

Who Shares Your Priorities? FAMILY



No Child Left Behind
Minimum Wage
Health Care
Same-Sex Marriage
Family Immigration
Medicare
Stem Cell Research
Unemployment
Head Start
Social Security
Child Care
Strengthening Families
Welfare

For a copy of the election guide to family policy issues, visit
www.hhp.umd.edu/fmst/fis

The way we vote influences our opportunities, informs our democracy, and shapes our collective future.

Make an informed decision.

In an effort to inform voters where major presidential candidates stand on family-relevant issues, family policy doctoral students in the Department of Family Studies at the University of Maryland compiled this family issues voting guide. We present an objective, non-partisan collection of information comparing candidates on important family policies. Readers will find this a useful tool in identifying candidate positions on an array of domestic and social issues that affect families in the United States in order to make informed choices in the upcoming Presidential election.

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Child Care

Prepared by Christine Pegoraro Schull, MA

Overview: The Child Care and Development Fund, Title VI of the Personal Responsibility Work Opportunity Reconciliation Act of 1996, supports early care and education services for more than 1.75 million children each month¹. Subsidizing child care services for parents entering the work force is a vital part of welfare reform. Use of these funds enables parents to become self-sufficient and supports the social, emotional, and cognitive development of children in early care settings. Families qualify if their income does not exceed 85% of the state median income, however fewer than 12% of eligible families receive subsidies².

	 John F. Kerry (D)	 George W. Bush (R)
Funding	<ul style="list-style-type: none"> • Co-sponsored bills (S. AMDT 417 to S.CON.RES.23; S. 608; S. 261) to increase funds up to \$1 billion for child care subsidies to states. • Co-sponsored bill (S. 261) that would seek to exclude child care from the five-year time limit imposed for TANF recipients 	<ul style="list-style-type: none"> • Good Start, Grow Smart Initiative provides funding through the Child Care Development Fund • Child Care Development Funding was \$4.8 billion in FY 2002, with an additional \$4 billion in TANF funds spent on child care • \$18 billion in combined early education and all child care • Proposed White House budget freezes some child care funds at current rates and decreases all others from 2005 to 2008
Emphasized Programs	<ul style="list-style-type: none"> • Tax credit for stay-at-home parents of infants • “School’s Open till 6” child care for school age children • Transportation provision as a key part of child care programs 	<ul style="list-style-type: none"> • Head Start, Even Start, Child Care Development Fund • Department of Education early reading and special education programs for at-risk young children
Goals of Emphasized Programs	Increased access to child care for low- income and middle class families	<ul style="list-style-type: none"> • Early education goals should be aligned with No Child Left Behind (NCLB) • Heavy focus school readiness through preschool and literacy programs for at-risk populations
Program Monitoring	Co-sponsor of several bills (S. 261; S. 669) enhancing state accountability to federal government in implementation, such as informing parents of their eligibility and options	Good Start, Grow Smart Initiative follows current Child Care Development Fund Act provisions giving states flexibility in implementation.
References	<p>^{1,2}Department of Health and Human Services. (2002). Child Care and Development Fund: Report of State Plans FY 2003-2003. Accessed online September 14, 2004 at: http://nccic.org/pubs/stateplan/plan.pdf</p> <p>³Kerry/Edwards Campaign, (2004). <i>The Kerry-Edwards plan to honor work and family</i>. Accessed online September 7, 2004 at: http://www.johnkerry.com/issues/economy/workfam.html</p> <p>⁴White House (2004). <i>Good Start, Grow Smart: The Bush Administration’s Early Childhood Initiative</i>. Accessed online September 6, 2004 at: www.whitehouse.gov/infocus/earlychildhood/sect3.html</p>	

Family Immigration

Prepared by Megan Fitzgerald, BA

Overview: Immigration policy in the United States has 5 major goals: family unification, increased domestic productivity and a higher standard of living, promotion of diversity, promotion of human rights, and prevention of illegal immigration (Fix & Passel, 1994). This country is currently in the middle of its third and largest immigrant wave. When considering immigration policy and the effect on American families, one must include: policy that directly impacts the goal of family unification, policy directed toward the other four immigration policy goals that indirectly impacts immigrant families, and policy that impacts not just immigration but immigrants. Cited below are the Presidential candidate positions on the issues of immigration policy and reform.

 John F. Kerry (D)	 George W. Bush (R)
<p>In their first hundred days, John Kerry and John Edwards will offer a comprehensive immigration reform bill with the following components:</p> <p>Earned Legalization. Undocumented workers who have lived and worked here for 5 years, who pay taxes, and who are successfully screened for security purposes will have a path to citizenship. As president, John Kerry will also expand opportunities to learn English and obtain civic education classes to help immigrants assume all of the rights and responsibilities of citizenship.</p> <p>Reuniting Families. Eliminate the massive administrative backlog and delay that has left many families unnecessarily divided for a decade or more. Our nation's immigration system must be able to more quickly reunite husbands with wives, parents with children. Legal permanent residents seeking to reunify with spouses and children must be provided a fair and efficient process to do so.</p> <p>Visa Program with Worker Protections. As president, John Kerry will establish a secure channel for a limited number of temporary workers to come into the United States. To protect all working people in the United States, John Kerry will ensure that these temporary workers have the protections of U.S. employment and labor laws, including fair wage protections. These protections must be rigorously enforced.</p> <p>www.johnkerry.com</p>	<p>The following are immigration initiatives highlighted by the George Bush campaign:</p> <p>Economic Opportunity. At the January 2004 Special Summit of the Americas, leaders of the Hemisphere joined President Bush in agreeing to the following measures to spur private sector-led growth: reducing the time and cost of starting a business, increasing access to credit for small and medium-sized businesses, securing property rights, promoting financial stability, expanding trade.</p> <p>Encouraging Remittances. At the Special Summit of the Americas in January 2004, leaders of the Hemisphere joined President Bush in committing to create the conditions necessary to reduce by at least 50 percent the cost of sending money home to family members and local communities by 2008.</p> <p>Transportation. President Bush has stated, "Through the Border Partnership Agreement, our two nations are improving the infrastructure at ports of entry along our common border; we're using technology to allow law abiding travelers to cross the border quickly and easily, while officials concentrate on stopping possible threats. Our Mexican and American officials are working together to arrest dangerous criminals, including drug smugglers and those who traffic in human beings."</p> <p>www.georgewbush.com</p>

Head Start

Prepared by Xiao-fang Wang, M.Ed.

Overview: Head Start is the federal initiative to invest in at-risk children to ensure that America's most vulnerable students enter school "ready to learn."



John F. Kerry (D)

Support and Expand Head Start- Kerry has consistently voted to support and even increase funding for Head Start. He also proposed the creation of a "21st Century Early Learning and Education Trust Fund" to dedicate part of the 2000 budget surpluses to early childhood education.

Co-sponsored the following **bills** relating to Head Start:

- Make Head Start more available and affordable for low-income families (S. 18)
- Extend loan forgiveness for certain loans to Head Start teachers (S. 140)
- Designate up to 200 Head Start centers as Centers of Excellence in Early Childhood, and for other purposes (S. 1474)

www.johnkerry.com thomas.loc.gov www.democrats.org



George W. Bush (R)

Strengthen Head Start - Focus Head Start more clearly on school readiness, and allow states to integrate Head Start programs into their existing pre-school preparedness efforts in order to make better use of combined Federal and state resources. Give priority to states that have a coordinated early childhood plan involving Head Start, pre-K, and child care services.

Expand Healthy Start, Grow Smart - Continue and expand distribution of Healthy Start, Grow Smart booklets to provide parents the information they need to enhance their children's early development.

Budget changes FY05 –

- Increase budget \$98 million (1.4 percent) above the amount needed to maintain purchasing power.
- Raise income eligibility limit to 130 percent of the poverty line, though the House bill maintains the current requirements for income eligibility.
- Divert \$45 million in block grants to state programs.
- Require each Governor to establish or designate a state Advisory Council on collaboration on early care and education activities for children from birth to school entry
- Increase focus on the needs of special populations of children and increase the proportion of funds for Early Head Start

www.georgewbush.com www.whitehouse.gov

Health Care

Prepared by Wakina Scott, MPH

Overview: Polls have indicated that health care issues rank high among families for this presidential election. As a result of this, health care has been a major platform topic for the candidates. George W. Bush and John F. Kerry offer dramatically different proposals for making health care more affordable to all Americans. Some of the major issues of the two proposals are summarized below.

	 John F. Kerry (D)	 George W. Bush (R)
Overall Position	<ul style="list-style-type: none"> Proposes a National Health Insurance plan that will allow people to buy coverage in government system 	<ul style="list-style-type: none"> Opposes National Health Insurance, but supports tax credit options
Tax Credits for Health Insurance	<ul style="list-style-type: none"> Proposes a 75 percent tax credit for health insurance coverage to workers between jobs. Proposes refundable tax credits for up to 50 percent of the cost of coverage to small businesses and their employees 	<ul style="list-style-type: none"> Proposes refundable tax credits for low income families-- \$1000 per adult and \$500 per child, with a total not to exceed \$3000 annually Would expand the Health Savings Account (HSA) legislation by allowing people to get full tax deduction Would promote a HSA tax credit for small business employees—up to \$500 per worker with family coverage and \$200 per worker with individual coverage
Pooling Resources	<ul style="list-style-type: none"> Proposed premium rebate pool to reimburse private and public employer and group health insurance plans for catastrophic costs (annual claims for an individual that exceeds a certain threshold) Would encourage employers and insurers to provide health insurance and disease management program through the premium rebate pool Will cut premiums by up to \$1000 annually through the premium rebate pool 	<ul style="list-style-type: none"> Would allow small businesses to pool their buying power
Expanding Coverage and Options for Coverage	<ul style="list-style-type: none"> Proposes to increase funding for Medicaid Proposes a swap that would assure that the Federal government pick up the cost for children on Medicaid and the state government pick up the cost for SCHIP children and parents, therefore, ensuring coverage for up to 99% of all children 	<ul style="list-style-type: none"> Expand community health clinics Extend the State Children's Health Insurance plan Expand association health plans, allowing people to purchase coverage from a group other than their employer Allow shopping for health coverage across state line
Medical Malpractice	<ul style="list-style-type: none"> Opposes capping damages in medical malpractice lawsuits 	<ul style="list-style-type: none"> Proposes to cap medical malpractice damage to \$250,000
Controlling Administrative Costs	<ul style="list-style-type: none"> Proposes to cut administrative costs through use of private electronic medical records 	<ul style="list-style-type: none"> Proposes to cut health care costs by making electronic health records universally available
The Bottom Line	<ul style="list-style-type: none"> Expand coverage to about 27 million Americans currently without coverage Calls for spending \$650 billion over 10 years 	<ul style="list-style-type: none"> Expand coverage to 4.5 million Americans currently without coverage Calls for spending \$90 billion over 10 years
	Source: John Kerry for President – Quality Health Care for All. (Online), September 7, 2004. www.johnkerry.com	Source: Agenda for America: A plan for a safer world and more hopeful America. (Online), September 7, 2004. www.agendaforamerica.com ; Bunce V, Matthews M. (August 2004). Kerry vs. Bush: The Future of Health Care Reform. Council for Affordable Health Insurance.

Marriage Initiatives

Prepared by Kimberly Van Putten-Gardener, MA

	 John F. Kerry (D)	 George W. Bush (R)
Candidate Perspective	<p>“While the steady reduction in the number of two-parent families of the last 40 years has slowed, more than one-third of our children still live in one- or no-parent families. There is a high correlation between a childhood spent with inadequate parental support and an adulthood spent in poverty or in prison.</p> <p>Family breakdown is not the only challenge we face. As two-worker families have become the norm, married parents have less time to spend on their most important job: raising their children.”</p>	<p>Research from the U.S. Census Bureau, SAMHSA, and private studies indicate that children raised in two-parent married families are less likely to be poor, less likely to fail at school, and less likely to have a behavioral problem, when compared to those who are not. Moreover, as adolescents, they are less likely to commit crime, develop substance abuse problems, or to commit suicide. President Bush believes that “marriage is one of the unseen pillars of civilization, and while a two-parent, married family is not always possible, it should always be the goal.”</p>
Candidate Solution	<p>The Manifesto: Strengthening America’s Families signed by Senator Kerry supports:</p> <p>Eliminating Tax Policies that inadvertently penalize marriage.</p> <p>Requiring Absent Fathers to Pay Child Support while offering them new opportunities to find work</p> <p>Recruiting a Million Mentors for disadvantaged children without two parents because every child needs the attention of at least one caring and competent adult.</p> <p>Raising the Minimum Wage to \$7.00. A \$7.00 minimum wage would lift a low-income family of four out of poverty. (An increase in the minimum wage to \$7.00, combined with the EITC, Food Stamps, and the Child Tax Credit, would raise such a family’s earnings to 108% of the poverty line.)</p> <p>Providing Affordable After-School programs for 3.5 million children at every public school.</p> <p>Making Every Workplace “Family-Friendly” by encouraging employers to adopt family-friendly policies and practices such as parental leave, flex-time, and telecommuting</p> <p>Promoting Policies that help parents shield their children from violence and sex in entertainment products</p>	<p>The President's initiative supports healthy marriage and family development by:</p> <p>Promoting Healthy Marriages through a dollar-for-dollar matching grant program with States, with total available funding at \$240 million each year. These grants would support “responsible fatherhood,” marriage counseling to prevent divorce, and tax credits promoting two-parent homes and adoption.</p> <p>Building and Preserving Families through research and demonstration projects focusing on family formation and healthy marriage activities, with a request in the FY 2005 budget of \$120 million in annual funding.</p> <p>Promoting Responsible Fatherhood through grants to faith-based and community organizations for skill-based marriage and parenting education, job training, and other services that help fathers provide emotional and financial support to children and families. The President's FY 2005 budget request is \$50 million.</p> <p>Promoting Personal Responsibility. The President's compassionate initiatives to help addicted Americans and former prisoners become contributing members of society are intended to actively help citizens in need while insisting upon accountability and results</p>
References	<p>www.johnkerry.com www.issues2000.org</p>	<p>www.georgewbush.com</p>

Medicare

Prepared by Nikki Forry, MSW

Overview: Medicare, America's health insurance program for senior citizens has been a hot topic for both candidates in this year's Presidential Campaign. This fact sheet presents four components of Medicare and the candidates' views on these components.

	 John F. Kerry (D)	 George W. Bush (R)
Privatization of Medicare	<p>Opposes privatization due to concern that companies will be unregulated in their charges to seniors^{3,4}</p> <p>Supports administration of program by federal government for cost negotiation⁴</p>	<p>Utilization of market-place competition for cost control through the use of private Medicare HMOs (Medicare Advantage) was implemented^{2,6,7}</p> <p>Plans are modeled after the Federal Employees Health Benefits Plan²</p>
Affordable Prescription Drugs	<p>Repeal Medicare Drug Discount Bill and replace it with a bill that cut costs by:</p> <ul style="list-style-type: none"> • Requiring Secretary of DHHS to negotiate for better prices^{3,4,5} • Allowing reimportation of FDA-approved medications from Canada^{3,4,5} • Requiring "transparency rules" that would allow the government to know profit margins of Pharmacy Benefit Managers^{3,4,5} • Providing incentives to states for engaging in more efficient pharmaceutical contracting^{3,4,5} • Eliminating barriers to generic drug competition^{3,4,5} 	<ul style="list-style-type: none"> • Medicare prescription drug benefit (drug discount cards) was implemented^{1,6,7} • \$600 prescription credit to low-income seniors^{6,7} • Additional initiative of strengthening competition between name-brand and generic medications proposed⁷
Funding Medicare	<p>Costs will be cut by eliminating inefficiencies in the system⁶</p>	<p>Beneficiaries whose incomes surpass a threshold will receive a smaller Medicare subsidy (65%) than those under the threshold²</p>
Other Initiatives Related to Medicare	<ul style="list-style-type: none"> • Allow persons on SSDI to return to work and continue receiving Medicare for up to 8 ½ years⁵ • Eliminate the waiting period for enrollment to Medicare after applying for SSDI⁵ • Extend Medicare coverage to gainfully employed persons with disabilities⁵ • Enhance coverage for persons with disabilities (including mental health parity)⁵ 	<ul style="list-style-type: none"> • Development of tax-free Health Savings Accounts¹ • Expand community and rural health care centers¹ • Improve Medicare's coverage of preventative care and chronic disease management¹ • Implement tax deductions for long-term care insurance premiums¹
References	<p>¹⁻² www.georgewbush.com, ³⁻⁵ www.johnkerry.com</p> <p>⁶ NPR. (2004, July 18). Health care fails to register in campaigns. Retrieved September 7, 2004 from www.npr.org/features/feature.php?wfld=3499028</p> <p>⁷ The White House. (2004). Medicare drug discount cards help seniors save on prescription drug costs. Retrieved September 9, 2004 from www.whitehouse.gov/infocus/medicare</p>	

Minimum Wage

Prepared by Jason Bohn, MS

Overview: Congress is currently considering raising the minimum wage by \$1.50, from \$5.15 to \$6.65 per hour in three installments. Congress last enacted legislation in 1996, increasing the minimum wage by 90 cents.

The minimum wage was first enacted in 1938 as part of the Fair Labor Standards Act (FLSA). It is enforced by the U.S. Department of Labor's Employment Standards Administration. Initially just 25 cents per hour, the minimum wage has been raised several times in the decades since. In real (inflation-adjusted) terms, the minimum wage reached its peak in 1968, when it was worth \$6.92 in 1998 dollars.

Efforts to increase the minimum wage are generally supported by unions and liberal anti-poverty organizations, who say it will help the nation's working poor. A full time minimum wage worker makes just \$10,712 per year, well below the poverty line for a family of three.

Opponents include conservative organizations and the business community, especially small businesses and retailers, who argue that increasing the minimum wage will simply increase unemployment, as small businesses who pay such wages are forced to make layoffs. Some argue that every ten percent increase in the minimum wage results in a loss of 100,000 jobs.

www.policyalmanac.org/economic

 John F. Kerry (D)	 George W. Bush (R)
Raise the minimum wage from \$5.15 to \$7.00 by 2007	Proposes raising the federal minimum wage by \$1 an hour but only if states could opt out of the increase.
<p>Minimum wage increase would raise the wages of millions of workers.</p> <ul style="list-style-type: none"> • More than 7 million Americans would receive a raise, and annual earnings of a full-time worker would increase by about \$3,800 a year. • An estimated 9.9 million workers (8.9% of the workforce) would receive an increase in their hourly wage rate if the minimum wage were raised from \$5.15 to \$7.00 by April 2006. • Due to "spillover effects," the 7.4 million workers (5.9% of the workforce) earning up to a dollar above the minimum would also be likely to benefit from an increase. <p>Minimum wage increases benefit working families.</p> <ul style="list-style-type: none"> • The earnings of minimum wage workers are crucial to their families' well-being. Evidence from the 1996-97 minimum wage increase shows that the average minimum wage worker brings home more than half (54%) of his or her family's weekly earnings. • An estimated 623,000 single mothers with children under 18 would benefit from a minimum wage increase to \$7.00 by April 2006. Single mothers would benefit disproportionately from an increase — single mothers are 10.5% of workers affected by an increase, but they make up only 5.3% of the overall workforce. More than one million (1,172,000) married men and women with children under age 18 would also benefit from a \$1.85 increase. 	<p>Minimum Wage Has Harmful Effects On Poor. Nearly two-thirds of all minimum wage employees who continue employment are earning more than the minimum wage within a year. The key to increasing one's income is not raising the minimum wage, but remaining employed. This is one reason why the minimum wage can actually be devastating to the working poor. The minimum wage tends to hurt the lowest skilled workers by making them less employable.</p> <p>Minimum Wage Increases Result In Employment Losses. First, employment losses reduce the incomes of some workers more than the higher minimum wage increases the incomes of others. Second, the vast bulk of those affected by the minimum wage, especially teenagers, live in families that are not poor.</p> <p>Minimum Wage Increases Reduce Education, Training, And Increase Long-Term Unemployment For Low-Skilled Adults. Higher minimum wages cause employers to reduce on-the-job training. They also found that higher minimum wages encourage more teenagers to drop out of school, lured into the labor force by wages that to them seem high. These teenagers often displace low-skilled adults, who frequently become semipermanently unemployed. Lacking skills and education, these teenagers pay a price for the minimum wage in the form of lower incomes over their lifetime.</p> <p>Mandatory Wage Increases Hurt Small Businesses. Big corporations do not have to absorb the cost because most minimum wage jobs are offered by small businesses.</p>
www.johnkerry.com and www.epinet.org	www.gop.com and www.mises.org

No Child Left Behind

Prepared by Andrew Quach, MS

Overview: The No Child Left Behind Act of 2003 (NCLB) expands testing programs and imposes sanctions on schools whose students do not meet state standards in reading and mathematics. The purpose of the law is to close the achievement gap that finds some groups of children - such as minorities, special education students and children from low-income families - lagging behind others.

 John F. Kerry (D)	 George W. Bush (R)
<p>Increasing Graduates A commitment to increasing the number of graduates by 1 million over the next five years, and reward states for achieving that result.</p> <p>Education Trust Fund Creation an Education Trust Fund that will fully fund No Child Left Behind.</p> <p>Mentoring Programs Strengthening of middle schools through mentoring and college partnerships (GEARUP program; engaging at least 100,000 more college students in mentoring during college).</p> <p>Strengthen High Schools Strengthening of high school education, by promoting smaller schools and more challenging high school curricula, with literacy education for students who have fallen behind.</p> <p>Revoke Licenses of Dropouts Requirement of young people to do their part, supporting states that can revoke driver's licenses from students who drop out.</p> <p>Enforce NCLB Enforcement of the provisions of NCLB which require full disclosure and accountability for graduation rates (requires uniform and accurate data on graduation rates from all schools and districts and require disaggregation of graduation data so we know that all groups are achieving). www.johnkerry.com</p>	<p>Stronger Accountability for Results States are working to close the achievement gap and make sure all students, including those who are disadvantaged, achieve academic proficiency.</p> <p>More Freedom for States and Communities States and school districts will have unprecedented flexibility in how they use federal education funds.</p> <p>Proven Education Methods NCLB puts emphasis on determining which educational programs and practices have been proven effective through rigorous scientific research.</p> <p>Federal funding is targeted to support these programs and teaching methods that work to improve student learning and achievement.</p> <p>More Choices for Parents Parents of children in low-performing schools have new options under NCLB. In schools that do not meet state standards for at least two consecutive years, parents may transfer their children to a better-performing public school, including a public charter school, within their district.</p> <p>Reforming America's High Schools \$250 million is allotted annually to extend state assessment of student reading and math skills. www.georgewbush.com</p>

Same-Sex Marriage

Prepared by Sarah Kaye, MA

Overview: The United States is a diverse nation comprised of many different family forms and structures. Recent legislative activity has attempted to create more specific guidelines on what relationships constitute legal marriage. This debate is critical to American conceptualization of the family, family values, and family life. Beyond that, the definition of marriage becomes important when one considers the rights and benefits ascribed to married persons.

In 1996 Congress passed the Defense of Marriage Act (DOMA), which allocated responsibility for determining the legality of same-sex marriage to the states. Under this legislation, states were not prohibited from allowing same-sex marriages nor were they required to recognize same-sex marriages from other states. This year Congress introduced a Constitutional Amendment that would set a national standard prohibiting same-sex marriage by defining restricting it to relationships between one man and one woman. The proposed legislation is in response to court decisions in Massachusetts that ruled that banning gay marriage is unconstitutional. Civil unions, a purely secular and legal alternative to traditional marriage, would allow many of the rights and benefits accompanying marriage.

	 John F. Kerry (D)	 George W. Bush (R)
Position summary	“John Kerry believes that same-sex couples should be granted rights, including access to pensions, health insurance, family medical leave, bereavement leave, hospital visitation, survivor benefits, and other basic legal protections that all families and children need. He has supported legislation to provide domestic partners of federal employees the benefits available to spouses of federal employees.”	“President Bush believes that marriage between a man and a woman is the most enduring human institution, and the foundational building block of our society. He has fought to defend traditional marriage laws from activist judges who threaten to legislate from the bench to impose same-sex marriage and deny the voice of the people.”
Defense of Marriage Act (DOMA)	“Senator Kerry was one of 14 Senators -- and the only one up for reelection in 1996 -- to oppose the Defense of Marriage Act (DOMA).” If the marriage amendment had come to a final vote, Senator Kerry would have voted against it. He feels that sweeping exclusionary language denies same-sex couples important rights.	President Bush “vigorously defended the constitutionality of DOMA” and will “continue to urge Congress to send to the states for ratification an Amendment to the Constitution to define and protect the institution of marriage.”
Civil Unions	“I believe and have fought for the principle that we should protect the fundamental rights of gay and lesbian couples — from inheritance to health benefits. I oppose gay marriage and disagree with the Massachusetts court’s decision. I believe the right answer is civil unions.” Simply put, John Kerry “opposes gay marriage but supports civil unions.”	“I think it's very important for our society to respect each individual, to welcome those with good hearts, to be a welcoming country...On the other hand, that does not mean that somebody like me needs to compromise on an issue such as marriage.” Bush states that “legal arrangements other than marriage” should be left to state legislatures to decide.
References	www.johnkerry.com , http://www.msnbc.msn.com	www.georgewbush.com , http://www.cnn.com/2004/ALLPOLITICS/

Social Security

Prepared by Lisa Benson, BS

Overview: Both presidential candidates agree that America's Social Security system is in dire need of an overhaul. At present, Social Security accounts for more than one-third of the annual income of senior citizens and keeps nearly 40% of at risk elderly above the poverty line.¹ It is projected, however, that in the near future benefits paid will surpass revenue received, creating a significant deficit.² This fact sheet compares and contrasts the track records of each candidate as well as their proposed solutions to our national Social Security crisis.

	 John F. Kerry (D)	 George W. Bush (R)
Track Record	<ul style="list-style-type: none"> • Voted No on limiting the national debt and on creating a Social Security Lockbox. (Apr 1999)³ • Voted No on allowing retiree Roth IRAs. (May 1998)³ • Voted No on permitting personal retirement accounts. (Apr 1998)³ • Voted No on income tax deduction of Social Security payments. (May 1996)³ 	<ul style="list-style-type: none"> • Appointed a bipartisan commission to strengthen Social Security. (May, 2001)⁴ • Formed a presidential commission on Social Security reform. (Feb 2001)⁵ • Set aside \$2.4 trillion for seniors and younger workers. (Oct 2000)⁵
Economic Growth	The Kerry-Edwards camp believes economic growth is critical to being able to support the increasing number of retirees ¹ .	Economic growth was not cited by the Bush campaign as a proposed solution to the Social Security issue.
Priority	Restore fiscal discipline. ¹ A major goal of the Kerry-Edwards plan is to reduce the deficit by one half.	Fix Social Security without raising taxes. ⁴ Recommendations of the bipartisan commission on social security include measures to revamp Social Security without a tax increase (primarily through individual control).
Bipartisan Process	Kerry proposes to build a rapport with Democrats and Republicans to address fiscal problems through the bipartisan process ¹ .	President Bush intends to continue to work with congress to implement the recommendations offered by the bipartisan commission on Social Security.
References	¹ http://www.johnkerry.com ² http://www.socialsecurity.org ^{3,5} http://www.issues2000.org ⁴ http://www.georgewbush.com	

Stem Cell Research

Prepared by Kantahyane Whitt, MA

Overview: Stem cell research in the United States is generally regarded as science and technology policy rather than social policy or family policy. However, stem cell research policy has profound implications for families. Stem cell research discoveries and the treatments that may result from these discoveries promise to enhance the quality of life of individuals at risk for or suffering from disease and their families. On the other hand, it has been argued that embryonic stem cell research is unethical because it devalues human life.

The Bush administration stem cell research policy emanates from an Executive Order issued in 2001. This policy has included federal funding for research and research monitoring.

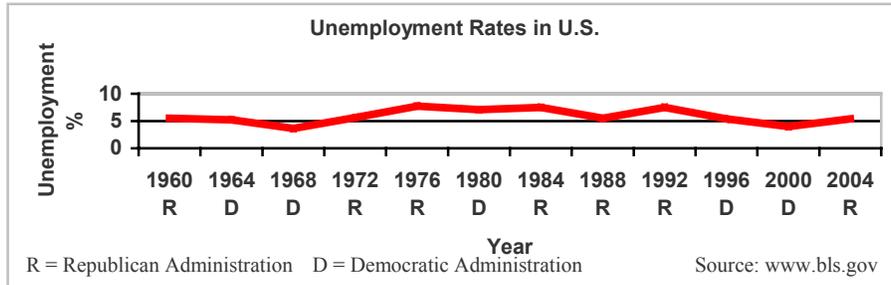
- **Research Funding:** Funding is limited to research involving stem cells from adults, umbilical cord placenta, animals, and existing stem cell lines, i.e., stem cells from embryos already destroyed. Funding is most aggressive for research involving adult, umbilical cord placenta, and animal stem cells. Currently, the 2005 budget calls for \$132 billion in funding.
- **Research Monitoring:** A multi-disciplinary president's council on stem cell research was established to recommend guidelines and regulations for the appropriate conduct of research involving stem cells

This policy was expanded in 2004 to include the establishment of a national embryonic stem cell bank for approved stem cells and the funding of centers of excellence to facilitate scientific collaboration.

	 John F. Kerry (D)	 George W. Bush (R)
Overall Position	Supports all categories of stem cell research.	Supports limits on the kinds of stem cell research conducted. The policy aim is to avoid destroying additional human embryos.
Stem Cell Investigations	Favors overturning the ban on embryonic stem cell research. Supports scientific view that embryonic stem cells offer the most hope for disease prevention and treatment.	Favors current policy which aggressively funds adult, umbilical cord placenta, animal, and existing stem cell research while denying funding for new embryonic stem cell lines. Supports scientific view that non-embryonic stem cells offer reasonable hope for disease prevention and treatment.
Ethical Considerations	Believes stem cell research should be conducted with appropriate ethical oversight.	Believes the point at which human life begins is debatable, thus embryonic stem cell research potentially destroys human life. Believes stem cell research should be conducted with appropriate ethical oversight.
Family Impact	Recognizes that families will benefit from stem cell research Asserts that families should not be denied the hope that stem cell research promises.	Recognizes that families will benefit from stem cell research.
References	John Kerry position source: http://www.johnkerry.com ; George W. Bush position source: http://www.whitehouse.gov ; Other: http://www.washingtonpost.com	

Unemployment

Prepared by Ashley Larsen, MS



	 John F. Kerry (D)	 George W. Bush (R)
Strengthen Education	<p>Math and Science: focus on strengthening math and science education to prepare for future technology-related careers</p> <p>College tax credit: provide a tax credit on up to \$4,000 of college tuition at a 4-year institution which would allow more people the opportunity to attend college</p> <p>Job-skill training: implement new and strengthen existing training programs</p>	<p>No Child Left Behind: every student will be proficient in reading and math by 2014</p> <p>Ensure positive early childhood development: strengthen HeadStart, promote literacy, fund research, increase minority outreach, engage community-based organizations</p> <p>Strengthen high school education: improve assessments and implement National Assessment of Educational Progress in 12th grade</p> <p>Strengthen college education: increase financial aid availability to part-time and adult students, encourage dual enrollment (high school & college)</p> <p>Increase skills-training programs: provide \$500 million to educate and train skilled laborers in schools and community colleges</p> <p>Trade Adjustment Assistance Program: help keep American workers some of the most skilled laborers in the world</p>
Improve Employment Benefits	<p>Unemployment benefits: extend and improve unemployment health insurance to help people stabilize and re-enter the work force</p> <p>Family and Medical Leave: expand this benefit so that employees can better balance family and work without losing their jobs</p> <p>Tax Relief: cut middle-class taxes and increase wages</p>	<p>Promote comp-time and flex-time: employees can choose between PTO and overtime, employees can shift works hours during a pay period</p> <p>Simpler tax code: people can save and invest more money, thus spurring the economy and job growth</p> <p>Unemployment benefits: extend unemployment benefits and create re-employment accounts to help them establish new work</p>
Financial Aid to Business	<p>Domestic Business: provide tax relief to companies who do not outsource jobs</p> <p>Re-invest Foreign Profits: provide tax relief to companies to re-invest their foreign profits into the U.S.</p> <p>New Jobs Tax Credit: cover employer's share of payroll taxes for new jobs created</p> <p>"Buy American": Support domestic production guidelines for defense and homeland security</p> <p>Invest in future-oriented companies: provide significant financial support to companies and jobs that will advance our country (i.e. energy-efficient cars, advanced plastics, etc.)</p>	<p>Health Care: allow them to band together to provide more affordable health care to employees</p> <p>Opportunity Zones: encourage small businesses to open in needy communities with aid from the government</p>
References	www.johnkerry.com www.usnewswire.com	www.georgewbush.com

Welfare

Prepared by Stephanie Grutzmacher, MS

	 John F. Kerry (D)	 George W. Bush (R)
Past Action	<ul style="list-style-type: none"> • Introduced legislation to establish a housing trust fund for low-income families, provide tax credits for housing and business development in distressed and disadvantaged areas • Voted against block grants for Food Stamps to keep federal distribution • Voted to support state block grants of welfare funds • Voted for 1996 Welfare Reform legislation 	<p>Pushed for Congress to reauthorize Welfare Reform legislation, adding provisions to:</p> <ul style="list-style-type: none"> • Encourage marriage and family through teen abstinence programs • Give local agencies more authority in program planning and delivery • Require states to have 70% of welfare recipients engaged in full-time work by 2007, up from a current 5% requirement <p>Opposed Senate Finance Committee’s bill to allow college education to count towards work activity requirements</p>
Family	<ul style="list-style-type: none"> • Hold fathers responsible for child support payments 	<p>Support healthy marriage and fatherhood through</p> <ul style="list-style-type: none"> • “technical assistance” on family formation • healthy marriage activities • research and demonstration projects <p>Enforce child support</p>
Housing	<p>Support homeownership and key housing programs:</p> <ul style="list-style-type: none"> • Increase ownership opportunities • Provide low-income housing tax credit • Continue HOPE VI and Section 8 housing programs 	<p>Encourage homeownership:</p> <ul style="list-style-type: none"> • Provide down payment assistance • Increase funding for programs that require low-income families to built houses they will ultimately own • Reform regulation to provide more affordable housing
Welfare to Work	<ul style="list-style-type: none"> • Provide job training for youth, women, and minorities • Strengthen Earned Income Tax Credit • Raise minimum wage • Create jobs • Strengthen child care tax credit 	<ul style="list-style-type: none"> • Reauthorize welfare reform and help more families achieve independence through work • Require welfare recipients to engage in full-time work activities • Establish savings plans for recipients • Establish “reemployment accounts” to help welfare recipients move, obtain job training, or afford child care in order to find work
Community and Family Well-Being	<ul style="list-style-type: none"> • Insure low-income workers • Support Community Reinvestment Act • Encourage partnerships between government and non-profit agencies 	<ul style="list-style-type: none"> • Permit legal immigrants to receive food stamps five years after entry • Continue “ban” on recent immigrant receipt of food stamps • Provide religious charities with social services funding to help low-income families • Support business and investing in economically disadvantaged areas
References	<p>www.johnkerry.com, www.issues2000.org/2004, www.georgewbush.com, www.whitehouse.gov</p>	