



BARACK OBAMA: LEADERSHIP FOR THE LATINO COMMUNITY

"As a young organizer, I often worked with Latino leaders on issues that affected both black and brown residents, from failing schools to illegal dumping to unimmunized children. . . . I made lifelong friends and allies in those neighborhoods; in my mind, at least, the fates of black and brown were to be perpetually intertwined, the cornerstone of a coalition that could help America live up to its promise."

[The Audacity of Hope]

BARACK OBAMA: FIGHTING FOR THE LATINO COMMUNITY

Barack Obama has been a leader in expanding opportunities for Latinos in education, health care, and economic development. He is also a leading advocate for comprehensive immigration reform.

EDUCATION

Expand Early Childhood Education: Early childhood education is critical to long-term success and development, yet Latino children are underrepresented in early childhood education programs. 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. He has also called on states to replicate the Illinois model of Preschool for All.

The 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, and would also provide a path for these students 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.

Reduce Dropout Rates: At 21 percent, the national Latino high school dropout rate is more than twice the national average. This includes a large number of recently arrived immigrants who face significant hurdles to receiving a quality education. Barack Obama will ensure schools monitor the progress of students learning English and hold schools accountable for making sure these students complete school. He will also expand mentoring and tutoring to help Latino youth stay in school and encourage their parents and family to reinforce that goal.

Improve Our Schools: 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 will 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, will 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 will implement systemic reforms, and show convincing results that can be replicated in other school districts.

Give More High School Students 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 summer learning opportunities contribute to the achievement gaps that separate struggling minority and poor students from their middle-class peers. Barack Obama's "STEP UP" plan addresses the grade school achievement gaps by supporting summer learning opportunities for disadvantaged children through partnerships between local schools and community organizations.

Support College Outreach Programs: Barack Obama supports programs like GEAR UP, TRIO, and Upward Bound to encourage more young people from low-income families to consider and prepare for college.

Make College More Affordable: Only 11 percent of Latinos have a college degree, and 63 percent of Latinos in college receive some form of financial aid. 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.

Fund Transitional Bilingual Education: Barack Obama believes that the federal government should be doing more to encourage transitional bilingual education. Federal spending on bilingual education is stagnating while the number of students who lack English proficiency is growing rapidly. Federal spending on bilingual education should at least keep pace with the expanding need.

Promote Migrant Education Programs: Barack Obama believes that all students regardless of national origin deserve an equal opportunity to a high quality public education. He supports federal funding for migrant education programs that 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.

COMPREHENSIVE IMMIGRATION REFORM

Barack Obama has played a leading role in crafting comprehensive immigration reform and believes that our broken immigration system can only be fixed by putting politics aside and offering a complete solution that strengthens our security while reaffirming our heritage as a nation of immigrants.

Bring People Out of the Shadows: America has always been a nation of immigrants. There are millions of people living in the shadows who would like to fully embrace our values and become full members of our democracy. For the millions living here illegally but otherwise playing by the rules, we must encourage them to come out of hiding and get right with the law. Barack Obama supports a system that allows undocumented immigrants who are in good standing to pay a fine, learn English, not commit crimes, and go to the back of the line for the opportunity to become citizens.

Improve Our Immigration System: Every year, a million people enter the country legally and another 500,000-800,000 people come illegally or illegally overstay their visas. The overwhelming majority of immigrants, both legal and undocumented, come to this country with the hope that hard work and sacrifice will secure a better life for their children. Barack Obama believes we must fix the dysfunctional bureaucracy to balance the needs of American workers and the U.S. economy. He also realizes the need to increase the number of people we allow into the country legally to a level that keeps families together and meets the demand for jobs that employers cannot fill.

Obama joined Rep. Luis Gutierrez (D-IL) to introduce the Citizenship Promotion Act to ensure that immigration application fees are both reasonable and fair. The U.S. Citizenship and Immigration Services has decided to raise fees on applications to as much as \$2,400 for a family of four. Obama's bill reverses large fee increases for legal immigrants seeking to become citizens and provides grants to states to help promote citizenship. Another key choke point in the process to becoming a legal permanent resident or a U.S. citizen is the F.B.I. name/security check. Many law-abiding legal immigrants see their immigration applications delayed by months and often years as the overwhelmed F.B.I. completes their background checks. Obama introduced legislation that passed the Senate to improve the speed and accuracy of these background checks.

In the most recent immigration debate on the U.S. Senate floor, Obama fought to improve and pass a comprehensive bill. Obama introduced amendments to put greater emphasis on keeping immigrant families together and to revisit a controversial new points system that never received a proper public hearing. Obama will continue to work for a comprehensive bill that fixes our broken immigration system.

Create Secure Borders: Barack 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. Obama believes we need additional Customs and Border Protection agents equipped with better technology and real-time intelligence.

Remove Incentives to Enter Illegally: To remove incentives to enter the country illegally, we need to crack down on employers who hire undocumented immigrants. Barack Obama has championed a proposal with Senators Charles Grassley (R-IA), Ted Kennedy (D-MA) and Max Baucus (D-MT) to create a new employment eligibility verification system so employers can verify that their employees are legally eligible to work in the U.S.

Honor our Immigrant Troops: About 69,300 foreign-born men and women serve in the U.S. armed forces, roughly 5 percent of the total active-duty force. Of those, 43 percent – 29,800 – are not U.S. citizens. The Pentagon says more than 100 immigrant soldiers have died in combat in Iraq and Afghanistan. Barack Obama believes that legal immigrants who have fought for us overseas should have expedited procedures towards citizenship.

HEALTH CARE

Of the 47 million Americans who are uninsured, nearly 14 million are Latino. Over the past several years, health care costs have increased dramatically, and Latinos are the least likely of all American groups to be insured. Latinos also suffer disproportionately from diseases such as tuberculosis, diabetes, cardiovascular disease, breast cancer, and cervical cancer.

Provide Universal Health Care 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.

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. Thirty-three percent of Latinos, compared with 16 percent of whites, report problems understanding or communicating with their doctor. Barack Obama supports efforts to get more Latinos to enter into the medical profession and will expand outreach and educational efforts to improve the language and cultural skills of hospitals to better care for the growing Latino community, and provide more tools such as bilingual hotlines to help rural hospitals treat patients who do not speak English.

Foster Healthy Communities: How a community is designed—including the layout of its roads, buildings and parks—has a huge impact on the health of its residents. For instance, nearly one-third of Americans live in neighborhoods without sidewalks, and less than half of our country's children have a playground within walking distance of their homes. Barack Obama introduced the Healthy Places Act to help local governments assess the health impact of new policies and projects, like highways or shopping centers. 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 should not impose too onerous a burden on employers.

ECONOMIC OPPORTUNITY

The average wage for Latinos is only 71 percent of the average wage of their white counterparts.

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.

Help Low-Income Americans Enter the Job Market: 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

increase federal investments into transitional jobs, which are a promising way to help chronically unemployed people break into the workplace. This approach places participants into temporary, subsidized wage-paying jobs. It also offers mentoring and social services designed to address the work-blocking problems like personal and family conflicts. Obama also supports funding for bridge programs that partner the federal government with employers and community-based organizations to identify job opportunities, develop customized training programs, and place low-income employees in better jobs. He also supports funding for apprenticeship programs and investments in community college programs that target adults looking to gain new skills.

Create Career Pathways for Workers to Move up the Ladder: Barack Obama believes that all workers who want a job should not only be able to gain meaningful employment, but also be able to move up the career ladder to further support their families and serve as role models for their children. Obama has introduced legislation to help strengthen career ladders by first identifying regions and industries where career pathways are not fully developed and then establish public-private partnerships to lift up low-wage workers. Obama supports using the successful organized labor model of providing workers with additional skills and opportunities, and looks forward to working with organized labor to build more opportunities for low-income workers to reach economic security.

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. Unfortunately, minority-owned businesses face challenges in accessing capital. For example in the Small Business Administration's (SBA) main venture capital initiative, the Small Business Investment Company program, less than 2 percent of investment went to Latino-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. 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.

Support Job Creation: Barack Obama believes we need to double federal funding for basic research, expand the deployment of broadband Internet technology, and make the research and development tax credit permanent so that businesses can invest in innovation and create high-paying, secure jobs. As president, Obama will make long-term investments in education, language training, and workforce development so that Americans can leverage our strengths – our ingenuity and entrepreneurialism – to create new high-wage jobs and prosper in a global economy.

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 just Mexico and Guatemala 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.

Support Low-Income Families: The Child Tax Credit is an important financial resource that helps working families with a \$1,000 credit per child. Unfortunately, the credit is skewed so that many of the families who need it most cannot get it. Because of high income limits that are indexed to inflation every year, parents who work full time at minimum wage are not eligible for the credit. As a result, 4.1 million Latino children and families do not get 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.

Reform Bankruptcy: Over the last 25 years, bankruptcies increased 400 percent, putting more families at risk of falling into financial ruin. A recent study showed that nearly half of bankruptcy cases resulted from a major

illness. 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.

Provide a Living Wage: Barack Obama believes that people who work full time should not live in poverty. Latinos make up 12 percent of the total workforce, but more than 19 percent of Latinos would benefit from a minimum wage increase. 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 will further raise the minimum wage to \$9.50 an hour by 2011, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing -- things so many people take for granted.

PROTECT HOME OWNERSHIP

Combat Mortgage Fraud: Only 49.5 percent of Latino families are homeowners, compared to the national average of 69 percent. Latinos are also more likely than other Americans to spend a significant proportion of their income on housing. There is a growing epidemic of mortgage fraud crimes in which sophisticated scam artists cheat homeowners out of their mortgages. Barack Obama has been closely monitoring this situation for years, and introduced comprehensive legislation over a year ago to fight mortgage fraud and protect consumers against abusive lending practices. Obama's STOP FRAUD Act provides the first federal definition of mortgage fraud, increases funding for federal and state law enforcement programs, creates new criminal penalties for mortgage professionals found guilty of fraud, and requires industry insiders to report suspicious activity. 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.

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.

RETIREMENT SECURITY

Protect Social Security: The Latino population is living longer and growing older. The elderly Latino population is one of the fastest growing groups in the nation. Barack Obama will work to ensure that all families, including Latinos, can achieve the dream of a comfortable and financially secure retirement. 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. Over 75 percent of Latino seniors rely on Social Security for at least half of their income. Barack Obama believes we need to preserve Social Security and stop any efforts to privatize it. Obama will work in a bipartisan way to maintain Social Security's solvency for future generations.

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.

Secure Pensions: Twenty-five percent of Latinas over the age of 65 live in poverty and only 26 percent of Latinas have pension coverage, compared to 39 percent of both African-American and non-Latina white women. Barack Obama will insist that companies keep the promises they made to their employees. He will amend bankruptcy laws to keep companies from filing for Chapter 11 in order to avoid their pension obligations. 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. Obama also voted for 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.

Preserve Solvency of Medicare: Some 42 million Americans are served by Medicare, 3 million of whom are Latino. Ensuring the long-term solvency of the Medicare trust fund may be our toughest fiscal challenge, but Barack Obama is committed to the long-term strength of the Medicare program. Ultimately we need to reduce waste in the Medicare system and tackle fundamental health care reform across the economy. We need to improve the quality and efficiency of our healthcare system, and put a greater emphasis on prevention.

FOREIGN POLICY

Improve Relations with Latin America: It is time for the United States to reclaim and renew its historic role as a leader in the hemisphere. As president, Barack Obama will reaffirm the importance of our relationship with the more than 500 million people who live in Latin America. Obama wants to open a new chapter of cooperation and partnership with our neighbors to promote democracy with social and economic development for the benefit of all who live in the Americas.

Bring the War in Iraq to a Responsible End: More than 128,000 Latino servicemen and women have been deployed to Iraq and Afghanistan since 2001. As of March 24, 2007, 347 Latino American troops have died and more than 1,500 have been wounded in Iraq. 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.

Care for Latino Veterans: There are more than 1.1 million Latino veterans who have bravely served our country. The Department of Veterans Affairs that was built to care for World War II veterans is not ready to handle the influx of veterans from Iraq and Afghanistan. As a member of the Senate Veterans Affairs Committee, Barack Obama has introduced legislation to force the Pentagon and VA to better track the newest generation of veterans so that the VA can better plan their care. Obama also introduced legislation to fight homelessness among veterans. Along with Senator Claire McCaskill (D-MO), Obama also introduced legislation to provide funding for additional caseworkers and mental health counselors, and a comprehensive mental health study of returning soldiers.