

**PRESIDENT BARACK OBAMA**

**MITT ROMNEY**



**JOBS**

- **Getting Americans Back to Work.** President Obama unveiled his jobs plan, which would encourage small businesses to grow, prevent up to 280,000 teacher layoffs and provide a \$1,500 tax cut for the average family.
- **Millions of Jobs Created.** President Obama’s economic recovery plan created 3.6 million jobs.
- **More than 300,000 Public Sector Jobs Saved.** President Obama preserved more than 300,000 state and local public sector jobs—preventing layoffs of police officers, firefighters, healthcare workers, teachers and other trusted public servants.

- **Tax Breaks to Corporations.** Romney wants to use huge tax breaks to entice big corporations to create new jobs.
- **Poor Job Growth Record.** While governor of Massachusetts, the state had one of the worst job growth rates while the national economy was thriving. Massachusetts ranked 47th among all states.
- **Laid Off Thousands of Workers.** As head of a private equity firm, Bain Capital, Romney made a fortune by acquiring companies and laying off thousands of workers.

**WORKING FAMILIES**

- **Tax Cuts for Working Families.** President Obama provided tax cuts to 95 percent of working families.
- **Unemployment Insurance for 2.5 Million Americans.** The president extended unemployment insurance—assisting 2.5 million Americans who lost their jobs in the recession.
- **Making College More Affordable.** President Obama expanded Pell Grants and revamped the student loan program by eliminating fees paid to private banks.

- **Privatized Unemployment Benefits.** Romney thinks workers should pay for their own unemployment benefits through individual savings accounts. Romney even said it’s an “indisputable fact” that extending jobless benefits discourages people from finding work.
- **Less Help for the Jobless.** As governor, Romney proposed scaling back unemployment insurance costs by paying benefits for fewer weeks; similar to plans enacted by Tea Party governors such as Rich Scott (Fla.) and Scott Walker (Wis.).
- **Job Training Funds Slashed.** As governor, Romney vetoed \$11 million in job training funds.

**WORKERS’ RIGHTS**

- **Protecting American Workers.** President Obama called the efforts to curb collective bargaining in states an “assault on unions” and recognized public employees “make enormous contributions to our states and our citizens.”

- **Supporting Anti-Worker Agenda.** Romney said it was critical to support Gov. Scott Walker’s efforts to “rein in out-of-control public employee pay and benefits in Wisconsin.”

**HEALTHCARE**

- **32 Million Americans Covered.** President Obama’s historic healthcare reform law expanded healthcare coverage to an additional 32 million uninsured Americans.
- **Quality Coverage Regardless of Pre-Existing Conditions or Illness.** The law prevents people with pre-existing conditions from being denied quality insurance coverage and prohibits insurance companies from dropping people due to illness.
- **Coverage for Young Adults and Children.** Parents are allowed to keep their children on their health plans until age 26. President Obama gave 11 million children coverage under the State Children’s Health Insurance Program (CHIP).

- **Healthcare Reform Repeal.** Romney said as president he would issue an Executive Order to provide a waiver from the Affordable Care Act for all 50 states, then work with Congress to repeal the law.
- **Under Romney, Insurance Costs Rose By 20 Percent.** Romney’s 2006 healthcare reform plan in Massachusetts helped insure half a million people but failed to curb overall costs for policyholders. In fact, the median premium rose by more than 20 percent between 2005 and 2009.

**FINANCIAL REFORM**

- **Reforms that Hold Wall Street Accountable.** President Obama enacted the most sweeping financial reform package since the Great Depression.
- **Better Protections for Consumers.** The President established the Consumer Financial Protection Bureau, which increases regulation and oversight over big banks and mortgage companies.
- **Credit Card Rates and Fees Reined In.** President Obama also enacted the CARD Act, which reins in and reduces credit card rates and fees.

- **Wall Street Burdened with Unnecessary Regulations.** Romney criticized Wall Street reform and said the “level of over-regulation and burden which has been placed on the financial services sector I think is unnecessary.”
- **Wall Street Greed Not Responsible For Financial Crisis.** Romney criticized President Obama for regulating the financial industry, saying Wall Street greed “is not the reason we had an economic meltdown.”
- **Main Street Deserves Blame.** Romney said that although Wall Street is to blame for causing the financial meltdown, “so is Main Street.”

**RETIREMENT SECURITY**

- **Protecting Social Security.** President Obama vowed to protect Social Security benefits and refused to increase the Medicare eligibility age.
- **Immediate Relief for Seniors.** The president’s economic recovery act provided immediate relief to retirees, giving beneficiaries a one-time payment of \$250.

- **Shift to Private Accounts.** In 2007, Romney said President Bush’s plan to use private Social Security accounts “works.”
- **Fraudulent System.** Romney went so far as to compare the Social Security system to criminal fraud.

**IMMIGRATION**

- **A Balanced, Comprehensive Approach.** President Obama supports comprehensive immigration reform, understanding that a balanced approach is the only solution to end illegal immigration.
- **Supports the DREAM Act.** The President is an ardent supporter of the DREAM Act, legislation that provides upstanding undocumented immigrants who were brought to America as children a pathway to citizenship.
- **Halted Noncriminal Deportations.** President Obama released a strong policy that halted deportation proceedings for noncriminal immigrants .

- **No Pathway to Citizenship.** Romney said illegal immigrants should “get in line” and shouldn’t receive a pathway to citizenship.
- **Deportation in 90 Days.** In 2008, Romney proposed sending undocumented immigrants back to their home countries in as little as 90 days.
- **Children Denied In-State Tuition.** As governor, Romney opposed in-state tuition for children of undocumented immigrants.