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SATURDAY, NOVEMBER 08, 2008 | 73 DAYS UNTIL INAUGURATION






## AGENDA

### STRENGTHENING FAMILIES AND COMMUNITIES

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

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

#### *Of the People, By the People*

There is no more important resource for changing the direction of this country and defining the ideas that will transform America than the American people.

Tell us your ideas and be part of the change you're looking for.

## The Problem

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

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

## Barack Obama and Joe Biden's Plan

### Support Working Families

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

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

## UPCOMING EVENTS



## THE AGENDA

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## YOUR ADMINISTRATION

**President-Elect**  
**Barack Obama**

**Vice President-Elect**  
**Joe Biden**

## TRANSITION DIRECTORY

**GSA Transition Directory**  
The Transition Directory was developed to introduce



**Expand the Earned Income Tax Credit:** In both the Illinois State Senate and the U.S. Senate, Obama has championed efforts to expand the EITC, which is one of the most successful anti-poverty programs to date. As president, Obama will reward work by increasing the number of working parents eligible for EITC benefits, increasing the benefit available to parents who support their children through child support payments, and reducing the EITC marriage penalty which hurts low-income families. Under the Obama-Biden plan, full-time workers making minimum wage will get an EITC benefit up to \$555, more than three times greater than the \$175 benefit they get today. If the workers are responsibly supporting their children on child support, the Obama-Biden plan will give those workers a benefit of \$1,110.

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

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

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

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

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

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

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

### Strengthen Our Schools

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

**Improve Public Schools:** From the moment our children step into a classroom, the single most

Presidential nominees, appointees, and members of the President-elect's Transition Team to the operation of the Federal government and to the resources available to help them begin their service in the new Administration.



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

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

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

### Help American Families Stay Healthy

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

### Protect Homeownership

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

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

**Mandate Accurate Loan Disclosure:** Today's subprime mortgage problem stems in large part from the lack of easy-to-understand information that borrowers receive from mortgage brokers. As

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