

FactCheck: The presidential campaign's last round of whoppers

Contributed by Viveca Novak, with the staff of FactCheck.org
Saturday, 01 November 2008

The final five weeks of this loooong campaign produced some fresh outlandish charges, as well as some old ones reprised.

The last five weeks have brought so many ads we feel like we're drinking from a fire hose – and we'll bet you're pretty saturated, too.

Since our first "Whoppers of 2008" piece, we've seen some of the same themes repeated. McCain's campaign doesn't tire of distorting Obama's tax plan, it seems, and in the process has whipped up at least 15 minutes of fame for sudden star Joe the Plumber. Obama continues trying to pull seniors into his camp by making deceptive claims about what McCain would do to Social Security, and he has new distortions about his opponent's plans for Medicare.

And there are some fresh deceptions gobbling up airtime, including false depictions of McCain's position on stem cell research, Obama's connections to former Weatherman Bill Ayers and the community group ACORN, and both candidates' health care plans. Then there's a new parlor game, pin-the-blame-on-the-candidate for the financial crisis that has gripped the country.

For more on these and other mendacities and misrepresentations we've found recently, please read on to our Analysis section, where you'll find summaries of many of our articles and links to the full-blown versions.

And if you haven't voted already, do so by the end of Tuesday. After all, why do you think we've been doing all this work?

Analysis

Remember, these are just the recent clunkers. For a collection of those from earlier in the campaign, see our first installment, "The Whoppers of 2008" (which can be found at www.factcheck.org/elections-2008/the_whoppers_of_2008.html).

McCain: The "Welfare" Man Cometh

Since our last roundup of whoppers, Joe the Plumber has joined the cast, and Barack Obama's "spread the wealth" comment to him has been made infamous by John McCain. In fact, in Obama's exchange with Joe, he was simply talking about making the nation's progressive tax system a bit more progressive by cutting taxes for most while raising them on top earners. McCain himself has defended progressive taxation in the past.

Also, McCain began denigrating Obama's proposed refundable tax credits as "welfare." But refundable tax credits are a key feature of McCain's own health care plan, except that he calls them "reform." In an early version of Obama's plan, only a tiny portion of his tax credits would have gone to anyone who didn't work, and advisers quickly announced that they had added a work requirement even for that one (a tax credit to benefit homeowners who don't itemize deductions).

Two outside groups joined McCain in the tax attack. But one of them, Let Freedom Ring, pulled its ad off the air rather than defend its false assertion that Obama had voted to raise taxes on "100% of America." An ad by another independent group, RightChange.com, says that Obama's plan would hike taxes on "many small businesses" to 62 percent. That's a ridiculously inflated figure that includes the state tax rate paid by people making more than \$1 million annually in California.

Meanwhile, McCain has continued to broadcast, in speeches and ads, his most harped-upon deception of the campaign, telling voters that Obama favored higher taxes on "families making over \$42,000 a year." As we've said ad nauseam, Obama's plan would raise taxes only on individuals making more than \$200,000 a year, or couples or families making more than \$250,000.

Obama: Senior Scare

In two TV ads and in speeches, Team Obama made false claims aimed at frightening seniors into fleeing from McCain's camp, to wit: McCain proposes to cut \$882 billion out of Medicare benefits and eligibility to help pay for his health care plan. This turkey draws in part from a newspaper story saying McCain would pay for the health plan with "major reductions to Medicare and Medicaid." The story said nothing about cutting benefits or eligibility, though, nor does it say the McCain camp has given a target number. One ad says benefits would be cut 22 percent, and there would be "higher premiums and co-pays."

These claims have a de minimis relationship with reality, if that. The Obama camp borrowed calculations from a Democratic think tank that had piled detailed assumptions and calculations on top of a flat misrepresentation of what McCain's economic adviser had said in the newspaper article. He was quoted as saying Medicare benefits would not be reduced, and reductions would come through "efficiencies."

McCain: Obama and the "Terrorist"

A McCain TV ad says Obama "lied" about his association with Bill Ayers, a former member of the radical, bomb-setting, anti-Vietnam War Weather Underground group. In a Web ad, McCain says the two are "friends" who have "worked together for years." GOP vice presidential nominee Sarah Palin has said repeatedly on the stump that Ayers and Obama "pal around" together. And in a large-scale robo-call effort, McCain's campaign implied that Obama "worked closely" with Ayers in the latter's earlier, Weather Underground days.

But nothing Obama said about Ayers has been shown to be untrue. All available evidence indicates the two know each other but are not close. They met in 1995, when Obama was asked to head the board of a school reform group, the Chicago Annenberg Challenge, that Ayers had helped start. The organization, formed to dispense grants in an effort to improve the city's schools, was hardly radical; its board included a number of well-regarded Chicago establishment types. Also, Obama and Ayers overlapped for two years on the board of another foundation, and Ayers hosted a coffee

in his home when Obama was running for the Illinois state Legislature.

Ayers is unrepentant about his past, and Obama doesn't excuse him, calling his acts as a Weatherman "despicable." But in Chicago, Ayers isn't seen as all that controversial. He's now a professor of education and was named a Chicago Citizen of the Year in 1997 for his work on school reform.

Obama: Celling McCain Short

Any ad that features the mom of a sick child is sure to pull a few heartstrings. But this radio spot is flat wrong when it says that "John McCain has stood in the way – he's opposed stem cell research." Technically, the carefully-worded phrase is correct: McCain has opposed embryonic stem cell research. But not since 2001, when he became convinced, he says, that the potential good it could do outweighed other considerations.

And although his vice presidential candidate feels otherwise, and the Republican Party platform doesn't support his views either, McCain still opposes the Bush administration's restrictions on stem-cell research. Our conclusion: The Obama-Biden ad seriously misstates McCain's position.

Garbage Barrage An upstart group with an official-sounding name, the National Republican Trust PAC, emerged from the shadows in late September and claims to have raised nearly \$7 million for a barrage of ads in the final weekend before Election Day.

The "Republican" group actually has no formal connection to the Republican Party, and the first ad it aired is one of the sleaziest attacks we've seen. It flashes on screen the driver's license of 9/11 terrorist Mohammed Atta and claims Obama has a "plan" to give licenses to illegal aliens. Never mind that Obama says he's not proposing drivers' permits for non-legal immigrants, or that the 9/11 terrorists didn't need driver's licenses to board aircraft (their passports would have done just fine) or that Atta had actually been granted a visa and had been allowed to enter the country legally. This group doesn't let facts stand in the way of a smear.

There's more. The spot also alleges that Obama's health plan will cover illegal immigrants. Wrong again. Obama has quite explicitly ruled out coverage for those who are here illegally. Nor does he propose granting Social Security benefits to illegal immigrants, as the ad also claims.

Financial Crisis? Blame Someone!

There's nothing like a good disaster to bring on the finger-pointing. With the financial system in a tailspin, MoveOn.org seized the moment to hammer on former Sen. Phil Gramm, a onetime McCain economic adviser, for cosponsoring a 1999 bill repealing some regulations on financial institutions. But the bill had broad bipartisan support, passing the House 362-57, the Senate 90-8; Democratic President Bill Clinton signed it into law. Did it "strip the safeguards that would have protected us," as the ad charges? Actually, economists of various political stripes – as well as Clinton – have credited the law with cushioning some of the blows of the recent troubles. A McCain ad turns the tables by saying the Republican candidate tried in vain to "rein in" Fannie Mae and Freddie Mac, the institutions whose underwriting of too many risky home mortgages contributed to the meltdown. Obama was "notably silent," the ad says, and "Democrats blocked the reforms." Actually, Republicans never brought the bill up for consideration on the floor; they controlled the Senate at the time. And besides, McCain signed on to the 2005 bill too late for it to have made any difference.

The game caught on in congressional ads, too, where even more ludicrous factual contortions took place in order to parcel out blame. In one ad, a Republican state legislator who's running for a House seat is tied to the crisis and the \$700 billion bailout for doing nothing more than going on record supporting Bush's tax cuts; the candidate has never even served in public office at the national level.

McCain: The ACORN Fables

In another attempt to paint groups and people with whom Obama has some connection in as unsavory a light as possible, McCain has gone after the Association of Community Organizations for Reform Now. And we've gone after him, for an ad accusing the group of "massive voter fraud" and for saying in the final presidential debate that ACORN is "now on the verge of maybe perpetrating one of the greatest frauds in voter history in this country, maybe destroying the fabric of democracy."

Both claims are breathtakingly inaccurate. There's a huge difference between voter fraud and voter registration fraud. And while ACORN, which hires part-time, \$8-an-hour canvassers to go door-to-door and register people to vote, has had widespread problems with phony registrations invented by employees who don't want to work, the problem has never been that it sent people to the polls using bogus identities or to vote in any other fraudulent manner. Even the Republican prosecutor of the largest ACORN case to date said the shenanigans of ACORN workers were "not intended to permit illegal voting."

To be sure, Obama's interactions with the group have been greater than he has let on. But whether those ties can accurately be called "long and deep," as McCain's ad claims, is highly questionable.

Health Care Hardball

Understanding the candidates' health care plans may seem almost as difficult as convincing your insurer to pay for an annual physical. And it's not made any easier when Obama and McCain misrepresent each other's proposals. We found an Obama ad perpetrating the whopper that McCain's plan contains the "largest middle-class tax increase in history." It's true that McCain would, for the first time, require workers to pay federal income tax on the value of their employer-provided health insurance. But that's offset by the tax credits he'd provide of up to \$2,500 per individual and \$5,000 per couple or family – and most people would come out ahead.

But the McCain campaign and Republican National Committee have gone after Obama's plan with a gigantic deception of their own, which they offered in a radio ad we dissected. Obama would "rob 50 million employees of their health coverage," the ad says. We flagged that statement for grossly mischaracterizing an analysis of a plan that wasn't even Obama's. In reality, two prominent studies found that Obama's plan would produce a net increase in the number of employees with health coverage through their jobs. Under McCain, according to the same studies, there would be a net

decrease.

In addition, McCain has repeatedly said that Obama wants to "take over the health care of America," as he said in the third debate between the candidates. "[H]is object is a single-payer system." That's not true, either. While the Democrat has remarked that he'd probably favor a single-payer design if he were building a health care system from scratch, he's said several times that at this point, it makes more sense to improve what's currently in place – and that's what his plan would aim to do.

And There's More ...

Too many to mention, really, but here's a sampling of the other distortions and falsehoods we've run into in the closing weeks:

- The National Rifle Association opened fire on Obama with ads claiming he voted to ban deer-hunting ammunition (not true) and voted to "make you the criminal" for using a handgun in self-defense (a serious distortion of a vote to uphold enforcement of local gun bans in Illinois).

- Obama has repeatedly claimed that McCain supports tax breaks for companies that ship jobs overseas, and in one ad charged that McCain had "sold ... out" Pennsylvania workers whose factory closed. The ad further implied that their jobs were sent to China. That's not what happened. No jobs were sent to China, and the factory closed because the television parts it manufactured were becoming obsolete. As for those tax breaks, McCain has supported a provision of the tax code that allows companies to defer paying U.S. corporate taxes on profits they earn and leave overseas. But economists have said this isn't a major reason why jobs are lost.

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