

LULAC invited Senator Clinton, Obama and McCain to answer 10 major questions of importance to Hispanics. Senator McCain's campaign did not respond in time for publication.

Top 10 Issues for Hispanics

Barack Obama

1.- Do you support comprehensive immigration reform that opens a path to citizenship for undocumented residents? Are you for or against a guestworker program that includes legalization and worker protections?

I will support comprehensive immigration reform that includes an earned path to citizenship for the undocumented. I will support a new guestworker program in the spirit of compromise only if it includes worker protections and does not exclude people from ever becoming Americans. When I'm president, I will put comprehensive immigration reform back on the nation's agenda during my first year in office. We must create an immigration system that strengthens our security while reaffirming our heritage as a nation of immigrants. There are millions of people living in the shadows who would like to fully embrace our values and become full members of our democracy. For the millions living here illegally but otherwise playing by the rules, we must encourage them to come out of hiding and get right with the law. I support a system that requires undocumented immigrants who are in good standing to pay a fine, learn English, not commit crimes, and go to the back of the line for citizenship. After all those conditions are met, they would be granted the opportunity to stay in the United States.

At the same time, we need to fix our broken immigration bureaucracy so that those who enter the country legally have an orderly and fair process. Every year, an estimated 500,000-800,000 people enter the country illegally or illegally overstay their visa.

Another million enter legally. To help fix this system that often takes years and costs high fines, I introduced the Citizenship Promotion Act of 2007 with Rep. Gutierrez to ensure that immigrants pursuing citizenship are only required to pay immigration application fees that are both reasonable and fair. This bill reverses large fee increases for legal immigrants seeking to become citizens and provides grants to states to help educate and promote citizenship.

2.- Do you favor letting the children of undocumented residents receive protective legal status to pursue higher education or serve in the military?

Yes. I am an original cosponsor of the DREAM Act and have voted for it every time it has come before this Senate. When the DREAM Act came before the Senate last October, both Democratic candidates voted for it and the Republican candidate chose not to vote.

I supported and helped pass the Illinois state version of the DREAM Act and have worked hard with Senator Dick Durbin (D-IL) to move the federal version of the bill through the Senate. I believe that all students regardless of national origin deserve an equal opportunity to a high quality public education. Unfortunately, under current law, students who were brought to the United States years ago as undocumented immigrant children and who have stayed and

excelled in and out of school have no hope of attending college with affordable in-state tuition.

3.- Regarding Iraq, do you favor immediate withdrawal, phased withdrawal, or adjusting troop strength in light of factors on the ground?

I favor an immediate withdrawal of our troops engaged in combat operations in Iraq at a pace of one or two brigades every month, to be completed in 16 months. The withdrawal would be strategic and phased, directed by military commanders on the ground and done in consultation with the Iraqi government. Troops would be removed from secure areas first, with troops remaining longer in more volatile areas. Under my plan, American troops may remain in Iraq or the region for two specific missions: facility and personnel protection and counter-terrorism operations. These American troops will protect American diplomatic and military personnel in Iraq, and continue striking at al Qaeda in Iraq. If Iraq makes political progress and their security forces are not sectarian, we would also continue training of the Iraqi Security Forces. I would call for a new constitutional convention in Iraq, convened with the United Nations, which would not adjourn until Iraq's leaders reach a new accord on reconciliation. I would use presidential leadership to surge our diplomacy with all of the nations of the region on behalf of a new regional security compact. And I would take immediate steps to confront the ongoing humanitarian disaster in Iraq.

4.- How can the U.S. foster better relations with Latin America? How should the U.S. prepare for a post-Castro Cuba? Do you favor expansion of free trade in the Americas?

Under George W. Bush, the United States has not lived up to its historic role as a leader in the Western Hemisphere. As president, I will restore that leadership by working to advance the common prosperity and security of all of the people of the Americas. That work must begin with a renewed strategic partnership with Mexico.

Starting my first year in office, I will convene annual meetings with Mr. Calderon and the prime minister of Canada. Unlike similar summits under President Bush, these will be conducted with a level of transparency that represents the close ties among our three countries. We will seek the active and open involvement of citizens, labor, the private sector and non-governmental organizations in setting the agenda and making progress.

I believe we should expand economic exchange with countries throughout the hemisphere, but we also need to refocus on poverty alleviation, sustainable development and expanding democracy.

5.- Do you favor continuing federal affirmative action programs? Should they be expanded, contracted, or left as-is?

I support affirmative action. As a lawyer who's worked on civil rights cases, I have witnessed up close that when there is strong evidence of prolonged and systemic discrimination by organizations, affirmative action is often the only meaningful remedy available. Affirmative action programs, when properly structured, can open up opportunities otherwise closed to qualified minorities without



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having an adverse impact on the opportunities for whites. And while I support affirmative action for minorities, I also support efforts to increase opportunities for qualified students from low-income college to attend colleges and universities – regardless of their race.

6.- Do you support expanding affordable housing programs that help Hispanics and other lower-income Americans achieve homeownership?

We must take steps to protect families facing foreclosure from the subprime mortgage crisis, many of whom are Latino. The United States faces an affordable housing crisis. Between 1995 and 2005, the number of units affordable to low-income households fell by 1.2 million. In 2005, almost 17 million Americans lived in unaffordable housing. A family in this situation finds it difficult to afford other necessary expenses such as food, transportation, and health care costs. As pressure on the middle class grows, more and more Americans face economic insecurity due to their inability to find affordable homes. Our most vulnerable populations are disproportionately affected by the housing crunch. There is not a single county in the country where a person working full-time at the federal minimum wage can afford a single-bedroom apartment at the fair market rate.

Latinos are unfortunately among those hardest hit in the current housing crisis. We need to help struggling borrowers to weather this storm. The problem today is that they cannot refinance because no one will lend to them, and they cannot sell because the housing market has fallen. One way to protect innocent homeowners - at least until this crisis passes - is to establish a fund to help people refinance or sell to avoid foreclosure. We can partially pay for this fund by imposing penalties on lenders that acted irresponsibly or committed fraud.

I also worked on legislation with Senator Dodd that authorizes the Federal Housing Administration to refinance the mortgages of distressed homeowners in a way that shares the pain, and the possible gains, fairly among homeowners, mortgage owners, and the government. The American people are demanding action from their government, and we must redouble our efforts to bring an end to this crisis.

In too many communities, low-income families are priced out of the housing market. Between 1993 and 2003, the number of units of affordable to low-income households fell by 1.2 million. As president, I will create an Affordable Housing Trust Fund to develop affordable housing in mixed-income neighborhoods. The Affordable Housing Trust Fund would use a small percentage of the profits of two government-sponsored housing agencies, Fannie Mae and Freddie Mac, to create up to 14,000 new units of affordable housing every year. The fund will also provide grants to preserve and rehabilitate existing housing for low-income families, including removing lead paint hazards that threaten children's health.

But we have to do more than just deal with the present crisis. If we do not address the root of these problems, it is just a matter of time before we will be dealing with them again. I have proposed a Home Score system that would create a simplified, standardized metric for home mortgages - rather like the annual percentage rate (APR), the effective interest rate a borrower ends up paying on a loan -

allowing prospective homebuyers easily to compare various mortgage products so they can find out whether they can afford to make the payments. I have also introduced a bill in the U.S. Senate called the Stop Fraud Act that would treat those who commit mortgage fraud as the criminals they are.

7.- Millions of Americans, including many Hispanics, do not have healthcare insurance. Do you have a plan to address this issue?

Far too many Hispanic families are uninsured and there are a number of diseases, like diabetes, that hit the Hispanic community disproportionately hard. I want to stop talking about the outrage of 15 million uninsured Hispanics in this country, the largest group of the uninsured in the U.S., and start actually doing something about it. To do so, we need a president who can bring Democrats and Republicans together, stand up to the drug and insurance industry lobbyists, and create a transparent process so that the American people can participate in the debate. That's how I expanded health care in Illinois, and that's how I'll do it as President.

My plan will: (1) establish a new public program available to Americans who don't have coverage; (2) create a National Health Insurance Exchange to help Americans and businesses that want to purchase private health insurance directly; (3) require all but the smallest employers to contribute towards their employees' health coverage or towards the cost of the public plan; (4) mandate coverage for all children; and (5) expand eligibility for the Medicaid and SCHIP programs. Americans with insurance will see the quality of their health care improve and their costs go down – up to \$2500 in savings for the typical family.

My plan will also reduce health disparities between Whites and Hispanics by expanding health care coverage for all adults, requiring that all children have health insurance coverage, and providing subsidies to those who need them. But part of the problem with disparities are language barriers – studies have shown that 1/3 of Latinos have difficulty communicating with their doctors. We need to be sure that our doctors are effectively communicating with all their patients. Another thing we can do is ensure that the medical profession is diverse. Under my health care plan, I will work to increase the diversity of the profession so that we have more Spanish-speaking doctors and nurses.

My plan would tackle health disparities head on by encouraging health providers to track and address differences in care. I will require providers to both inform the public about disparities in health care services outcomes and take steps to reduce those disparities. In the Senate, I helped write and cosponsored the Minority Health Improvement and Health Disparity Elimination Act to understand the root causes of health disparities and to start to address them today.

8.- Many of our public schools are failing. What would you do to improve our schools and address the Hispanic student drop out crisis?

First, we must close the gap that exists between Hispanic children and their counterparts before they enter kindergarten by providing quality, affordable, early childhood education for every child. I will launch a Children's First Agenda to provide care, learning, and



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support to children ages zero to five. We'll boost Head Start and Early Start funding, and create Early Learning Grants to help states create a system of high-quality early care and education for all young children.

Second, we know that the most important school factor in a child's achievement is the quality of the person in the front of the classroom--the teacher. I am committed to improving the quality of teachers in low-income, minority classrooms by providing scholarships for teachers to teach in high-need areas and creating "Teacher Residency Programs" to bring highly-trained, talented teachers into low-income classrooms. Third, we need to help Hispanic students get ahead by fully supporting and funding English Language Learner (ELL) classes. The federal government should be doing more to encourage transitional bilingual education. Over half of Hispanic students are English language learners. Yet federal spending on bilingual education is stagnating while the number of students who lack English proficiency is growing rapidly. Federal spending on bilingual education should at least keep pace with the expanding need. Good bilingual education programs help children transition through a period of time when they first get to the United States. By making education available to children in their native language while they learn to speak English, we keep them from falling behind and help to better integrate them into the larger community.

I will ensure schools monitor the progress of students learning English and hold schools accountable for making sure these students complete school. I will also expand mentoring and tutoring to help Hispanic youth stay in school and encourage their parents and family to reinforce that goal.

Hispanics are the fastest growing demographic and a very young population. The nation cannot afford for 55 percent of Hispanic children to drop out of school. I will address the high-school drop-out problem by helping at-risk students before they get to high school, because the warning signs often occur well before high school. I will sign into law my "Success in the Middle Act," which will provide federal support to improve the education of middle school students in low-performing schools by requiring states to develop a detailed plan to improve student achievement, develop and utilize early identification data systems to identify those students most at-risk of dropping out and invest in proven strategies that reduce the number of drop outs. I will also support federal efforts to continue to encourage schools to organize themselves for greater success by developing stronger relationships among adults and students, a more engaging curriculum, more adaptive teaching, and more opportunities for teachers to plan and learn together. I will establish a competitive grant process open to existing or proposed public/private partnerships or entities that are pursuing evidence-based models that work – such as Diploma Plus or Teacher Advisor programs. These grants will decrease the dropout rate by increasing the capacity of state and district leaders as well as outside leaders – foundations, politicians, entrepreneurs, and community leaders – to collaborate on improving graduation rates.

I will make college affordable for all Americans by creating a new American Opportunity Tax Credit. This fully refundable credit will

ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public college or university. I will also work to increase the maximum Pell Grant for low-income students. And in this campaign, I've proposed getting rid of wasteful subsidies taxpayers have been paying private lenders and using that money instead to increase need-based financial aid. Another thing we should do is support Hispanic-serving institutions. These colleges and universities enroll over 51 percent of all Hispanics pursuing higher education degrees. I'm committed to strengthening and expanding eligible HSIs to increase capacity to serve Hispanic and low-income students.

9.- Are you in favor of declaring English the official language of the U.S. government? What is your position on bilingual education?

I believe everyone living in the United States should learn English and everyone who wants to become a citizen must learn English. I support bilingual education as a bridge to help kids integrate into new school environments without falling behind their peers.

10.- The nation has a mountain of unfunded Medicare, Medicaid and Social Security obligations, a burden that faces upcoming generations of workers. How will you deal with this problem that impacts Hispanic families?

Some 42 million Americans are served by Medicare, 3 million of whom are Latino. Ensuring the long-term solvency of the Medicare trust fund may be our toughest fiscal challenge, but I am committed to the long-term strength of the Medicare program. Ultimately we need to reduce waste in the Medicare system and tackle fundamental health care reform across the economy. We need to improve the quality and efficiency of our healthcare system, and put a greater emphasis on prevention.

The Latino population is living longer and growing older. The elderly Latino population is one of the fastest growing groups in the nation. I will work to ensure that all families, including Latinos, can achieve the dream of a comfortable and financially secure retirement. Social Security has been one of the most successful government programs in our nation's history. I will be honest with the American people about the long-term solvency of Social Security and the ways we can address the shortfall. I will protect Social Security benefits for current and future beneficiaries alike. And I do not believe it is necessary or fair to hardworking seniors to raise the retirement age. I am strongly opposed to privatizing Social Security. I believe that the first place to look for ways to strengthen Social Security is the payroll tax system. Currently, the Social Security payroll tax applies to only the first \$102,000 a worker makes. I have consistently said that we may want to include a "donut hole" to ensure that lifting the payroll tax cap does not ensnare any middle class Americans. I will work with Congress and the American people to choose a payroll tax reform package that will keep Social Security solvent for at least the next half century.



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Hillary Rodham Clinton

1.- Do you support comprehensive immigration reform that opens a path to citizenship for undocumented residents? Are you for or against a guest worker program that includes legalization and worker protections?

Yes, I will work to enact comprehensive immigration reform that provides a path to earned legalization for people who are willing to work hard, play by the rules, learn English, and pay fines. In addition, I believe that reform must toughen security at our borders, hold employers accountable who exploit undocumented workers, and help local communities deal with the consequences of a broken immigration system. I will also help our neighbors to the south provide economic opportunities for their own citizens.

I oppose a guest worker program that exploits workers and undermines the wages of U.S. workers. I believe all workers deserve safe conditions and decent wages.

2.- Do you favor letting the children of undocumented residents receive protective legal status to pursue higher education or serve in the military?

Yes, I am a long-time supporter of the DREAM Act, which would provide an opportunity to earn legal status in the United States for immigrant children who have grown up in the United States, demonstrated good moral character, and are pursuing a college education or have enlisted in the military. Many of these high school graduates arrived in the United States as very young children, and America is the only home they know. They have stayed in school and stayed out of trouble but, because of their immigration status, they are often effectively barred from reaching their full potential. We need to provide children in our country with every opportunity to succeed, not only for themselves but also for our country. The DREAM Act would ensure that the tens of thousands of immigrant students are able to attain a post-secondary education and contribute to our economy. It would also strengthen our nation's military readiness, allowing these young men and women to serve our country. Most importantly, the DREAM Act would ensure that the promise of the American Dream becomes a reality for all of our children.

3.- Regarding Iraq, do you favor an immediate withdrawal, phased withdrawal or adjusting troop strength in light of factors on the ground?

As President, I will end the war in Iraq. This war is sapping our military strength, absorbing our strategic assets, diverting attention and resources from Afghanistan, alienating our allies, and dividing our people. I have a three-point plan to end the war in Iraq: bring our troops home, work to bring stability to the region, and replace military force with a new diplomatic initiative to engage countries around the world in securing Iraq's future.

As President, I will convene my senior military leadership and direct them to draw up a clear, comprehensive plan for bringing our troops home, beginning in 60 days. I will pursue a new diplomatic initiative in the region, including convening a regional stabilization meeting early in my Presidency to develop and implement a strategy to stabilize Iraq that involves countries in the region. I will lead an international effort under the United Nations High Commissioner for Refugees to address the major refugee crisis created by this war. My plan will also ensure that the United States maintains a small and effective counterterrorism force in Iraq and in the region to ensure al Qaeda never gains a capability to attack the United States or its allies from Iraq.

4.- How can the U.S. foster better relations with Latin America?

How should the U.S. prepare for a post-Castro Cuba?

The United States and the countries of Latin America are critical partners on many important issues, including economic growth and national security. We share common challenges, including strengthening the working class and fighting growing inequality, safeguarding democracy, and securing our borders. But for the past seven years, President Bush's policy has been one of neglect and broken promises. I have four priorities for our hemisphere. First, my administration will work closely with our partners in the region to encourage effective democratic governance, the rule of law, and

personal security for their citizens. Second, I am committed to helping to address the growing economic inequality within the nations of the Americas. Third, I will work with our neighbors to address the shared challenges of climate change and energy security. Fourth, I will work to enact comprehensive immigration reform that respects the rule of law, our immigrant heritage, and our values.

I believe that it is important for the United States to make investments to improve the quality of life for those in Latin America. That is why, as Senator, I co-sponsored the Social Investment and Economic Development for the Americas Act, which would provide \$2.5 billion to the U.S. Agency for International Development (USAID) and the Inter-American Development Bank (IDB) to fight poverty and invest in development issues in Latin America. That is why I also support changes to the Millennium

Challenge Account to permit assistance to poorer areas within countries that otherwise do not qualify for the program.

After nearly 50 years of one-man rule, the new leadership in Cuba faces a stark choice: continue with the failed policies of the past that have stifled democratic freedoms and stunted

economic growth, or take an historic step to bring Cuba into the community of democratic nations. Since Raul Castro formally took power, he has announced several measures, some of which have the potential to make some improvements in the lives of the Cuban people, including limited agricultural reforms and lifting a ceiling on wages. The government has promised to speed up the handover of private titles to some state-owned housing. It has also lifted regulations on the purchase of computers and cell phones. These are obviously incremental steps in a society where the population and the regime are wary of big changes, and the new government has not gone anywhere nearly as far as they need to move towards democracy. They have not released political prisoners and, of course, the Communist Party remains the only legal political party there.

The people of Cuba want to seize this opportunity for real change and so must we. The American people have been on the side of the Cuban people's struggle for freedom and democracy in the past and we will be on their side for democracy in the future. As President, I will engage our partners in Latin America and Europe who have a strong stake in seeing a peaceful transition to democracy in Cuba, and who want very much for the United States to play a constructive role to that end. I believe that as we maintain current restrictions on trade with Cuba until there is a transition to democracy, we should support providing assistance for independent Cuban civil society, Radio and Television Marti, negotiating direct mail service to Cuba, and upgrading telecommunications equipment in order to facilitate communication between the people of Cuba and their relatives abroad. And I have voted to support flexibility to allow visits for immediate family members in humanitarian cases. The United States must pursue an active policy that does everything possible to advance the cause of freedom, democracy and opportunity in Cuba.

Do you favor expansion of free trade in the Americas?



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I believe that we need a new approach to trade that helps American workers and the American economy and also raises living standards in the Americas and around the world. As President, I will observe a trade timeout until my administration has reviewed all existing trade agreements. I believe that all trade agreements must include strong labor and environmental provisions, to ensure that American workers are on an equal playing field and in order to raise living standards around the world. I believe that trade must work for all workers in all the countries involved.

5.- Do you favor continuing federal affirmative action programs? Should they be expanded, contracted or left as-is?

I believe in affirmative action that opens the doors of opportunity, in our economy and in education, but I don't believe in quotas to guarantee results. I will, as President, support minority and women small business owners, and work to ensure that they receive their fair share of government contracts. I have three specific ideas to do so. First, I will raise the current target goal that 23 percent of government contracting dollars go to small businesses to 30 percent, and I will also raise the current 5 percent goal for disadvantaged and women-owned small businesses to 8 percent. And I will strengthen the guidelines for these targets to ensure that they are met. Second, as President, I will update criteria for when contract bundling – a practice when smaller contracts are bundled together into one large contract that only large businesses are able to transact – is appropriate. The abuse of contract bundling often causes small businesses applying for federal contracts to lose out to larger companies. Finally, today, small business owners seeking to qualify for or remain in the 8(a) program, which helps small and disadvantaged businesses compete for federal contracts, are required to meet net-worth limits that are outdated. As President, I will adjust the net-worth limit for inflation and abolish the net worth limit for business owners seeking to stay in the program.

6.- Do you support expanding federal affordable housing programs that help Hispanics and other lower-income Americans achieve homeownership?

Yes. In order to encourage the development of affordable housing, I have proposed to create a \$1 billion fund to support state, county, and municipal housing trust funds. Housing trust funds generally use dedicated funding sources to support initiatives like building subsidized rental housing and safety net housing, and they also support nonprofit housing developers. My new fund will supplement the funding that states, counties, and municipalities have already dedicated to these initiatives.

Also, for more than a year, I have been calling for action on our foreclosure crisis, which is threatening the financial stability of millions of Americans. Owning a home has long been an important part of the American Dream, and I want to help Hispanics realize that dream. But buying a home is not an easy process – and as we've seen recently, unregulated lenders often use complexity to profit at new homeowners' expense. In March of last year, with the housing crisis on the horizon, I called for expanding face-to-face mortgage counseling, eliminating unfair fine-print rules that hurt homeowners, and increasing access to safer, federally-backed loans. I recently announced my support for expanding FHA guarantees as proposed by Rep. Frank and Sen. Dodd that has the potential to help millions of families stay in their homes. I was the first of the Presidential candidates to support a simple reform that could free up more funds to help state housing agencies assist families in refinancing, which is now included in the housing legislation that just passed the Senate. And I also called for a voluntary interest

rate freeze and 90-day foreclosure timeout to give families time to get back on their feet. Finally, I have called for a second stimulus package that includes \$30 billion in state and local grants to support community refinancing programs, anti-blight initiatives, and foreclosure counseling services.

7.- Millions of Americans, including many Hispanics, do not have health care insurance. Do you have a plan to address this issue?

Yes. I have a plan to provide quality, affordable health care to all Americans, including the millions of uninsured Latinos in the United States. I believe that the best way to address disparities in our health care system that leave so many Latino families without the quality care they deserve is to, once and for all, provide universal coverage. And I am proud to be the only candidate in the presidential race to have a universal health care plan. About one third of all Hispanics and nearly one quarter of Hispanic children are without health insurance; on both counts, these are higher figures than those for any other racial or ethnic group. Under my plan, people who like their current plans can keep them. Those who do not have coverage or don't like their current plan will be able to choose from the same options available to members of Congress or opt into a public plan option like Medicare, in a new national insurance pool. My plan ensures that insurance is affordable for every American. I will offer families a refundable tax credit so that their premiums never exceed a certain percentage of family income and I will give small businesses a tax credit for providing coverage to their employees. I will also stop insurance companies from discriminating against people on the basis of age, race, gender, or pre-existing conditions. Finally, by covering everyone and providing targeted funding aimed at addressing cultural disparities, my plan will close the racial and ethnic health disparities that exist throughout our health care system. While many factors, such as the environment, contribute to the disparities in health outcomes, no factor matters more than access to health insurance.

8. Many of our public schools are failing. What would you do to improve our schools and address the Hispanic student drop out crisis?

As President, I will work to ensure that all Americans have the opportunity to realize their dreams, which will benefit them and our country as a whole. That means that we must address the dropout crisis, which affects all student groups but is particularly troubling for Hispanic and black students. I have a bold, comprehensive plan to cut in half the high-school dropout rate among students of color. To address this problem, we must start investing in our children when they are young and support them throughout their academic careers. I will invest to provide universal, voluntary pre-K to all four-year-olds in the country, so that all children start school ready to learn. I will also expand innovative home visitation programs that help first-time mothers prepare for and care for their children and have shown to make a real difference in the long-term education and life outcomes for at-risk children. I will also provide \$500 million to help recruit and retain outstanding teachers and principals in low-income communities, because having more qualified teachers and principals in our schools will help more students graduate and succeed in college and the workforce. I will invest in community-based strategies designed to support disconnected youth, and I will increase federal funding for early intervention mentoring programs to benefit middle-school students in high-risk schools. Finally, I will invest in promising, innovative educational initiatives – like early college high schools or multiple pathways to graduation programs – that help students graduate.



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9.- Are you in favor of declaring English the official language of the U.S. government? What is your position on bilingual education?

I believe that English is the common, unifying language of our country, but I do not support English-only proposals that may inhibit people's ability to celebrate their culture or could impede people's ability to vote or carry out their affairs. I believe that English is the language of opportunity and being able to speak English is an important part of achieving economic success in this country. It is why immigrants in this country want to learn English. Immigrants want to become part of the fabric of America, and it is part of the genius of our country that we are strengthened by our diversity.

It is important that children retain their language and culture, but they should also learn English so that they can succeed in school and in the workforce. Research has shown that children learn best when they receive instruction in their native language and simultaneously are taught to learn English. We must ensure that every minute of instruction is used wisely and that children from non-English speaking households don't lose their content knowledge in math, science, history and more. At the same time, I think the goal should be for every child in a U.S. school to learn English because that skill is going to enable them to thrive – to go to college, to acquire a great job – and lead productive, integrated, fulfilling lives in the United States. Learning English opens so many doors, and I want those doors to be wide open for children from English Language Learner households.

10.- The nation has a mountain of unfunded Medicare, Medicaid and Social Security obligation, a burden that faces upcoming generations of workers. How will you deal with this problem that impacts Hispanic families?

Medicare: Medicare's biggest challenge is rising health care costs. The Congressional Budget Office reported recently that we've largely "misdiagnosed" our fiscal problems by focusing on the demographics of the baby boom retirement rather than on health care costs. If health care costs continue to grow at their current rates, federal spending in Medicare and Medicaid will more than quadruple by 2050. But if we hold health care costs down, the impact of our aging population alone on these programs will be far more manageable. That's why I have proposed a plan to provide quality, affordable health care to all Americans that will also reduce costs throughout our health care system. Insuring everyone is not just the right thing to do, but is essential for lowering costs and reducing the long-term burden on Medicare. Universal coverage will reduce the "hidden tax" imposed when costs are shifted from the uninsured to those with insurance – which, according to one estimate, amounts to \$922 per family premium.

A key component of my goal to provide universal health care is to cut costs throughout our entire health care system. I have proposed that we focus on comprehensive preventive care, which will keep our costs down in the long run and improve Americans' quality of life. In addition, I believe that we must coordinate and streamline care for people with chronic illnesses, which accounts for 75 percent of health care costs. Under my health care plan, individuals and small businesses

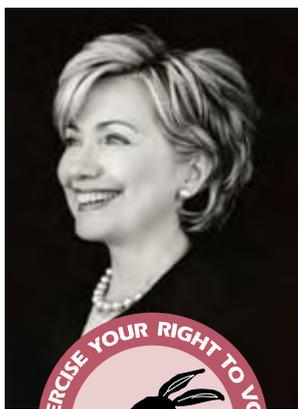
will have market access to larger insurance pools that will lower costs, and insurance companies will be prohibited from discriminating against people with pre-existing conditions. I also proposed that we modernize our health care system, by using electronic medical records and other health information technology, to make our health care system more efficient and less costly. Finally, as we work to reduce health care costs and strengthen Medicare's long-term finances, we should focus on the overall fiscal health of Medicare, and not artificial distinctions about the share of financing derived from general revenues.

Medicaid: My universal health care plan will strengthen and expand Medicaid, to ensure that the most vulnerable populations have access to affordable, quality care. Rapid growth in health care spending continues to place unsustainable pressure on Medicaid, as well as on Medicare and SCHIP. I believe we must make it a priority to reduce costs and ensure adequate provider payment levels to give patient access to care. These critical public programs will be strengthened under my plan and will benefit from the cost and quality proposals I have put forth.

Medicaid is a vital source of health coverage for millions of children and families and acts as our nation's health care safety net, providing coverage to more than 50 million individuals nationwide, about half of whom are children. Medicaid is also under pressure because long-term care costs consume 40 percent of its budget, and those costs are estimated to grow by more than 250 percent by 2040. I believe that thoughtful reforms to the Medicaid program are necessary, but I am deeply concerned about the Medicaid cuts that have been proposed by President Bush and that the administration continues to push through. Arbitrary cuts to this program will limit access to quality care for millions of low-income Americans and further undercut payments to providers. I will work to ensure that the Medicaid system is a reliable source of health care coverage for our low-income working families and children.

Social Security: I believe that Social Security is a solemn promise to our seniors, and I am committed to keeping that promise. I am proud to have fought President Bush's attempt to privatize Social Security. In my administration, privatization will be a complete non-starter. Social Security is the single greatest domestic program in our country's history, and we have to protect it. I have a clear, straightforward plan to keep Social Security strong for future generations.

First, I will restore fiscal responsibility in Washington. That will give us the kinds of options we had in the late 1990s, when we had a plan to keep Social Security solvent until 2055. Second, I will address the long-term challenges facing Social Security through a bipartisan process. As part of that process we should consider a range of options to strengthen the program without hurting seniors or middle-class families. Finally, I believe we need to look beyond fixing Social Security to tackle the crisis of poor retirement savings in this country. That is why I proposed an American Retirement Accounts Plan that would give tens of millions of families a matching tax cut of up to \$1,000 to help them save for retirement outside Social Security.



Sen. McCain Confirmed to Speak to LULAC Delegates in DC.

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