

<http://www.nytimes.com/interactive/2012/01/24/us/politics/state-of-the-union-2012-video-transcript.html>

### **Fact Check 1 – The Booming Economy**

It seems unlikely that the president would utter inaccurate jobs numbers during his State of the Union address, but while we wait for official White House citation, the president made at least one claim that for now looks iffy. The transcript:

*“In the six months before I took office, we lost nearly four million jobs. And we lost another four million before our policies were in full effect. Those are the facts. But so are these. In the last 22 months, businesses have created more than three million jobs. Last year, they created the most jobs since 2005.”*

- 4 million jobs lost in 6 months before Obama took office: Looks like this total falls short of 4 million. Subtracting the total employment listed in the [January 2009](#) Bureau of Labor Statistics employment report from the same total in [August 2008](#), one arrives at 3.378 million jobs lost.\*\*
- Another 4 million jobs lost before Obama’s policies took full effect. Using [this Bureau of Labor Statistics table](#), starting at February 2009, the sum of monthly job losses surpass 4 million in October 2009. President Obama’s stimulus was passed in February 2009—though it took notoriously long for that money to make its way out the door.
- 3 million jobs created over 22 months, more jobs created in 2011 than in any year since 2005. Using total employment, Obama’s numbers don’t hold up. According to the same BLS table, the economy added 2.056 million jobs over 21 months (counting backward, the next month saw job losses). And 2011 saw more job growth than any year since 2006, not 2005. But [Politifact notes](#) that Obama’s statement was accurate—he was talking about private-sector jobs.

**\*\*UPDATE:** President Obama was referring exclusively to private-sector jobs when talking about jobs lost before his time in office, according to a White House official. Based on [this private-sector jobs chart](#), the economy lost 3.506 jobs in the six months before his inauguration, not 4 million.

<http://www.politifact.com/truth-o-meter/statements/2012/jan/25/barack-obama/have-private-sector-jobs-grown-22-months-best-annu/>

### **What did politifact have to say about President Obama’s job numbers**

[http://data.bls.gov/timeseries/CES0500000001?output\\_view=net\\_1mth](http://data.bls.gov/timeseries/CES0500000001?output_view=net_1mth)

### **What does BLS charts say about the loss of Private sector jobs?**

<http://www.thefiscaltimes.com/Articles/2012/02/03/Why-Most-US-Manufacturing-Jobs-Are-Gone-Forever.aspx#page1>

Why Most U.S. Manufacturing Jobs Are Gone Forever?

## **Fact or Fiction Number 2 – Obama’s Plan for Foreclosures**

*“That’s why I’m sending this Congress a plan that gives every responsible homeowner the chance to save about \$3,000 a year on their mortgage, by refinancing at historically low interest rates. No more red tape. No more runaround from the banks. A small fee on the largest financial institutions will ensure that it won’t add to the deficit, and will give banks that were rescued by taxpayers a chance to repay a deficit of trust.”*

The Obama administration has announced a number of programs to salvage the housing market, which continues to be a drag on the U.S. economy. Today, the president was referring to a plan he announced in October from the front porch of a home in Las Vegas, which has one of the highest foreclosure rates in the country. [The president’s plan](#) would allow struggling homeowners who have mortgages backed by Fannie Mae or Freddie Mac to refinance without getting a new appraisal or a full credit check. The program would also eliminate some risk-based fees for borrowers.

The proposal would alter the \$75 billion Home Affordable Refinance Program, or HARP, which was launched in 2009 to help distressed homeowners.

If a homeowner has a mortgage of \$250,000 at a 6 percent interest rate, they would be able to take advantage of record low interest rates and refinance their home. If they got a rate that’s 4.5 percent or lower, the homeowner would save \$250 a month, or \$3,000 a year. Given that there are 4 million homeowners who are backed by government-sponsored entities, the administration says the program can help millions of Americans.

But the initial HARP program fell short of its initial goals, with only about 900,000 homeowners taking advantage of it, far less than what the administration had hoped. Additionally, many homeowners who took advantage of the program ended up defaulting again on their mortgage.

The president tonight touted this new proposal as having no red tape or runaround from banks, but there are a number of caveats in his program. Only those who signed a mortgage before May 31, 2009, and have not refinanced previously under the Home Affordable Refinance Program are eligible for the new scheme. The loan-to-value ratio has to be greater than 80 percent. Borrowers must also have good credit and must have kept up with their mortgage payments, with no late payment in the past six months and no more than one late payment in the past 12 months.

Some economists calculate that it would only benefit 1 million households, a relatively small number given that more than 6 million homeowners are facing [foreclosure or have delinquent payments](#). Others say the restrictions are too stringent and automatically cut out those under-water homeowners who have bad credit.

<http://abcnews.go.com/blogs/politics/2011/10/president-obama-to-announce-new-program-to-help-struggling-homeowners/>

What is the President's plan to help struggling homeowners?

<http://www.lpsvcs.com/LPSCorporateInformation/NewsRoom/Pages/20111021.aspx>

How does the President's plan stack up against the statistics in the chart?

<http://www.marketwatch.com/story/realtorsr-support-obamas-efforts-to-assist-housing-market-and-help-homeowners-refinance-2012-02-01>

Why do realtors support President Obama's homeowner program?

<http://www.refinancingcondo.com/2012/01/obamas-home-refinancing-explained.html>

How does the Obama homeowner plan work?

<http://www.refinancingcondo.com/2012/01/mortgage-refinance-pros-and-cons.html>

What are some of the pros and cons of mortgage refinancing?

### **Fact or Fiction Number 3 – The American Auto Industry is Back**

The manufacturing sector is a key part of Obama's "Blueprint for An America Built to Last," which he outlined in his state of the union address, and a key part of that sector is the American automobile industry. "On the day I took office, our auto industry was on the verge of collapse ... and tonight, the American auto industry is back," Obama said in his address.

When Obama took office in 2008 the American auto industry was indeed in crisis. General Motors, Chrysler, and Ford were all facing financial turmoil, and seeking government bailouts in order to stay afloat. In 2009, Obama hired Steve Rattner to serve as his car czar, and oversee the federal bailout of these three American institutions.

Today, General Motors, Chrysler, and Ford have turned around. General Motors recently reclaimed its place as the top-selling automaker in the world, ousting the previous top-seller, Toyota. Chrysler is currently America's fastest growing car company, and Ford recently announced plans to invest \$446 million in manufacturing in Brazil.

As part of this claim, Obama gave a subtle jab to his one of the GOP presidential candidates, Mitt Romney. On the topic of the auto industry, Obama said "some even said we should let it die." That comment was likely a reference to the former Massachusetts governor's 2008 [\*\*Op-Ed piece in the New York Times\*\*](#) titled "Let Detroit Go Bankrupt," in which Romney argued against a bailout for the industry.

<http://www.nytimes.com/2008/11/19/opinion/19romney.html>

What did Mitt Romney say about the President Obama's plan to bail out the auto industry?

<http://www.ibtimes.com/articles/291776/20120202/obama-romney-poll-auto-bailout-gm-chrysler.htm>

How successful has been President Obama's auto bailout?

<http://www.politifact.com/truth-o-meter/statements/2012/jan/25/barack-obama/Barack-Obama-bailout-GM-number-one/>

What doe politifact say about the claims made about the success of President Obama's auto bailout?

#### **Fact or Fiction Number 4 – Debt Serious: Obama’s Plug for Students**

In his State of the Union speech tonight, President Obama said Congress should slow interest rates on student loans because “Americans owe more in tuition debt than credit card debt.”

As of late 2010, that’s true. In September, [a student aid study](#) reported that Americans owed \$830 billion in student loan debt, and \$825 billion in credit card debt.

The National Center for Education Statistics [says](#): “38 percent [of all undergraduates in 2007-08] took out an average of \$7,100 in student loans ... and 4 percent of students had parents who took out an average of \$10,800 in Parent PLUS loans. ... 34 percent of all undergraduates took out federal Stafford loans averaging a total of \$5,000. Subsidized Stafford loans were received by 30 percent of undergraduates and averaged \$3,400, while 22 percent received an average of \$3,200 in unsubsidized Stafford loans.”

<http://www.foxbusiness.com/personal-finance/2010/09/20/student-loan-debt-surpasses-credit-card-debt/>

How bad is the student loan problem in America according to this article?

<http://helpsavemydollars.com/obama-to-announce-new-plan-to-help-fix-student-loan-crisis/>

What is President Obama’s plan to help fix the student loan crisis in America?

<http://geneva.patch.com/articles/patch-poll-will-president-obama-s-student-loan-plan-help-to-stimulate-the-economy>

What do the polls say about President Obama’s student loan program?

<http://www.theolympian.com/2011/11/03/1862264/poor-economy-turning-student-loan.html>

According to this article who will not be helped by President Obama’s student loan program?

## **Fact or Fiction Number 5 – The Rich, Their Secretaries and Taxes**

Treasury Secretary Geithner yesterday declined to answer a key question about the president's proposed "Buffett Rule": How many millionaires and billionaires pay lower tax rates than middle-income families?

The answer: not that many.

<http://abcnews.go.com/blogs/politics/2011/09/fact-check-the-richtheir-secretaries-and-taxes/>

According to this article what is the truth about the Rich, their secretaries and taxes?

<http://www.breakingcopy.com/buffett-rule>

What according to this article is the Buffett Rule?

<http://www.postcrescent.com/article/20110920/APCO101/109200428/Lawmakers-see-pros-cons-President-Barack-Obama-s-debt-reduction-plan>

What are some of the pros and cons of the Buffett Rule?

<http://www.washingtontimes.com/blog/inside-politics/2011/sep/19/gop-hopefuls-dismiss-buffett-rule/>

Why does the GOP dismiss Obama's Buffett Rule?

## **Fact or Fiction Number 6 – Soaring Energy Production and Advances in Offshore Drilling**

*Nowhere is the promise of innovation greater than in American-made energy. Over the last three years, we've opened millions of new acres for oil and gas exploration, and tonight, I'm directing my Administration to open more than 75 percent of our potential offshore oil and gas resources. Right now, American oil production is the highest that it's been in eight years. That's right – eight years. Not only that – last year, we relied less on foreign oil than in any of the past sixteen years.*

The president tonight touted the rise in domestic energy production and a decrease in U.S. oil imports during his term. While his claims on oil production are true, they don't quite live up to the facts when it comes to imports.

In 2010 – the most recent full year for which the U.S. Energy Information Administration has published data – crude oil production was the highest since 2003. Total energy production, which includes fossil fuels and renewable energy, was the highest it has been since the EIA started recording the data in 1949. [Read more from the EIA here.](#)

In the first seven months of 2011, total production was more than 5 percent higher than during the same time period in 2009, and the total numbers for the full year 2011 looked to surpass 2010. [Read more from the EIA here.](#)

Meanwhile, offshore oil production has grown under Obama despite the moratorium on deepwater drilling that he imposed in 2010, following the BP oil spill in the Gulf of Mexico. Oil production in the Gulf of Mexico was at record levels that year. In 2009, total oil production from the U.S. Outer Continental Shelf was the highest since 2003, according to data from the [Bureau of Ocean Energy Management, Regulation and Enforcement.](#)

Imports have dropped over the years, especially from oil-rich Middle Eastern countries. But the president's assertion that foreign oil imports are the lowest in the past 16 years may not completely be true. The United States imported more petroleum in 2010 than it did in 2009, [according to the EIA.](#) And total imports in 2010 – including that of oil and coal – were lowest in 13 years.

<http://www.politifact.com/truth-o-meter/promises/obameter/subjects/energy/>

According to politifact in what areas has Obama been stalled, in the works, kept his promise or has compromised his positions on energy?

## **Fact or Fiction Number 7 – Overseas Tax Breaks**

Obama called tonight for America to “stop rewarding businesses that ship jobs overseas, and start rewarding companies that create jobs right here in America.”

“Right now, companies get tax breaks for moving jobs and profits overseas,” Obama said at in his third State of the Union address Tuesday night. “Meanwhile, companies that choose to stay in America get hit with one of the highest tax rates in the world. It makes no sense, and everyone knows it.”

The president was correct in saying that business can lower their tax rates by fleeing U.S. soil. Of the 34 developed countries that make up the Organization for Economic Cooperation and Development, America has the second-highest corporate tax rate.

U.S.-based companies are taxed at 35 percent by the federal government. Add state taxes to that and the average corporate tax rate is 39.2 percent. Only Japan’s is higher at 39.5 percent, according to OECD data from 2011.

But when tax deductions and loopholes are factored into the equation, the U.S. corporate rate falls to roughly 27 percent, according to the Tax Foundation.

And according to [a study by the Citizens for Tax Justice and the Institute on Taxation and Economic Policy](#), 280 of the corporations on the Fortune 500 list paid an average rate of 18.5 percent.

Obama also called for a “basic minimum tax” on every multinational corporation to prevent companies from outsourcing to overseas tax havens.

Obama’s approach on this issue is virtually the opposite of his GOP presidential rivals. Nearly every Republican presidential candidate has called for U.S. companies that earn profits overseas to be able to bring those profits back to America tax-free.

As the tax code stands now, those companies have to pay the U.S. government the difference between the lower, foreign tax rates and the often higher U.S. tax rate.

The president said he wants to increase tax cuts for American manufacturers and double the deduction for high-tech manufacturers.

Manufacturers already receive multiple tax credits and deductions that the lower their collective taxes by about \$58 billion annually, [the Fiscal Times reports](#).

As of 2010, tax credits for investing in new facilities focused primarily on energy efficiency. For example, \$240 million of deductions were given to corporations that invested in clean

coal facilities in 2011. About \$39 billion worth of deductions went to support investments in machinery and equipment.

<http://www.politifact.com/truth-o-meter/statements/2012/jan/05/barack-obama/barack-obama-reelection-video-says-he-closed-corporate-tax-loopholes/>

**What are the facts about President's Obama's claim that he has closed corporate tax loopholes that were sending profits overseas?**

<http://www.economist.com/blogs/dailychart/2011/11/focus-0>

According to this article what is the true story behind US corporate taxes?

<http://www.thefiscaltimes.com/Articles/2011/02/09/10-Big-Corporate-Tax-Breaks.aspx#page2>

According to this article what are some of the biggest corporate tax breaks and who benefits from them the most?

## **Fact or Fiction Number 8 – The Tax Man Is Hereth: Can Obama Tax the Rich to Save the Debt?**

President Obama suggested in his speech tonight that taxing the rich will “reduce our deficit.” Unfortunately, tax experts disagree.

Obama need look no further than the two men he chose to lead his deficit commission, Alan Simpson and Erskine Bowles. They [\*\*wrote in The Washington Post\*\*](#): “The president must be willing to support real savings in entitlements that deal with long-term costs. We can’t simply cut or tax our way out of this problem. Bringing our debt under control will require tackling the growth of entitlements and reforming the tax code to promote economic growth and generate enough revenue to meet our commitments.”

Here’s what Obama said in his speech:

*“We need to change our tax code so that people like me, and an awful lot of members of Congress, pay our fair share of taxes. ... If you make more than \$1 million a year, you should not pay less than 30 percent in taxes. ... Asking a billionaire to pay at least as much as his secretary in taxes? Most Americans would call that common sense. ... When I get a tax break I don’t need and the country can’t afford, it either adds to the deficit, or somebody else has to make up the difference – like a senior on a fixed income; or a student trying to get through school; or a family trying to make ends meet. That’s not right. Americans know it’s not right. They know that this generation’s success is only possible because past generations felt a responsibility to each other, and to the future of their country, and they know our way of life will only endure if we feel that same sense of shared responsibility. That’s how we’ll reduce our deficit. That’s an America built to last.”*

<http://thewesternexperience.com/2011/08/20/will-increasing-taxes-on-the-wealthy-affect-the-debt-and-deficit/>

### **Will increasing taxes on the wealthy affect the debt and deficit?**

<http://www.politifact.com/truth-o-meter/statements/2011/jul/07/barack-obama/obama-claims-job-rate-soared-after-clinton-raised-/>

*How true is Obama’s statement that jobs soared after Clinton raised taxes on the rich?*

<http://www.politicususa.com/en/polls-taxes-deficit>

*What do the polls say about raising taxes to reduce the deficit?*

[http://www.huffingtonpost.com/2011/09/09/raising-taxes-poor-rich-wealth-gap-bottom-50-percent-top-1-percent\\_n\\_955476.html](http://www.huffingtonpost.com/2011/09/09/raising-taxes-poor-rich-wealth-gap-bottom-50-percent-top-1-percent_n_955476.html)     *How far are the bottom 50 % and the top 1% on paying taxes?*

## **Fact or Fiction Number 9 – Manchurian Trade Rate: Who Took on China More?**

President Obama said tonight that he’s “brought trade cases against China at nearly twice the rate as the last administration.”

President Bush filed seven complaints with the World Trade Organization against China, over eight years. Obama has filed five in three years.

Obama’s team must have done some math: If Obama keeps that rate the same, he’ll have filed about 13 by the time his (presumptive) second term ends. That’s just one short of 14, which would be, as Obama said, twice as much as Bush’s seven.

The White House didn’t support the anti-piracy bill known as [SOPA](#), though the administration did voice support for a kind of legislation that addressed piracy. “Any provision covering Internet intermediaries such as online advertising networks, payment processors, or search engines must be transparent and designed to prevent overly broad private rights of action that could encourage unjustified litigation that could discourage startup businesses and innovative firms from growing,” a White House statement said.

<http://www.factcheck.org/2012/01/the-state-of-obamas-facts/>

What does this article say about the President’s China policy and the saving of 1000 American jobs which the President claimed in the State of the Union address?

<http://www.politifact.com/truth-o-meter/statements/2012/jan/08/mitt-romney/mitt-romney-says-barack-obama-didnt-expand-us-trad/>

**What does this article say about Mitt Romney’s claim that Barack Obama didn't expand U.S. trade deals?**

[http://www.issues2000.org/2012/Barack\\_Obama\\_Free\\_Trade.htm](http://www.issues2000.org/2012/Barack_Obama_Free_Trade.htm)

What does this website reveal about the claims President Obama made in his state of the Union speech about free trade?

<http://abcnews.go.com/blogs/politics/2012/01/amid-internet-blackouts-support-for-anti-piracy-bills-dwindling-in-congress/>

Why is the President and Congress not supporting the Anti-Piracy bill or SOPA?

## **Fact or Fiction Number 10 – A Milk Spill Was Equal To An Oil Spill In The Eyes of Federal Rules**

As an example of his record on getting rid of unnecessary federal regulations, President Obama cited the elimination of a rule that classified a milk spill as a type of oil spill.

While the comparison seems odd, it is indeed based in an old federal law. An obscure quirk in an EPA rule called the Oil Spill Prevention, Control and Countermeasures (SPCC) rule classified milk as a type of oil. The logic behind the rule, which went into effect in the 1970s, was that milk fat is a type of animal fat, and is therefore technically a type of oil. The rule was finally altered in August 2011, resulting in the exemption of milk and milk product containers.

The larger claim Obama sought to make through the utilization of this milk example is that he has generally been against increasing regulations. He asserted that he has approved fewer regulations in the first three years of his presidency than George W. Bush did in his first three years. This claim is true. In the first 33 months of his presidency Obama approved 613 federal rules, while President George W. Bush had approved 643 in the same time frame, according to an analysis by [Bloomberg News](#).

However that same analysis notes that while the number of regulations approved by Obama alone is smaller, he has approved a larger number of federal rules that carry a price tag of more than \$100 million than his Republican predecessor had at the same point in his presidency. Obama has approved 129 of these rules, while Bush had approved 90.

<http://content.usatoday.com/communities/theoval/post/2012/01/obama-tries-spilled-milk-joke-fails/1>

What point was President Obama trying to make in his spilled milk, spilled oil joke during his state of the Union speech?

<http://www.politifact.com/truth-o-meter/statements/2012/jan/24/barack-obama/barack-obama-says-he-eliminated-epa-rule-treating-/>

**According to this article how true is Obama's statement that he says he eliminated EPA rule treating spilled milk like it was oil?**

## **Fact or Fiction Number 11 – It’s Getting Hot in Here: Obama Repeats a Demand to Tone It Down**

Remember last January, when President Obama flew to Arizona after Rep. Gabrielle Giffords was shot and called on the country’s political class to take it down a notch?

“But at a time when our discourse has become so sharply polarized – at a time when we are far too eager to lay the blame for all that ails the world at the feet of those who think differently than we do – it’s important for us to pause for a moment and make sure that we are talking with each other in a way that heals, not a way that wounds,” Obama said a year ago. “What we can’t do is use this tragedy as one more occasion to turn on one another. As we discuss these issues, let each of us do so with a good dose of humility. Rather than pointing fingers or assigning blame, let us use this occasion to expand our moral imaginations, to listen to each other more carefully, to sharpen our instincts for empathy, and remind ourselves of all the ways our hopes and dreams are bound together.”

Twelve months later, Obama’s message is about the same. To be sure, it’s been a heated year – with the debt ceiling debate, the Republican primary and more.

Obama said near the end of his State of the Union speech tonight: “None of these reforms can happen unless we also lower the temperature in this town. We need to end the notion that the two parties must be locked in a perpetual campaign of mutual destruction, that politics is about clinging to rigid ideologies instead of building consensus around common sense ideas.”

<http://www.thedailybeast.com/articles/2011/10/17/president-obama-suffers-from-obsessive-bipartisan-disorder.html>

Is President Obama too bipartisan?

<http://www.factcheck.org/2011/09/obamas-jobs-act-bipartisan-not-entirely/>

How bipartisan is Obama’s jobs bill?

## **Fact or Fiction Number 12 – Can President Obama Stimulate the Stimulus and Use the War Funds to Pay Down the Debt and Build New Roads?**

President Obama has promised quite a lot tonight, but never so much as in the fevered paragraph below.

We'll take it line by line:

*In the next few weeks, I will sign an Executive Order clearing away the red tape that slows down too many construction projects.*

The president wasn't the first to say it, but he did admit as much – “*Shovel ready wasn't quite as, uh, shovel ready as we thought,*” he told his Council on Jobs and Competitiveness when they met in Durham, N.C., last June. He was referring to the American Recovery and Reinvestment Act, better known as “the stimulus,” a plan to spend approximately \$787 billion on infrastructure renewal, “creating and saving” millions of jobs in the process. But the building of the roads and rails has been slow. Bickering over contracts and other issues have plagued the program. It is not clear what, if anything, the president can do to stimulate his stimulus. A single executive order hardly seems like it'd be enough.

*But you need to fund these projects.*

True, but that was what the stimulus money had been meant for, right?

*Take the money we're no longer spending at war, use half of it to pay down our debt, and use the rest to do some nation-building right here at home.*

Sounds simple, right? Not so fast. When it comes to government, “a penny saved” is often confused with “a penny not spent.” The dollars that the U.S. will not spend in Iraq and Afghanistan (as the latter conflict winds down) do not get thrown back into some imaginary pot (Republicans might say, “slush fund”) for paying down the debt or building high-speed railways. In fact, the billions authorized by the Federal government for fighting abroad helped to create that debt. Less spending on the war front will surely help with the bottom line, but it is not a newly realized rainy-day fund.

<http://www.politifact.com/truth-o-meter/article/2011/aug/23/long-tradition-red-tape/>

How much has and will Obama cut the red tape around him?

## **Fact or Fiction Number 13 – Filibusters Are Too Easy – The Senate’s Vote Threshold Is Onerous**

Sure, it’s tough to pass bills through the Senate, what with its high cloture-vote threshold. But when hasn’t it been that way?

Lamenting Washington’s culture of stalemates, Obama griped during his address Tuesday night that the Senate is a chamber of impasse. Here’s what he said:

*Some of what’s broken has to do with the way Congress does its business these days. A simple majority is no longer enough to get anything – even routine business – passed through the Senate. ... For starters, I ask the Senate to pass a rule that all judicial and public service nominations receive a simple up or down vote within 90 days.*

It’s worth pointing out that the Senate’s 60-vote threshold is nothing new. The threshold used to be two-thirds of the chamber, and the modern “cloture” system — wherein senators can end debate, cut off an actual floor filibuster, and force an up-or-down vote if an extra-large majority agrees to do so — has been in place since 1917 when a frustrated Woodrow Wilson demanded that the intransigent Senate change its ways.

A history lesson [from the official Senate website](#):

On March 4, 1917, as the 64th Congress expired without completing its work, Wilson held a decidedly different view. Calling the situation unparalleled, he stormed that the “Senate of the United States is the only legislative body in the world which cannot act when its majority is ready for action. A little group of willful men, representing no opinion but their own, have rendered the great government of the United States helpless and contemptible.” The Senate, he demanded, must adopt a cloture rule.

On March 8, 1917, in a specially called session of the 65th Congress, the Senate agreed to a rule that essentially preserved its tradition of unlimited debate. The rule required a two-thirds majority to end debate and permitted each member to speak for an additional hour after that before voting on final passage. Over the next 46 years, the Senate managed to invoke cloture on only five occasions.

The 90-day rule for judicial nominees fits with Obama’s own vote history. As a senator in 2006, Obama [voted against](#) proceeding to an up-or-down vote on the nomination of Samuel Alito to the Supreme Court, but only two months after President Bush nominated him.

[http://www.senate.gov/artandhistory/history/minute/Cloture\\_Rule.htm](http://www.senate.gov/artandhistory/history/minute/Cloture_Rule.htm)

What did this lesson teach about the senate being a breeding ground for filibusters?

[http://www.thepoliticalguide.com/Profiles/President/US/Barack\\_Obama/Views/The\\_Filibuster/](http://www.thepoliticalguide.com/Profiles/President/US/Barack_Obama/Views/The_Filibuster/)

Why is the use of a filibuster a problem for President Obama?

<http://heathenrepublican.blogspot.com/2011/10/on-unprecedented-republican-filibusters.html>

What does this article say about the republican use of filibusters?

<http://www.tampabay.com/news/humaninterest/article907426.ece>

What is a filibuster and how does it work?

## Fact checking the Obama 2012 State of the Union Address

<http://www.nytimes.com/interactive/2012/01/24/us/politics/state-of-the-union-2012-video-transcript.html>

President Obama continues to battle high unemployment and frosty relations with Congress just as Americans begin to weigh whether to give him a second term. But he made the case that the nation has made progress on several fronts under his stewardship. Here's a look behind the rhetoric:

**Reality check:** This isn't the first time Obama has framed the defining societal challenge as one of economic fairness.

---

But Obama is proposing more specific tax changes to deal with the income inequality: A 30% effective income tax rate on millionaires and billionaires in what has been described as the "Buffett Rule," and a limit to the number of deductions that households making more than \$1 million can take.

"It's interesting that what counts as wealthy has gradually moved upwards and upwards and upwards," said Elizabeth Jacobs, a fellow at the [Brookings Institution](#), a Washington think tank. "During the campaign it was \$250,000, and now it's a millionaire or a billionaire."

The prospects for a significant individual tax overhaul this year are slim, which opens him up to criticism that his tax proposals are more of a campaign platform than a legislative agenda. (Source One: The Economy and Tax Fairness )

<http://www.investinganswers.com/financial-dictionary/tax-center/buffett-rule-3653>

What is the Buffett Rule?

<http://www.theepochtimes.com/n2/united-states/polls-show-voter-approval-of-presidents-address-182026.html>

What do the American people say about taxing the wealthy?

**Statement:**

"Let there be no doubt: America is determined to prevent Iran from getting a nuclear weapon, and I will take no options off the table to achieve that goal. But a peaceful resolution of this issue is still possible, and far better, and if Iran changes course and meets its obligations, it can rejoin the community of nations."

**Reality check:** Obama certainly has had his share of foreign policy successes over the last year. He followed through with a campaign promise to end the war in Iraq, a team of U.S. Navy SEALs hunted down and killed Osama bin Laden in May, and the U.S. supported a NATO-led operation in Libya that culminated with the ouster of Moammar Gadhafi.

But at least one potential national security land mine lies ahead: Iran. GOP presidential hopefuls have hammered Obama on his Iran policy, suggesting his administration has been feckless in thwarting Iran's purported ambition to become a nuclear-armed country and was slow to embrace Iranian democracy protests in 2009.

"Iran will loom large in months ahead and the presidential election as well," said James Phillips, a Middle East analyst at the conservative Heritage Foundation.

"This is where Obama's foreign policy is most vulnerable."

Source Two: Foreign Policy and Iran.

[http://www.foreignpolicy.com/barack\\_obama/profile](http://www.foreignpolicy.com/barack_obama/profile)

What are the Foreign Policy successes of Barack Obama? ( This site has three pages of information).

[http://www.salon.com/2012/01/31/how\\_obama\\_became\\_vulnerable\\_on\\_iran/singleton/](http://www.salon.com/2012/01/31/how_obama_became_vulnerable_on_iran/singleton/)

Why is the President's foreign policy with Iran very vulnerable?

Source Three: The Obama Energy Policy

**Statement:**

"Nowhere is the promise of innovation greater than in American-made energy. Over the last three years, we've opened millions of new acres for oil and gas exploration, and tonight, I'm directing my administration to open more than 75% of our potential offshore oil and gas resources. Right now, American oil production is the highest that it's been in eight years. That's right — eight years. Not only that — last year, we relied less on foreign oil than in any of the past sixteen years."

**Reality check:** With his call for more efforts to increase domestic oil and natural gas production, Obama offered a rebuttal to GOP criticism of his energy security policy.

The president called for developing a "roadmap" for safe development of shale gas, which he said could support more than 600,000 jobs by the end of the decade and called for the new incentives for the private sector to upgrade equipment — which could save companies \$100 billion over 10 years. Republican lawmakers have lashed out at his decision to reject — for now — permitting of the 1,700 mile [Keystone XL](#) pipeline, which would bring tar sands oil from Canada to Texas.

Obama did not speak on the Keystone controversy, but he noted that the American oil production is at an eight-year high. Domestic crude oil production is expected to jump more than 20% in the coming decade, from 5.5 million barrels per day in 2010 to 6.7 million in 2020, according to the [U.S. Energy Information Administration](#).

U.S. dependence on foreign oil is below 50% for the first time in 13 years. Oil industry experts quibble with the notion that Obama should get any credit for the declining oil dependence.

Lower imports are the result of lower demand caused by a sluggish economy, and growth in production is largely due to industry's ability to extract oil from shale rock in North Dakota's Bakken area, according to [Jack Gerard](#), president of the [American Petroleum Institute](#).

Source Three: President Obama's Energy Policy.

<http://usliberals.about.com/od/environmentalconcerns/a/ObamaEnergyPolicies.htm>

What are some of the details of President Obama's energy Policy?

<http://www.ecofriendlymag.com/7/a-critique-of-obamas-energy-policy/>

What are some of the criticisms of Obama's energy policy?

Source Four: Homeowner Mortgage Savings

**Statement:**

"I'm sending this Congress a plan that gives every responsible homeowner the chance to save about \$3,000 a year on their mortgage, by refinancing at historically low interest rates. No more red tape. "

**Reality check:** The president's plan appears to be a significant expansion of previous efforts to help homeowners refinance their mortgages. The problem, as many homeowners know, is that many homes are worth less than the mortgage payoff — making it difficult to refinance to take advantage of interest rates that are now below 4%.

Obama would pay for the program with a new fee on banks, but Eric Belsky of the Joint Center for Housing Studies at [Harvard University](#) said it's unclear how the program will be an improvement. "As always, the details need to follow."

Source Four: Homeowner Mortgage Savings

[http://www.huffingtonpost.com/2012/02/01/obama-mortgage-refinancing-plan\\_n\\_1246765.html](http://www.huffingtonpost.com/2012/02/01/obama-mortgage-refinancing-plan_n_1246765.html)

What are some of the details of the Obama Homeowner Mortgage Plan?

<http://www.washingtontimes.com/news/2012/feb/1/obama-floats-latest-homeowner-relief-plan/?page=all>

What are some criticisms of this plan?

Source Five: Economy: American Manufacturers and Tax Cuts

**Statement:**

"If you're an American manufacturer, you should get a bigger tax cut. If you're a high-tech manufacturer, we should double the tax deduction you get for making products here."

**Reality check:** Generally, economists say tax breaks to encourage specific investment decisions are a bad idea, and rarely effective. Business investment plunged early in the last decade despite tax breaks to prop up software and technology investment after the technology bust of 2000, and investment in software and related equipment lags behind 1990s levels, adjusted for inflation, according to [Barclays Capital](#). Generally, the market would be better off if government reduced corporate tax rates and offered fewer, rather than more deductions, Moody's Analytics Chief Economist Mark Zandi said.

Source: <http://www.usatoday.com/news/washington/story/2012-01-24/obama-sotu-fact-check/52782502/1>

Source Five: Economy: American Manufacturers and Tax Cuts

[http://chuck.hubpages.com/hub/Democrat\\_vs\\_Republican\\_Tax\\_Cuts](http://chuck.hubpages.com/hub/Democrat_vs_Republican_Tax_Cuts)

What has been the history of tax cuts from the Democrats and the Republican policies?

[http://economistsview.typepad.com/economistsview/income\\_distribution/](http://economistsview.typepad.com/economistsview/income_distribution/)

Do manufacturers need more tax cuts? What are the pros and cons?

## Fact Check: The Taliban's Momentum Has Been Broken

Although the Taliban have been pushed back from their strongholds in southern Afghanistan and Defense Secretary Leon E. Panetta said this month that the level of violence in the country is down for the first time in five years, American intelligence agencies have a bleaker view than the more positive statements from the Pentagon. In a classified assessment delivered to the White House last month, the Central Intelligence Agency and 15 other American intelligence agencies concluded that the war was at a stalemate and that military progress had been undermined by Afghan corruption, a weak central government and fighters infiltrating across the border from Pakistan.

— Elisabeth Bumiller, reporter

## Fact Check: G.M., the World's Largest Automaker

On Jan. 19, [The Times reported](#) that after three years of settling for second place, General Motors reclaimed its title as the world's largest automaker in 2011, a year when its sales grew in every region of the globe while Toyota's sales were hampered by major natural disasters.

The industry's sales crown means little beyond bragging rights. But G.M.'s ability to climb back on top, only two years removed from its government rescue and bankruptcy, is certain to bolster morale within the company and strengthen the Obama administration's argument that its bailout of the industry was worthwhile. G.M. was the world's largest automaker for more than 70 years before Toyota surpassed it in 2008.

— Nick Bunkley, reporter

## Fact Check: Doubling American Exports

*The Obama administration is indeed [on track to meet its goal of doubling exports by 2015](#). Exports have reached about \$180 billion a month, according to Commerce Department data, up from \$140 billion a month two years ago. They are currently growing at an annual pace of about 16 percent — a percentage point higher than necessary to double exports to \$3.1 trillion. And growing exports have accounted for about half the nation's economic growth since the recession ended.*

— Annie Lowrey, reporter

## Fact Check: Where the Energy Is

*An administration official declined to explain exactly what this potentially huge expansion of offshore activity meant, except to say that the Interior Department would be announcing new lease sales in the coming weeks. Those sales will not include areas the administration has already ruled off-limits, including most areas off Florida and along the Atlantic Coast, the official said, so it is not clear how the president reaches his target.*

— John M. Broder, reporter

### **Fact Check: Helping Homeowners**

*This proposed program will target people whose mortgage debts exceed the value of their homes, according to a senior administration official, who spoke on the condition of anonymity because the details have not yet been finalized. The official estimated that two million to three million homeowners could benefit, and that the program could cost \$10 billion.*

*The proposal would join an existing program that offers refinancing to borrowers whose loans are held by the government-owned mortgage finance companies Fannie Mae and Freddie Mac. This new program would target borrowers whose loans are held by other companies.*

*It is the latest in a long series of largely unsuccessful efforts by the administration to improve the housing market. Like most of its predecessors, it is not focused on borrowers who are facing foreclosure, but on those who have been able to keep making the payments on their homes.*

— Binyamin Appelbaum, reporter

### **Fact Check: Cracking Down on Financial Crime**

*A [New York Times analysis](#) of enforcement actions by the Securities and Exchange Commission over the last 15 years found at least 51 instances where large financial companies were charged with violating an anti-fraud law that the company had vowed in a prior settlement never to violate.*

*Mr. Obama said measures are needed to make sure that Wall Street firms do not see those settlements as little more than the cost of doing business. That statement echoed an opinion issued in November by Judge Jed S. Rakoff, a federal district judge in Manhattan, who [rejected a proposed \\$285 million settlement](#) in a case between the S.E.C. and Citigroup on fraud charges related to the mortgage crisis.*

*Judge Rakoff said the S.E.C.'s policy of allowing companies to "neither admit nor deny" the S.E.C.'s charges gave him no way to judge what had really happened, and therefore whether the proposed punishment was fair and adequate.*

— Edward Wyatt, reporter

### **Fact Check: The Payroll Tax Cut**

*In 2011, Congress unexpectedly slashed the payroll tax — a levy on wages that helps to fund Social Security — to 4.2 percent from 6.2 percent of a worker's paycheck. That saved the average American household \$934 in 2011, the Tax Policy Center calculated.*

*It is impossible to gauge the exact effect of the tax cut on the larger economy, but most analysts credit it with lifting consumer spending and helping households cope with the sluggish economy and high gas prices last year.*

*The Obama administration proposed not only keeping the temporary tax cut for 2012, but expanding it, arguing that the economy is still too weak for middle-class Americans to be paying higher taxes.*

*Economists argue that dollar for dollar, the payroll tax cut does not jolt growth as well as those extra weeks of jobless benefits. Many forecasters say that letting the payroll tax cut expire would have only a slight negative impact on overall growth — perhaps not a risk taking, but nothing that would put the economy back on the brink of recession, all things equal.*

— Annie Lowrey, reporter

### **Fact Check: Insider Trading by Congress**

*[The Times reported last month](#): Perhaps the most tantalizing but hotly debated factor in the rising wealth of Congress is lawmakers' performance in the stock markets — and the question of whether they are using their access to confidential information to enrich themselves.*

*In a study completed this year, Alan Ziobrowski at Georgia State and his colleagues found that House members saw the stocks they owned outperform the market by 6 percent a year. Their research from several years ago found that senators did even better, at 12 percent above average. The researchers attributed the performance to a "significant information advantage" that lawmakers hold by virtue of their positions and the fact that they are not bound by insider-trading laws.*

*However, a separate study last year by researchers at Yale and the Massachusetts Institute of Technology found that the portfolios of lawmakers actually performed somewhat worse than those of average investors. It found that members did do better when investing in companies in their home districts or associated with campaign donors — suggesting that they benefited from their political connections — but still not as well as the average investor*

### **Fact Check: Ending the Iraq War**

*Mr. Obama did not mention that since the withdrawal of American troops, [violence and political instability have swept Iraq](#). Some experts argue that the absence of an American military presence has diminished the administration's ability to influence the government of Prime Minister Nouri Kamal al-Maliki. Iran's government has emerged as a counterweight to the United States in Iraq, though the extent of its influence can be exaggerated.*

— Steven Lee Myers, reporter

### **Fact Check: Paying for the Military**

*Mr. Obama's assertion that he has a defense strategy that ensures that the United States maintains the finest military in the world is hard to quibble with, since even with coming defense cuts America will still spend \$500 billion each year on its military, which is almost as much as all other military budgets in the world combined.*

*Although the Republican presidential candidates have charged that Mr. Obama is gutting defense, in reality it was both Republicans and Democrats in Congress who agreed with Mr.*

Obama last summer to cut \$450 billion in Pentagon spending over the next decade, or about 8 percent of the base Pentagon budget. There is a potential for an additional \$500 billion in Pentagon budget cuts over a decade if Congress follows through on deeper reductions, but Mr. Obama's defense secretary, Leon E. Panetta, has characterized them as ruinous.

— Elisabeth Bumiller, reporter

## 1. [President Obama's 2012 State of the Union Address — Full...](#)

[www.nytimes.com/.../2012/.../state-of-the-union-2012-video-transcri...](http://www.nytimes.com/.../2012/.../state-of-the-union-2012-video-transcri...)

Jan 25, 2012 – In his election-year State of the Union address, President Obama set ... Watch his speech and follow along with *fact checks* and analysis from ...

[http://www.washingtonpost.com/blogs/fact-checker/post/fact-checking-the-2012-state-of-the-union-speech/2012/01/25/gIQAa5CTPQ\\_blog.html](http://www.washingtonpost.com/blogs/fact-checker/post/fact-checking-the-2012-state-of-the-union-speech/2012/01/25/gIQAa5CTPQ_blog.html)

**“For the first time in nine years, there are no Americans fighting in Iraq. For the first time in two decades, Osama bin Laden is not a threat to this country. Most of al Qaeda’s top lieutenants have been defeated. The Taliban’s momentum has been broken, and some troops in Afghanistan have begun to come home.”**

The killing of bin Laden, which Obama used to open and close his speech, is an achievement that few partisans would quibble with. But the story about Iraq and Afghanistan is much more muddled.

Yes, U.S. troops have left Iraq, in part because the Obama administration was unwilling or unable — take your pick — to extend a security agreement with Iraq. Since the U.S. departure, Iraq has descended into violence as the government of Prime Minister Nouri al-Maliki has targeted Sunni opposition figures. The country at times appears to teeter on the edge of a new outbreak of sectarian violence.

Meanwhile, the president’s claim that the Taliban’s “momentum has been broken” is a highly debatable claim. U.S. intelligence agencies, for instance, recently concluded in a secret assessment that the war in Afghanistan “is mired in stalemate” and that security gains from an increase in American troops “have been undercut by pervasive corruption,

Meanwhile, the president's claim that the Taliban's "momentum has been broken" is a highly debatable claim. U.S. intelligence agencies, for instance, recently concluded in a secret assessment that the war in Afghanistan "is mired in stalemate" and that security gains from an increase in American troops "have been undercut by pervasive corruption, incompetent governance and Taliban fighters operating from neighboring Pakistan," according to [the Los Angeles Times](#). Other U.S. officials have dissented from the report's conclusions, but the dispute is an indication of how fragile any momentum may be.

**“In the six months before I took office, we lost nearly four million jobs. And we lost another four million before our policies were in full effect. Those are the facts. But so are these. In the last 22 months, businesses have created more than three million jobs. Last year, they created the most jobs since 2005. American manufacturers are hiring again, creating jobs for the first time since the late 1990s. Together, we’ve agreed to cut the deficit by more than \$2 trillion. And we’ve put in place new rules to hold Wall Street accountable, so a crisis like that never happens again.”**

Here, Obama tries to inoculate himself from the inevitable charge by the eventual GOP presidential nominee that he has the worst job-creation record of any president since World War II. (Let us stipulate that all of these job-creation claims are fairly bogus, given how every president is at the mercy of the business cycle, but it appears to be central to our politics.)

As Obama noted, some 4 million jobs were lost at the start of his administration, putting him in a deep hole if he wants to show positive job growth in his presidency. But the nearly \$1 trillion stimulus was passed into law in February, and so the carefully phrased claim of “we lost another four million before our policies were in full effect” is a stretch.

That's because it took a full nine months to run up 4 million in job losses, some eight months after the stimulus was passed into law — and some four months after the official end of the recession, [according to Bureau of Labor Statistics data](#). (The 4 million in losses before Obama took office occurred in the previous nine months, not six months as the president stated.)

Trying to change the focus from his overall job-creation record, the president focuses on private-sector jobs created since the recession ended. Those numbers are largely right, but they are relatively anemic given the depths of the recession. (Note that he describes a loss of 8 million jobs and then mentions a gain of only three million.)

Obama does not mention that Republicans forced him to accept \$2 trillion in budget cuts during the debt-ceiling impasse. And he says “we’ve put in place” new rules on Wall Street, glossing over the fact that it had little Republican support and the GOP candidates have all vowed to repeal the Dodd-Frank law.

**We will not go back to an economy weakened by outsourcing, bad debt, and phony financial profits. ... It’s time to apply the same rules from top to bottom: No bailouts, no handouts and no copouts.”**

These are clearly lines crafted by political operatives. Few economists would blame “outsourcing” for the economic crisis; it is also unclear how Obama has eliminated outsourcing during his presidency. “Bad debts” presumably would refer to irresponsible mortgage loans. “Phony financial profits” is also a bit puzzling. Perhaps it was not supposed to make sense.

The same goes for the other catch-phrase, uttered a bit later in the speech. The president, of course, supported massive bailouts before and after he took office, as will be demonstrated by the next quote.

**“On the day I took office, our auto industry was on the verge of collapse. Some even said we should let it die. With a million jobs at stake, I refused to let that happen. In exchange for help, we demanded responsibility. We got workers and automakers to settle their differences. We got the industry to retool and restructure. Today, General Motors is back on top as the world’s number one automaker. Chrysler has grown faster in the U.S. than any major car company. Ford is investing billions**

**in U.S. plants and factories. And together, the entire industry added nearly 160,000 jobs.”**

Here the president appears to celebrate a bailout, which actually was started under his predecessor George W. Bush. The claim that “some” wanted the auto industry to die is a bit of a straw man, though Obama appears to be really aiming at Mitt Romney’s call at the time for the auto industry to go through a pre-packaged bankruptcy, which Democratic attack ads have turned into heartless-sounding proposal. (Ford, incidentally, did not accept a bailout.)

Some 200,000 auto workers were laid off during the recession, bringing the industry to a low of 550,000 workers; forecasts suggest it will climb back to the pre-recession level by 2015.

**“A few weeks ago, the CEO of Master Lock told me that it now makes business sense for him to bring jobs back home. Today, for the first time in fifteen years, Master Lock’s unionized plant in Milwaukee is running at full capacity.”**

This is true. An interesting article in the Milwaukee Journal Sentinel this month explains that costs in China have risen because of labor unrest, higher shipping rates — and weakening of the yuan against the dollar because of political pressure by the United States.

**“Right now, American oil production is the highest that it’s been in eight years. That’s right — eight years. Not only that — last year, we relied less on foreign oil than in any of the past sixteen years.”**

The first statement is a great statistic but not especially noteworthy because there has not been much change in the annual barrels produced in the United States since 2003; it essentially has been steady though it is slightly higher now than in previous years, according to the Energy Information Administration. Production is projected to increase in coming years.

The second claim made it into Obama's first campaign ad, and as we have noted, it is lacking context. The Energy Department cited a host of reasons why foreign oil imports have declined, noting the main reason was “a significant contraction in consumption” because of the poor economy and changes in efficiency that began “two years before the 2008 crisis” — ie, before Obama took office.

**“Take the money we’re no longer spending at war, use half of it to pay down our debt, and use the rest to do some nation-building right here at home.”**

This is fanciful budget math. The wars in Iraq and Afghanistan were funded with borrowed money, so what Obama is really asking for is an increase in domestic spending relative to the Pentagon. The United States is still running huge deficits, so none of this imagined savings would “pay down the debt” until the United States once again began running surpluses. Instead, his proposal would continue to add to the debt.

**“Right now, because of loopholes and shelters in the tax code, a quarter of all millionaires pay lower tax rates than millions of middle-class households.”**

The president, making his case for higher taxes on the wealthy, framed this better than the line in his Kansas City speech that earned him Three Pinocchios, but he is still making a broad claim on a narrow set of facts.

Most wealthy people pay a higher tax rate than most less-wealthy Americans, but there are always going to be some exceptions. The Congressional Research Service found that among millionaires, the average tax rate is almost 30 percent. But some 94, 500 millionaires —one quarter — do face a tax rate that is lower than 10.4 million moderate-income tax payers.

**“That’s why our health care law relies on a reformed private market, not a government program.”**

Obama spent surprisingly little time in the speech defending his signature health care law, but he left out part of the story with this statement. About half of the 34 million people who will receive coverage under the new law will be placed on Medicaid, a federal-state government program for low-income Americans, according to Congressional Budget

Office estimates. The rest of the newly insured would get coverage through private markets.

**“Through the power of our diplomacy, a world that was once divided about how to deal with Iran’s nuclear program now stands as one.”**

This is a more hopeful statement than the actual reality. The Obama administration has won U.N. approval for new sanctions, and just this week the European Union joined in an embargo of Iranian oil imports. But there are other key nations, in particular China, that have resisted a broad crackdown on trade with Tehran. There is also little evidence that the sanctions have had much effect in slowing Iranian nuclear ambitions.

**“Our iron-clad commitment to Israel’s security has meant the closest military cooperation between our two countries in history.”**

Obama has had tense relations with Israeli Prime Minister Benjamin Netanyahu, especially over peace talks with the Palestinians, but military cooperation has been one bright spot in the relationship. Still, the fact that the president could not even mention peace with the Palestinians in this speech suggests how much his dream of achieving a peace deal has faded.

**“Anyone who tells you otherwise, anyone who tells you that America is in decline or that our influence has waned, doesn’t know what they’re talking about. That’s not the message we get from leaders around the world, all of whom are eager to work with us. That’s not how people feel from Tokyo to Berlin; from Cape Town to Rio; where opinions of America are higher than they’ve been in years.”**

Obama’s self-congratulatory tone aside, the most striking thing about this list is that it does not include any cities in the Islamic world. Obama had made a high-profile speech in Cairo in 2009 designed to bolster the U.S. image; judging by recent polling, his effort has been a failure.

The [Pew Research Center in May said](#) that both the U.S. favorability rating and confidence in Obama had fallen sharply since 2009. In Turkey, a NATO ally, for instance, the confidence in Obama fell from 33 percent in 2009 to 11 percent in 2011; in Jordan, another key ally, the favorability rating for the United States fell from 25 percent in 2009 to 13 percent in 2011.

Numbers had even fallen in Indonesia, where Obama had lived for some years as a child. The survey said that Obama's handling of the political change spawned by the Arab Spring was a key factor in the slumping numbers.

[\(About our rating scale\)](#)

**Check out our candidate [Pinocchio Tracker](#)**

**Follow [The Fact Checker](#) on [Twitter](#) and friend us on [Facebook](#).**

**Track each presidential candidate's [campaign ads](#).**

[Read more on PostPolitics.com](#)

[State of the Union 2012: Obama speech full text](#)

[In State of the Union, Obama warns economic disparity threatens middle class](#)