



We Must Invest in New York's Future

*A new direction so all New Yorkers can
successfully pursue the American Dream in the
21st Century's Global Economy*

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**New York Report
Prepared by USAction Education Fund**

We Must Invest in New York's Future

New York families are facing unmet needs in the areas of education, health care, and energy policy. As a step toward addressing these needs, this report proposes a new plan to Invest in New York's Future. This set of bold new investments will help all New Yorkers achieve opportunity and prosperity in the globally competitive, knowledge-based economy of the 21st Century. The primary goals of this investment agenda are to secure:

- high-quality, comprehensive education for all from early childhood through college;
- quality, affordable health care for all; and
- clean energy and reduced dependence on oil.

Too often the national debate is about cutting important programs or services, when it should really be about building a healthier, better-educated, sustainable future for America. New York families are faced every day with soaring education, healthcare, and energy costs. This investment agenda begins to build toward a future where our country will be less dependent on oil, and our children will have access to the quality, affordable education and health care they need to achieve the American dream.

Our government has the resources right now to make responsible investments in education, health care and clean energy that can have a dramatic impact on the lives of New Yorkers. Research shows that we can make a significant down payment on this agenda by rolling back tax breaks for corporate interests and taking steps to hold government more accountable.¹ A recent poll shows

This report demonstrates that new investments in the areas of education, health care, and energy policy are necessary to address the unmet needs of New Yorkers.

that Americans are willing to pay for such an investment agenda by rolling back the recent tax cuts to those making over \$200,000.²

Now is the right time to advance a proactive agenda of investment in America. The majority of Americans believe that the country is on the wrong track. By moving this majority into action, we can change course and ensure a better future for all.

EDUCATION

New York needs a public education system that provides all children the opportunity to succeed.

Our values call for equality and opportunity for all, and our economic and civic health demand that we prepare all children for success. America needs to invest more in early childhood care and education programs, improve the quality of public schools and make college accessible, so that all kids have a real opportunity to achieve the American dream. Success in the competitive global economy of the 21st Century will require the creativity and talent of every young person in America.

New York needs an education system that provides all children the opportunity to succeed, including universal early childhood care and education; access to afterschool programs; quality K-12 schooling that prepares students for college; and affordable higher education – no student should be priced out of college or advanced technical training.

Universal Early Childhood Care and Education

Every child should enter kindergarten prepared to succeed and have access to safe, accessible, high-quality early childhood education, but not nearly enough New York families can afford to provide this for their children. Research has shown that children who enter kindergarten without having attended any pre-school program are at a disadvantage that might take years to overcome.

- Only 14 percent of 3-year-olds and 56 percent of 4-year-olds in New York participate in state-sponsored pre-kindergarten or the federal Head Start program.³
- For every \$1 invested in pre-kindergarten, experts predict a return of at least \$7 due to higher earnings, reduced crime, and less need for remedial education.⁴

High-quality K-12

New York public schools need to graduate more high school students with the education and skills necessary to prepare them for college and the job market.

- 65 percent of New York eighth-graders scored below proficiency levels in reading, and 68 percent scored below proficiency levels in math, according to the National Assessment of Educational Progress (NAEP).⁵
- 36 percent of New York high-school freshmen will not earn a high-school degree.⁶
- Only 32 percent of New York graduating seniors are academically ready for college.⁷

The Invest in America's Future plan is committed to significantly increasing the high-school graduation rate for all students and increasing the percentage of students who graduate prepared for college and the job market. In order to achieve this, we must make improvements in the following areas:

High Quality Teachers - Teacher shortages are growing – almost half of all new teachers leave the profession during the first five years.⁸ In New York, 18 percent of middle- and high-school classes in core academic subjects are taught by instructors who lack at least a college minor in their subject.⁹ We must attract and keep the best teachers in our schools by providing decent salaries and professional development.

Smaller Class Sizes - Crowded classrooms in New York impede student learning. Research has shown that when lawmakers enact policies to reduce class sizes, grades improve, attendance rises, and dropout rates fall. New York schools need adequate funding in order to implement programs to reduce class sizes and improve student success.

Only 32 percent of New York's graduating seniors are academically ready for college.

Afterschool Programs - All children should have access to quality, affordable afterschool programs. Quality afterschool programs improve academic achievement and keep kids safe. Children in afterschool activities benefit from the mentorship, academic support, and social or athletic opportunities that such programming provides. In addition, a structured activity may reduce involvement in substance abuse, crime, violence, and other dangers children may face if left unsupervised. These activities are particularly important given the growing number of families in which both the parents work outside the home.

- In New York, 27 percent of youth go unsupervised after school. Only 15 percent of youth participate in afterschool programs.¹⁰

Accountable Investments for All Students - Education programs must be designed, funded and implemented in ways that ensure the highest quality. We must invest in low-performing schools and districts, and build and modernize schools to best serve the next generation. We must meet the needs of all students, including English-language learners.

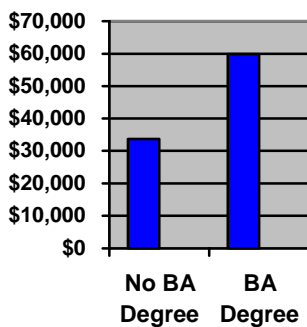
Affordable Higher Education

American employers in 2020 will need 14 million more workers with some college education than our post-secondary institutions are on track to produce. Among New York students who do graduate from high school, only 64 percent enroll directly in college.¹¹

All young people should be able to get the college education they earn and the technical training they need to succeed in the modern economy. In 2004 the national average earnings of high-school graduates aged 45-54 was \$33,700, while those with a bachelor's degree made \$59,900 – a 78 percent difference.¹² However, even with these great economic gains, many qualified New York high-school students have to forgo a college degree because they cannot afford it.

- In New York, 32 percent of the average family income is required to pay for annual expenses at a 4-year public university, after accounting for financial aid.¹³
- Only 56 percent of New York college freshmen will actually earn a bachelor's degree within 6 years.¹⁴

Average Income of 45-54 Year Olds With and Without BA Degrees



HEALTH CARE

Our values call for high-quality health care for all. People without proper health care find it more difficult to be productive members of society. Untreated health problems make it harder for children to learn, and businesses lose productivity when their workers are unable to work due to treatable or preventable illnesses. America needs to invest in more life-long preventive health care so everyone has a real opportunity to achieve the American dream.

The United States has some of the world's best doctors and nurses, along with the most advanced medical facilities, equipment and medicines. But the skyrocketing cost of health care is crippling the dreams of too many families and businesses. From 2000 to 2005, the cost of health insurance across the country increased by 73 percent.¹⁵ Health insurance costs consume 25 percent of the average family's income,¹⁶ leaving quality care out of reach for too many people.

New York's health care challenges demand broad cooperation from businesses, individuals, lawmakers and providers. We can no longer wait for insurance companies and HMOs to provide all of us with the quality, affordable health care that the richest country in the world should guarantee. Everyone must have the option of Medicare coverage that controls costs, simplifies paperwork, focuses on quality care, helps us stay healthy, covers all treatments that improve our health, and allows us to die with dignity. Then Americans and America can prosper in good health.

Everyone deserves life-long, high quality health care

Without life-long preventive care that starts with prenatal care, people can't be healthy and productive members of society. An ounce of prevention is worth a pound of cure. It's not just a moral issue, though, because preventive, wellness, and regular health care are cost-effective, saving society a great deal of money in the long run. Uninsured people in New York and across the nation are forced to rely on emergency room care, and the costs to society for treating illnesses increase dramatically when treatment is delayed.

- Public investment in preventive medicine would save up to \$130 billion in waste annually.¹⁷
- A recent Rand study showed that when cholesterol drugs are affordable, patients take them, costing society much less in the

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end by preventing complications and emergency care.¹⁸

We spend 53 percent more on health care than any other industrialized nation,¹⁹ but are we getting our money's worth? Studies show that on many measures, despite spending more, the United States does not necessarily get the best health-care outcomes. In fact, our life expectancy is shorter than most other industrialized countries, and we have more problems with coordination of care than many.²⁰ More than 45 million Americans, almost all in working families, lack health coverage, and at least 18,000 people die each year due to lack of health insurance.

New Yorkers and their doctors should have access to the information they need to make the best decisions about their health, and electronic information systems can help deliver health care more efficiently.

Quality care must include the services people need, and ensure that people can choose the doctors, health professionals, and medical facilities that are right for them. We must guarantee equitable access to the fruits of our advances in research that promote health and treat illness.

Although the U.S. spends 53% more than any other industrialized nation, tens of millions of Americans go without health care.

Affordable health care for families and businesses

Soaring health costs create problems for everyone in New York – families, businesses, and government. We worry that a serious illness could threaten not just our health, but our family's financial health. Medical debt is the second leading cause of personal bankruptcies. School districts are forced to raise property taxes to pay for teachers' skyrocketing health care costs. Many people must make agonizing decisions between medicine and other necessities, and millions of working Americans do not have health insurance.²¹

With wages growing at about a quarter of the rate at which health care costs are rising,²² the problems are only going to get worse unless we address the problems inherent in our expensive, inefficient health-care delivery system. The high cost of health care forces too many to forgo preventive and wellness care, costing society more in the long run as insurance premiums increase to cover emergency treatment later.

Nearly half of health-care spending goes to administrative costs, theft, or waste. Just by fixing the inefficiencies in our current system we can get better health care for the same amount of money.²³

The American health insurance industry spends 30 percent of insurance premiums (\$230 billion annually) on administration and

marketing costs,²⁴ compared with 2 percent that Medicare spends on overhead.²⁵ We need to spend our money more effectively for better outcomes, and we need to take steps to contain spending without endangering people's health, as some cost containment strategies do.²⁶ We need to cut waste so we can focus on providing the valuable health care services we need and rely on.

- Public investment in quality, affordable health care for all would reduce costs for employers, allowing them to hire more workers and compete more readily in the global economy.

The cost of health care is so high that it is absorbing nearly a quarter of the nation's growth.²⁷ Businesses are cutting back or dropping employee coverage. Companies that do still cover their employees' health insurance face a heavy burden that can make them less competitive in the global economy.

- The high cost of health care in America is a major reason why we have trouble competing with other countries. For every car that GM makes, it spends more on health care than steel.

Make the health care system work for all

Many people with health insurance find they are underinsured when they experience a severe illness or injury. With insurance companies continuing to raise deductibles and co-pays, many people learn too late that their out-of-pocket expenses are much higher than they expected. Insurance company profits rise while consumers max out their credit cards and take out second mortgages to pay the mounting medical bills.

Too many go without insurance – our society is being devastated by the increasing numbers of people who do not have health insurance and cannot afford basic health care. At least 15 percent of New Yorkers – 2,785,400 people - go without health care.²⁸ Across the country, 45 million people lack access to health care and 18,000 adults die each year because of lack of health insurance.²⁹ America is literally dying for a promise of health care.

Dr. Martin Luther King Jr. said “Of all the forms of inequality, injustice in health care is the most shocking and inhumane.” In the United States, significant disparities exist among ethnic groups in health care coverage.³⁰ African-Americans and Latinos/Hispanics are least likely to have coverage for health care. This inequality of access to healthcare contributes to inequality in life expectancy. Whites have a life

“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”

expectancy of 78.3 years, while Blacks have a life expectancy of 73.3 years.³¹ The infant mortality rate per 1000 live births is 5.7 for Whites, while it's 13.6 for Blacks.³²

Accountability for health care

The Invest in New York's Future plan is committed to providing high quality health care to every person in New York. Achieving this goal requires everyone's involvement:

- Everyone must have access to health care that is easy to use, affordable, comprehensive and guaranteed.
- Everyone must have the option to choose Medicare coverage that controls costs, simplifies paperwork, focuses on quality care, helps us stay healthy, covers all treatments that improve our health, and allows us to die with dignity.
- People and businesses, in partnership with our government, must come together to ensure that all people can depend on health care as they work to achieve the American dream.
- Government must make sure that insurers, drug companies and health care providers meet their obligations to put patients first.

It's time to guarantee quality, affordable health care for all New York.

CLEAN ENERGY

Every state has renewable energy resources, so using more of them will add jobs and investment everywhere.

America's oil addiction keeps us wedded to industries that pollute the environment, threaten our health, and waste government resources.

Our dependence on oil and other limited, outdated power sources puts us at the mercy of international politics and leaves us vulnerable to price spikes that hurt consumers and the economy.

A commitment to clean energy and reducing our oil dependence requires America to expand our use of renewable sources of energy; dramatically increase gas mileage in our cars and trucks; and make broad public investments in technology to create jobs and support sustainable economic growth.

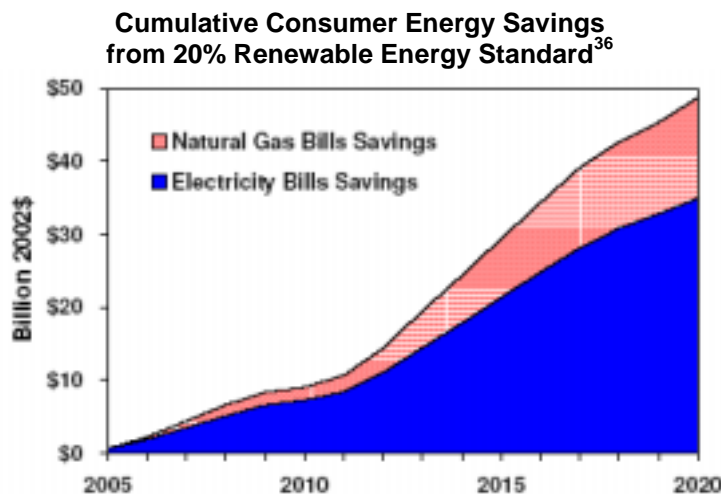
Commit to a timeline for renewable energy – 20 percent by 2020

According to a 2002 report by the Department of Energy, the average American household spends 6.2 percent of income on energy needs. Among those making less than \$10,000 per year, 18 percent of income goes to energy.³³ With prices rising rapidly and unpredictably, America needs to start investing now in the technology that will provide cost-effective, sustainable energy for the long term.

Moving to clean, renewable energy sources would cut down on pollution, helping to preserve the environment and reduce many public health risks. Today, the U.S. gets just 2 percent of its energy from renewable sources, like wind and solar, and we already have much of the technology we need to improve.

- A 20 percent renewable energy standard would cut a total of \$49 billion from American consumers' natural gas and electricity bills by 2020.³⁴ In New York, that means \$2.1 billion in savings statewide.
- Renewable energy development can create more than 355,000 American jobs by 2020 – nearly twice as many as producing the same amount of electricity from fossil fuels, like oil and coal.³⁵

Cars produced in 2006 must get an average of 27.5 miles per gallon, a standard that was last updated in 1984.



Raise vehicle fuel economy standards to 40 mpg

As of August 23, 2006, the average price of gasoline nationally was \$2.92 per gallon. While gas prices have skyrocketed in recent years, Corporate Average Fuel Economy (CAFE) standards haven't changed since the mid-1980s. It's time to upgrade America's cars and trucks.

Raising CAFE standards so that new cars, SUVs and other light trucks get an average of 40 miles per gallon would save more oil than we import from the Persian Gulf and could expect to get from the Arctic National Wildlife Refuge, combined.³⁷ Much of the technology needed to accomplish this already exists, but Congress and consumers need to put pressure on manufacturers to put it to use.

- A 40 mpg standard could create more than 40,000 American jobs in the automotive sector alone, raising national wages and salaries by \$8.6 billion.³⁸
- National consumer savings from reaching a 40 mpg standard in 2016 would be \$63 billion in 2020³⁹ – \$2.7 billion in gas savings for New York drivers alone.

End wasteful giveaways and tax breaks to oil and gas companies

The oil and gas industry is getting \$10.7 billion in tax breaks between 2005 and 2009. In the fourth quarter of 2005, ExxonMobil alone made a \$10.7 billion profit – part of a record \$36 billion for the year.⁴⁰ We must redirect our energy investments to find and develop clean, renewable sources.

- There's no reason to give out wasteful grants and tax breaks that encourage companies to drill in environmentally sensitive areas and prolong our dependence on oil. Yet New York taxpayers will spend \$695.1 million between now and 2009 on wasteful subsidies and tax breaks for the fossil-fuel industries.⁴¹
- Oil and gas companies must pay their fair share of taxes on profits they make from American consumers.

America's energy needs can't be solved overnight – even with existing technology it will take time to get more efficient cars on the road and more renewable-source energy plants on-line. Putting off our investment in America's energy future only delays the solutions, while the problems and potential for catastrophe continue to mount. Investing now in our future will help us and our children continue to pursue the American dream.

New York drivers will save at least \$2.7 billion in gas costs every year after 2020 from reaching a 40 mpg standard in 2016.

CONCLUSION

New York families are struggling to keep up with soaring health-care costs, our children are being poorly served by an education system that leaves too many students unprepared, and our energy policy is out of date and out of sync with today's consumer needs. It's time to Invest in New York's Future.

A program of real investments in New York's Future requires lawmakers and the public to commit to long-term efforts to help all New Yorkers pursue the American dream. We know the will is there – research shows a wide majority of Americans favor rolling back tax breaks for corporate interests to pay for these investments – and it's time for the public debate to reflect this reality.

Those running for office this November should present voters with their plan to respond to these unmet needs. It's time for Congress to Invest in America's future.

This report was prepared by USAction Education Fund in August 2006.

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