and achieving personal goals, and effective methods of nurturing children. Proven benefits of these types of programs include improved women's prenatal health, a reduction in childhood injuries, fewer unintended pregnancies, increased father involvement and women's employment, reduced use of welfare and food stamps, and increased children's school readiness. Researchers at the Federal Reserve Bank of Minneapolis concluded that these programs produced an average of five dollars in savings for every dollar invested and produced more than \$28,000 in net savings for every high-risk family enrolled in the program. The Obama plan would assist approximately 570,000 first-time mothers each year.

Reform Bankruptcy: Over the last 30 years, bankruptcies have increased 400 percent, putting more families at risk for falling into financial ruin. A recent study showed that nearly half of bankruptcy cases resulted from major illnesses. Barack Obama attempted to improve the Bankruptcy Reform bill that Congress passed in 2005 and opposed its final passage. As president, Obama would revise our bankruptcy laws to allow families to get back on their feet after a personal financial crisis.

PROTECT HOME OWNERSHIP

Combat Mortgage Fraud and Subprime Loans: There is a growing epidemic of mortgage fraud crimes in which sophisticated scam artists cheat homeowners out of their mortgages. Some have estimated that more than 2 million homeowners with subprime mortgages are at risk of losing their homes. Barack Obama believes we

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

Create Fund to Help Homeowners Avoid Foreclosures: In addition to taking important steps to prevent mortgage fraud from occurring in the future, Barack Obama will establish policies to help Americans currently facing foreclosure through no fault of their own. For instance, in communities where there are many foreclosures property values of innocent homeowners are often also negatively impacted, driving them toward foreclosure, too.

Obama will create a fund to help people refinance their mortgages and provide comprehensive supports to innocent homeowners. The fund will also assist individuals who purchased homes that are simply too expensive for their income levels by helping to sell their homes. The fund will help offset costs of selling a home, including helping low-income borrowers get additional time and support to pay back any losses from the sale of their home and waiving certain federal, state and local income taxes that result from an individual selling their home to avoid foreclosure. These steps will ensure that individuals who have to sell their homes will be able to quickly regain stable financial footing. The fund will be partially paid for by Obama's increased penalties on lenders who acted irresponsibly and committed fraud.

Create a Universal Mortgage Credit: The tax code is supposed to encourage home ownership with a mortgage interest deduction, but it goes only to people who itemize their tax deductions. Like so much in our tax code, this tilts the scales toward the well-off. The current mortgage interest deduction excludes nearly two-thirds of Americans who do not itemize their taxes. Barack Obama will ensure that anyone with a mortgage, not just the well-off, can take advantage of this tax incentive for homeownership by creating a universal mortgage credit. This 10 percent credit will benefit an additional 10 million homeowners, the majority of whom earn less than \$50,000 per year. Non-itemizers will be eligible for this refundable credit, which will provide the average recipient with approximately \$500 per year in tax savings.

HURRICANE KATRINA

Barack Obama was one of the leading critics of the government's response to Hurricane Katrina. Obama decried the "empathy deficit" that led emergency planners at all levels of government to neglect the needs of low-income families, the elderly, and people with disabilities. He introduced and passed legislation to make such "special needs" planning mandatory across the country. Obama worked with members of the Congressional Black Caucus to introduce comprehensive legislation to address the immediate income, employment, business and housing needs of the Gulf Coast by expanding the Child Tax Credit, supporting small business growth, setting goals for hiring local residents on government contracts, and increasing the supply of quality, affordable housing.

THE RIGHT TO VOTE

More than 40 years after passage of the Voting Rights Act, there are still numerous obstacles to ensuring that every citizen has the ability to vote. A recent study discovered numerous organized efforts to intimidate and mislead voters and suppress voter turnout in minority communities. Few states have enacted clear and effective prohibitions against these abuses.

Protect the Right to Vote: Barack Obama has been a life-long defender of voting rights. After law school, he registered 150,000 new voters in Chicago. As a civil rights lawyer, he defended minority voters who challenged redistricting plans that diluted their vote. As a constitutional law lecturer, he taught classes on voting rights. And in the U.S. Senate, he has led the fight to reauthorize the Voting Rights Act, to oppose discriminatory photo-ID laws and to improve our election machinery. Obama also introduced the Deceptive Practices and Voter Intimidation Prevention Act, which has passed the House of Representatives and the Senate Judiciary Committee, will enable investigations into deceptive and fraudulent practices. It establishes significant, harsh penalties for those who have engaged in fraud, and it provides voters who have been misinformed with accurate and full information so they can vote. As president, Obama will sign this bill into law and charge the Department of Justice Voting Rights Section with vigorously enforcing that law and the provisions of the Voting Rights Act.

Provide Objective Information on Election Performance: Barack Obama introduced the Voter Advocate and Democracy Index Act to help inform voters and state officials about the election processes in their states. The bill would create a scorecard to rank states on standards such as the amount of time spent waiting in line and the number of ballots lost and voters improperly turned away. This public ranking of election performance will pressure states to take concrete steps to make voting easier.

Restore Voting Rights for Ex-Offenders: Obama supports restoration of voting rights for ex-offenders. He is a co-sponsor of the Count Every Vote Act, and supports former Governor Tom Vilsack's executive order restoring voting rights to ex-offenders in Iowa.

RETIREMENT SECURITY

Protect Social Security: Social Security has been one of the most successful government programs in our nation's history, ensuring that people who have worked hard all their lives can retire with dignity and financial security. Without Social Security, the poverty rate for African American seniors would more than double. Barack Obama believes we need to preserve Social Security by stopping any efforts to privatize it. Barack Obama will work in a bipartisan way to maintain Social Security's solvency for future generations.

Secure Pensions: One third of African American retirees receive money from private pensions. Barack Obama would insist that companies keep the promises they made to their employees. As a U.S. Senator, Obama worked closely with Senator Richard Durbin (D-IL) and the Association of Flight Attendants to help protect flight attendants' pension plans during the United Airlines bankruptcy crisis. He supports amending bankruptcy laws to keep companies from filing for Chapter 11 in order to shirk their obligations to employees. Obama supported new rules to force companies to properly fund their pension plans so taxpayers don't end up footing the bill. He has also voted to shore up the funding of the Pension Benefit Guaranty Corporation, the federal agency that guarantees retirees receive at least some of their pension monies if their companies go out of business.

Encourage Retirement Savings: The personal saving rate is at its lowest level since the Great Depression. Only 55 percent of Americans working full-time hold a job with a retirement savings plan; the percentage is even lower for African Americans. In fact, only 28 percent of African-American retirees receive income from private assets. Barack Obama wants to make retirement saving easier, cheaper, and more automatic for working people who get only minor tax benefits to save. In the Senate, Obama supported the Save More for Retirement Act with Senator Jeff Bingaman (D-NM). The bill provides incentives for automatic enrollment in 401Ks. One study found that, among low-income employees with less than 15 months tenure, automatic enrollment increased participation from 12 percent to 79 percent. Obama would also expand savings by establishing automatic enrollment in IRAs for employees who are not covered by 401K plans and expanding and improving the Saver's Tax Credit to help more low and moderate income households save.

Eliminate Income Taxes for Seniors Making Less Than \$50,000: Lower and middle income seniors are struggling as their expenses on health and energy skyrocket while their incomes do not keep pace. This strain has been greater since 1993, when taxes on social security benefits were raised. Millions of seniors saw their net benefits go down. Seniors also had to take on the added strain – and sometimes cost – of filing a complicated tax return. And after going through all of these complicated calculations, many seniors find that they owe little or no tax, meaning that all of the hassle was for naught.

Barack Obama will eliminate all income taxation of seniors making less than \$50,000 per year. This will provide immediate relief to 22 million American seniors who will not need to file an income tax return, and will eliminate any income tax for nearly seven million seniors at a savings of roughly \$1,400 each year. For many seniors, this will eliminate the need to hire a tax preparer, resulting in even larger savings.

FOREIGN POLICY

Bring the War in Iraq to a Responsible End: 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. Today, Obama has a plan to immediately begin to pull out troops engaged in combat operations at a pace of one or two brigades every month, to be completed by the end of 2008. He would call for a new constitutional convention in Iraq, convened with the United Nations, which would not adjourn until Iraq’s leaders reach a new accord on reconciliation. He would use presidential leadership to surge our diplomacy with all of the nations of the region on behalf of a new regional security compact. And he would take immediate steps to confront the humanitarian disaster in Iraq.

Stop the Genocide in Darfur: Barack Obama has been a leading voice urging the Bush Administration to take stronger steps to end the genocide in Sudan. He worked with Senator Sam Brownback (R-KS) to pass the Darfur Peace and Accountability Act. Obama has traveled to the United Nations to meet with Sudanese officials and visited refugee camps on the Chad-Sudan border to raise international awareness of the ongoing humanitarian disaster there. He also worked with Senator Harry Reid (D-NV) to secure \$20 million for the African Union peacekeeping mission.

End the Conflict in Congo: An estimated 3.9 million people have died from war-related causes since the conflict in the Democratic Republic of the Congo began. Barack Obama wrote and passed legislation to promote stability in the Congo. Obama revamped U.S. policy in the Congo to include a commitment to help rebuild the country, develop lasting political structures, hold accountable destabilizing foreign governments, crack down on corrupt politicians, and professionalize the military. The bill also authorizes \$52 million in U.S. assistance for the Congo.

Bring a Brutal Warlord to Justice: Former Liberian President Charles Taylor has been accused of committing war crimes by international prosecutors. Taylor created a rebel group that committed a range of atrocities including rape, murder, and the use of child soldiers in neighboring Sierra Leone. Barack Obama passed a bipartisan amendment to provide \$13 million for the Special Court for Sierra Leone to bring Charles Taylor to justice. Taylor was arrested in 2006 and awaits trial in April 2007.

FAITH

Work with the Black Church: Barack Obama has had a sustained dialogue with his fellow members of the African American religious community since the 1980's when he joined Trinity United Church of Christ on the

South Side of Chicago. He has worked closely with the Black church and African American religious leaders on all aspects of his public service.

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.

Protect Religious Donations: Obama reached out to major religious and charitable organizations before introducing a bill that allowed individuals in bankruptcy to continue donating to their churches. This bill was signed into law.