WHY IT MATTERS: Issues at stake in election

The Associated Press

A selection of issues at stake in the presidential election and their impact on Americans, in brief:

Abortion:

Abortion and birth control are divisive issues in politics, and they've flared up at times in this campaign despite the candidates' reluctance to dwell on them.

President Barack Obama supports abortion rights. And his health care law requires contraceptives to be available for free for women in workplace health plans.

Republican Mitt Romney opposes abortion rights, though he previously supported them. He says the Supreme Court ruling establishing abortion rights should be reversed, allowing states to ban abortion. He's also criticized mandatory coverage for contraception as a threat to religious liberty.

Romney's ability as president to enact federal abortion restrictions would be limited unless Republicans gained firm control of Congress. But the next president could have great influence over abortion policy if vacancies arise on the Supreme Court. If two seats held by liberal justices were filled by Romney-nominated conservatives, prospects for a reversal of Roe v. Wade would increase.

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Afghanistan:

The stakes now are similar to what caused the U.S. to invade almost 11 years ago: the threat of more al-Qaida attacks.

Obama says U.S. forces must not leave until Afghan forces can defend the country on their own. Otherwise the Taliban would regain power and al-Qaida might again launch attacks from there. Rival Romney appears to share that view.

What's often overlooked in the "al-Qaida returns" scenario is an answer to this question: Why, after so many years of foreign help, are the Afghans still not capable of self-defense? And when will they be?

The official answer is by the end of 2014, when the U.S. and its allies plan to end their combat role. The Afghans will be fully in charge, or so it is hoped, and the war will be over, at least for Americans.

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Campaign finance:

This election probably will cost more than $1 billion. Big donors who help cover the tab could gain outsized influence with the election's winner. Your voice may not be heard as loudly as a result.

Recent court decisions have stripped away restrictions on how elections are financed, allowing the very rich to afford more speech than the rest. In turn, super PACs have flourished, thanks as well to limitless contributions from the wealthy - including contributors who have business before the government.

Disclosure rules offer a glimpse into who's behind the money. But the information is often too vague to be useful. And nonprofits that run so-called issue ads don't have to reveal donors.

Obama criticized the Supreme Court for removing campaign finance restrictions. Republican presidential nominee Mitt Romney supported the ruling. Both are using the lax rules with gusto.

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China:

The U.S. accuses China of flouting trade rules and undervaluing its currency to helps its exporters, hurting American competitors and jobs. But imposing tariffs could set off a trade war and drive up prices for American consumers.

Tensions now have spread to the automotive sector: The U.S. is seeking international rulings against Chinese subsidies for its auto and auto-parts exports and against Chinese duties on U.S. autos. Romney says he'll get tougher on China's trade violations. Obama has taken a variety of trade actions against China, but on the currency issue, he has opted to wait for economic forces to encourage Beijing to raise values.

Cheap Chinese goods have benefited American consumers and restrained inflation. But those imports have hurt American manufacturers. And many U.S. companies outsource production to China. One study estimated that between 2001 and 2010, 2.8 million U.S. jobs were lost or displaced to China.

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Climate change:

This year America's weather has been hotter and more extreme than ever before, records show. Yet the presidential candidates aren't talking about it.

In the U.S. July was the hottest month ever recorded and this year is on track to be the warmest. Scientists say that's both from natural drought and man-made global warming. Each decade since the 1970s has been nearly one-third of a degree

warmer than the previous one.

Sea levels are rising while glaciers and summer Arctic sea ice are shrinking. Plants are blooming earlier. Some species could die because of global warming.

Obama proposed a bill to cap power plant carbon dioxide emissions, but it died in Congress. Still, he's doubling auto mileage standards and put billions into cleaner energy. Romney now questions the science of man-made global warming and says some actions to curb emissions could hurt an already struggling economy.

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Debt:

A sea of red ink is confronting the nation and presidents to come.

The budget deficit — the shortfall created when the government spends more in a given year than it collects — is on track to top $1 trillion for the fourth straight year. The government borrows about 40 cents for every dollar it spends.

The national debt is the total amount the federal government owes. It's risen to a shade over $16 trillion.

Obama has proposed bringing deficits down by slowing spending gradually, to avoid suddenly tipping the economy back into recession. He'd raise taxes on households earning more than $250,000 and impose a surcharge of 30 percent on those making more than $1 million. Romney would lower deficits mostly through deep spending cuts. But many of the cuts he's pushing would be partially negated by his proposals to lower top tax rates on corporations and individuals.

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Defense spending:

At its core, the debate over how much the U.S. spends on defense gets down to this: What is it that America should be defending against?

There are plenty of potential security threats on the horizon, not to mention an unfinished war in Afghanistan.

The size and shape of the defense budget go a long way toward determining whether the U.S. can influence events abroad, prevent new wars and be ready for those it can't avoid. It also fuels the domestic defense industry in ways that affect the vitality of communities large and small across the country.

Obama wants more restraint in military spending while Romney favors expansion. Obama also wants more focus on Asia-Pacific security, reflecting China's military modernization. But that and other elements of military strategy could come apart if Washington doesn't find a way to avoid automatic budget cuts starting in January.

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Economy:

The job market is brutal and the economy weak. Nearly 13 million Americans can't find work; the unemployment rate has been higher than 8 percent for more than 40 months. A divided Washington has done little to ease the misery.

The economy didn't take off when the recession ended in June 2009. Growth has never been slower in the three years after a downturn. The human toll is staggering. Forty percent of the jobless, 5 million people, have been out of work six months or more — a "national crisis," according to Federal Reserve Chairman Ben Bernanke. Wages aren't keeping up with inflation.

Obama wants to create jobs by keeping taxes low for everybody but the wealthiest and with public-works spending, clean energy projects and targeted tax breaks to businesses. Romney proposes further cuts in tax rates for all income levels; he'd also slash corporate rates, reduce regulations and encourage oil production.

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Education:

Education ranks second only to the economy in issues important to Americans. Yet the U.S. lags globally in educating its children. And higher education costs are leaving students saddled with debt or unable to afford college at all.

State budget cuts have meant teacher layoffs and larger class sizes. Colleges have had to make do with less. It all trickles down to the kids in the classroom.

Although Washington contributes a small fraction of education money, it influences teacher quality, accessibility and more. For example, to be freed from provisions of the No Child Left Behind law, states had to develop federally approved reforms.

Romney wants more state and local control over education. But he supports some of Obama's proposals, notably charter schools and teacher evaluations. So, look for them to be there whoever wins the White House.

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Gay marriage:

Both sides of the gay marriage debate agree on this much: The issue defines what sort of nation America will be.

Half a dozen states and the District of Columbia have made history by legalizing it, but it's prohibited elsewhere and 30 states have placed bans in their constitutions.

Obama supports legal recognition of same-sex marriage, as a matter decided by states. Romney says same-sex marriage should be banned with a constitutional amendment.

The debate divides the public down the middle, according to recent polls, and stirs up passion on both sides.

In November, four states have gay-marriage measures on their ballots. In Minnesota, the vote is whether to ban gay marriage in the state constitution. Voters in Maine, Maryland and Washington state are voting on whether to legalize gay marriage.

Thus far, foes of gay marriage have prevailed in all 32 states where the issue reached the ballot.

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Guns:

Gun violence has been splayed across front pages with alarming frequency lately: the movie theater killings in Colorado, the Sikh temple shootings in Wisconsin, the gunfire outside the Empire State Building and more. Guns are used in two-thirds of homicides, according to the FBI. But the murder rate is less than half what it was two decades ago.

Neither Obama nor Romney has had much to say about guns during the campaign. Obama hasn't pushed gun control measures as president; Romney says new gun laws aren't needed.

It's getting harder to argue that stricter gun laws are needed when violent crime has been decreasing without them.

But the next president may well fill at least one Supreme Court seat, and the court is narrowly divided on gun control. An Obama appointee could be expected to be friendlier to gun controls than would a Romney nominee.

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Health care:

America's health care system is unsustainable. It's not one problem, but three: cost, quality and coverage.

The U.S. has world-class hospitals and doctors. But it spends far more than other advanced countries and people aren't much healthier. And in an aging society, there's no reliable system for long-term care.

Obama's expansion of coverage for the uninsured hits high gear in 2014. Obama keeps today's Medicare while trying to slow costs. He also extends Medicaid.

Romney would repeal Obama's health care law but hasn't spelled out what he'd do instead. On Medicare, he favors the option of a government payment to help future retirees get private coverage.

The risk of expanding coverage: Health costs consume a growing share of the stressed economy. The risk of not: Millions continue uninsured or saddled with heavy coverage costs as the population grows older.

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Immigration:

An estimated 11.5 million illegal immigrants are living and often working in the United States. Figuring out what to do with them has confounded Washington for years.

Lax enforcement could mean more illegal immigrants competing with citizens for jobs and some social services, without necessarily paying income taxes. A too-tight policy could mean farmers and others in industries that rely on the cheaper labor of illegal immigrants are left begging for workers, passing higher costs on to everyone else or going out of business.

Obama backed the DREAM Act, a failed bill that would have provided a path to legal status for many young illegal immigrants. In June, Obama decided to allow as many as 1.7 million of them to stay for up to two years. Romney supports completing a fence at the Mexican border and other tough security measures while pledging to veto the DREAM Act.

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Income inequality:

The income gap between the rich and everyone else is getting larger, while middle incomes stagnate. That's raised concerns that the middle class isn't sharing in economic growth as it used to.

Obama would raise taxes on households earning more than $250,000 a year, plus set a minimum tax rate of 30 percent for those earning $1 million or more. He also wants to spend more on education, "a gateway to the middle class." Romney would cut taxes more broadly and says that will generate enough growth to raise all incomes.

Income inequality has risen for three decades and worsened since the recession ended. The Census Bureau found the highest-earning 20 percent earned 51.1 percent of all income last year. That was the biggest share on records dating to 1967. The share earned by households in the middle 20 percent fell to 14.3 percent, a record low.

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Iran:

With the Iraq war over and Afghanistan winding down, Iran is the most likely place for a new U.S. military conflict.

Obama says he'll prevent Iran from acquiring nuclear weapons. He hopes sanctions alongside negotiations can get Iran to halt uranium enrichment. But the strategy hasn't worked yet. Obama holds out the threat of military action as a last resort.

Romney accuses Obama of being weak on Iran. He says the U.S. needs to present a greater military threat.

Attacking Iran is no light matter, however. That is why neither candidate clearly calls for military action.

Tehran can disrupt global fuel supplies, hit U.S. allies in the Gulf or support proxies such as Hezbollah in acts of terrorism. It could also draw the U.S. into an unwanted new war in the Muslim world.

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Supreme Court appointments:

With four justices in their 70s, odds are good that whoever wins in November will fill at least one Supreme Court seat. The next justice could dramatically alter the direction of a court split between conservatives and liberals.

One new face could mean a sea change in how millions get health care, shape gay rights and much more.

Obama already has put his stamp on the court by selecting liberal-leaning Justices Elena Kagan and Sonia Sotomayor, 50-somethings who could serve a quarter-century or more. Romney has promised to name justices in the mold of the court's conservatives.

Since the New Deal, Supreme Court decisions have made huge differences in American lives, from rulings to uphold Social Security, minimum wage laws and other Depression-era reforms to ringing endorsements of equal rights. Big decisions on health care, gun rights and abortion have turned on 5-4 votes.

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Social Security:

Unless Congress acts, the trust funds that support Social Security are on pace to run out of money in 2033, triggering an automatic 25 percent cut in benefits that millions of older Americans rely on for most of their income.

That may seem far off. But the sooner Congress acts, the more time to phase in changes slowly.

Social Security could be preserved for generations with modest but politically difficult changes to benefits or taxes, or some of both.

Obama hasn't laid out a detailed plan for addressing Social Security. Romney proposes a gradual increase in the retirement age and, for future beneficiaries, slower growth in benefits for the wealthy.

But nothing will happen without White House leadership.

For millions of retired and disabled workers, Social Security is almost all they have to live on. Monthly retirement benefits are $1,237; average disability benefits, $1,111.

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Syria:

Syria's conflict is the most violent to emerge from last year's Arab Spring. Activists say at least 23,000 people have died over the last 18 months.

Obama wants Syrian President Bashar Assad to leave power. But he won't use U.S. military force to make that happen.

Romney says "more assertive" U.S. tactics are needed, without fully spelling them out.

The future of Arab democracy could hinge on the crisis. After dictatorships fell in Tunisia, Egypt, Libya and Yemen, critics say Assad's government has resorted to torture and mass killings to stay in power.

Its success would deny the U.S. a major strategic victory. Assad long has helped Iran aid Hamas and Hezbollah, destabilizing Lebanon while threatening Israel's security and U.S. interests in the Middle East.

But extremists among the opposition, Assad's weapons of mass destruction and worries about Israel's border security have policymakers wary about deeper involvement.

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Taxes:

Almost every U.S. taxpayer faces a significant tax increase next year, unless Congress and the White House agree on a plan to extend a huge collection of tax cuts expiring at the end of the year.

And there's a huge debate over how to overhaul the tax code to make it simpler, with lower rates balanced by fewer deductions.

Obama wants to extend Bush-era tax cuts again, but only for individuals making less than $200,000 and married couples making less than $250,000.

Romney wants to extend all those tax cuts and enact new ones, dropping all income tax rates by 20 percent. Romney says he would pay for that by eliminating or reducing tax credits, deductions and exemptions. But he won't say which ones would go.

Most lawmakers want a simpler tax code, but millions count on the mortgage interest deduction, child tax credit and more, making progress all but impossible.

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Wall Street regulation:

The debate over banking rules is, at its core, a dispute about how to prevent another economic cataclysm.

The financial crisis that peaked in 2008 touched off a global economic slowdown. Four years later, the recovery remains painfully slow.

After the crisis, Congress passed a sprawling overhaul of banking rules and oversight. The law gives regulators new tools to shutter banks without resorting to emergency bailouts. It restricts risky lending and establishes a new agency to protect consumers from misleading marketing and other traps.

The new rules also boost companies' costs, according to Romney and many in the business community. Romney believes the law is prolonging the nation's economic agony by making it harder for companies to invest and grow. He has pledged to repeal it. Obama fought for and supports the law.

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