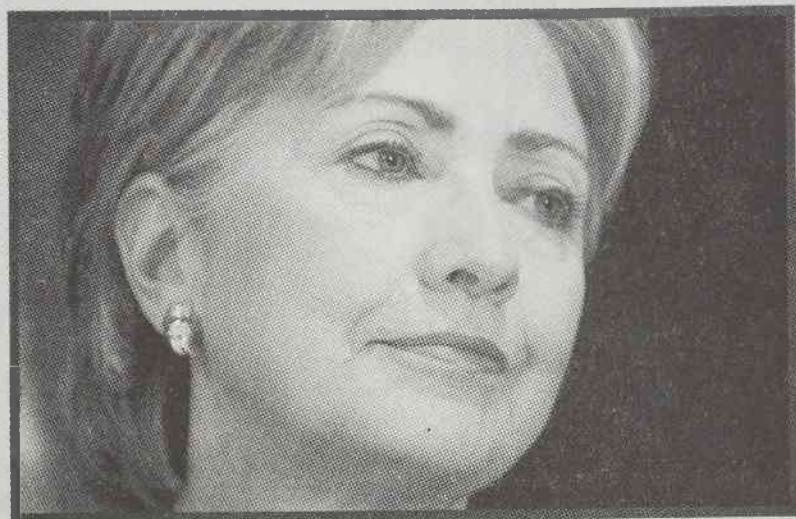


Where they stand

As the race for the Democratic presidential candidate goes on, voters try to sort out the differences between Hillary Rodham Clinton and Barack Obama. And while they are subtle, on matters of substance, differences do exist.

The Dallas Morning News

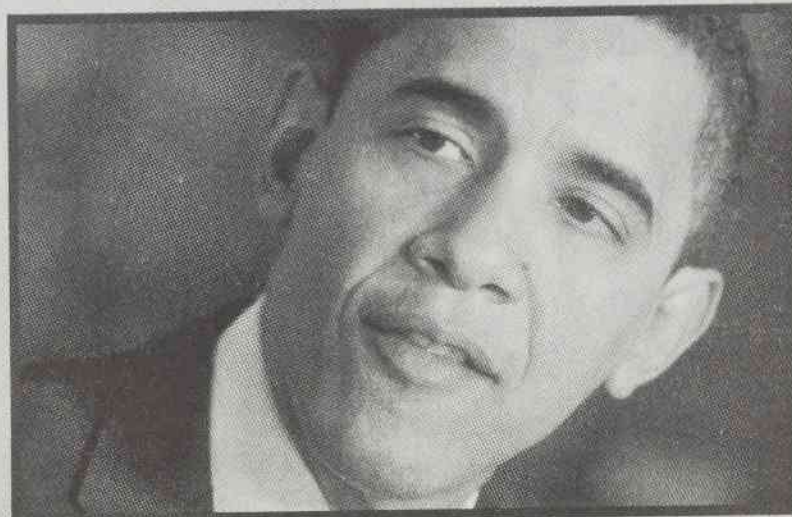


OLIVIER DOULIERY/ABACA/MCT

HILLARY RODHAM CLINTON

AGE 60; Oct. 26, 1947 (Illinois)

BIO U.S. senator from New York since 2001; first lady from 1993 to 2001 while husband Bill Clinton was president. She is the first first lady elected to the United States Senate and the first woman elected statewide in New York. Lawyer for Children's Defense Fund and House Judiciary Committee and in private practice; law school professor. She received an undergraduate degree from Wellesley College and a law degree from Yale Law School. Married Bill in 1975. One daughter, Chelsea. Author of: "Living History," "It Takes A Village," "Dear Socks, Dear Buddy"; wrote a weekly newspaper column, "Talking It Over."



OLIVIER DOULIERY/ABACA/MCT

BARACK OBAMA

AGE 46; Aug. 4, 1961 (Hawaii)

BIO U.S. senator from Illinois since 2005; Illinois state senator, 1996-2004. He became only the third African-American elected to the U.S. Senate since Reconstruction. Keynote speaker 2004 Democratic National Convention; practicing lawyer; University of Chicago lecturer lawyer, community organizer. He received an undergraduate degree from Columbia University and a law degree from Harvard — he was elected the first African-American editor of the Harvard Law Review. Married wife Michelle in 1992. Two daughters, Malia and Sasha. Author of: "The Audacity of Hope," "Dreams From My Father."

On the issues

IRAQ WAR

Says she'll start a phased withdrawal within 60 days of taking office, with the goal of having most troops out by the end of 2013. Would leave a residual force in Iraq to fight terrorist groups, deter Iranian aggression, protect the Kurds and possibly support the Iraqi military.

Promises to withdraw most troops within 16 months. Would leave limited forces to combat terrorism; forces would not be involved in deterring Iranian involvement. Troops would train Iraqi forces only if there was political reconciliation. Would redeploy some troops to Afghanistan.

HEALTH CARE

Would require everyone to obtain health insurance and large employers to provide insurance or contribute to the cost. Workers' wages could be garnished if they don't comply with the mandate. Would give tax credits to small businesses and subsidies for low-income people. Would create a pool of private plans similar to the program for federal workers and one public plan similar to Medicare. Would ban insurance companies from denying coverage to people with health problems or charging them higher rates. Would expand Medicaid and the state Children's Health Insurance Program. She estimates her plan would cost \$110 billion annually; she says she'd pay for it by rolling back tax cuts enacted by President Bush for people making more than \$250,000 a year and through savings from modernizing record-keeping, improving care, promoting research and restraining prescription costs.

Would require that all children have health insurance. Says he might fine adults if they don't buy insurance for their children. Would require employers to provide insurance or contribute to the cost but would exempt the smallest businesses. Would reimburse employers for catastrophic health costs and provide subsidies for low-income people. Would create a buying pool with choice of competing private plans and one public plan like Medicare. Would expand Medicaid and CHIP. Says his plan would cost an estimated \$50 billion to \$65 billion a year. He would pay for it in part by rolling back the Bush tax cuts for those who make more than \$250,000.

IMMIGRATION

Supports a path to legalization for illegal immigrants that includes learning English and paying fines. Would toughen penalties for employers who hire illegal immigrants and make it easier for immigrants to bring families. Supports agricultural jobs program; opposes guest worker program that can lower wages of American workers or exploit immigrants. Would create new system to verify employment eligibility. Voted for a fence along the Mexican border but says the idea needs to be reviewed. Opposes driver's licenses for illegal immigrants.

Supports a path to legalization for illegal immigrants that includes learning English and paying fines. Would toughen penalties for employers who hire illegal immigrants and create a system to verify employment eligibility. Supports a guest worker program but would like immigrant workers to be less dependent on employers to stay in the country. Voted for a fence along Mexican border but says the idea needs to be reviewed. Supports granting driver's licenses to illegal immigrants.

TAXES

Would repeal the Bush tax cuts for households earning more than \$250,000 and extend middle-class cuts (\$1,000 child tax credit, marriage penalty relief). Would offer new cuts for health and child care, college and retirement. Would freeze estate taxes at 2009 levels. Favors changing the alternative minimum tax but not repealing it. Voted to keep capital gains tax cuts.

Would repeal the Bush tax cuts for households earning more than \$250,000. Would cut taxes by \$80 billion a year for workers, homeowners and retirees; give credits to working families; and eliminate income taxes for elderly workers making \$50,000 or less. Would keep the estate tax and raise capital gains taxes to as much as 28 percent.

CLIMATE

Would establish a cap-and-trade system to reduce carbon emissions 80 percent below 1990 levels by 2050. Would require industries to pay for allowances to emit greenhouse gases, and allowances would be sold through auction. Reduce electricity use 20 percent from projected levels by 2020. Increase auto mileage standards to 55 mpg by 2030.

Would establish a cap-and-trade system to reduce carbon emissions 80 percent below 1990 levels by 2050. Would require industries to pay for allowances to emit greenhouse gases, and allowances would be sold through auction.

SOCIAL SECURITY

Advocates a bipartisan commission to propose changes. Noncommittal on raising the \$102,000 income cap on payroll taxes. Proposes a federal match of up to \$1,000 to help set up 401(k) plans.

Supports a bipartisan commission. Says higher payroll taxes on upper wage-earners are probably the best option. Would lift the \$102,000 cap on payroll taxes. Opposes benefit cuts or raising the retirement age. "Everything should be on the table."

EDUCATION

Proposes \$10 billion for universal preschool. Would replace the No Child Left Behind law. Proposes \$10,000 higher-education scholarships per year of national service.

Proposes an \$18 billion plan for preschool and teacher pay, and a \$4,000 college tax credit for community service.

GAY MARRIAGE

Opposes same-sex marriage but supports civil unions. Says states should ultimately decide the issue. Opposes a constitutional ban.

Opposes same-sex marriage but supports civil unions. Opposes a constitutional ban.

ABORTION RIGHTS

Supports

Supports

ENDORSEMENTS INCLUDE

New York Times, Jack Nicholson, Pa. Gov. Ed Rendell, former Rep. Richard Gephardt, Ohio Gov. Ted Strickland

Baltimore Sun, Oprah Winfrey, Sen. Edward Kennedy (Mass.), Sen. Patrick Leahy (Vt.), Wis. Gov. Jim Doyle

SOURCES: NEW YORK TIMES, MCCLATCHY NEWSPAPERS, FACTCHECK.ORG, THE ASSOCIATED PRESS, USA TODAY, CAMPAIGN WEB SITES