

2008

In Their Own Words: 2008 Presidential Candidates on Health Care and Financial Security

Affordable, quality health care and long-term financial security are two issues that Americans care deeply about in the 2008 presidential election.

To help you learn what the candidates have to say about these critical issues, Divided We Fail has produced this booklet that contains *the candidates' own words* on these topics.

Divided We Fail used each candidate's website, speeches, books and campaign literature and asked them questions at events around the country to develop this booklet. Websites for each of the candidates have been included and we encourage you to go there to read more about the candidate's position on each issue. **Prior to publication, each candidate was asked to review our publication to ensure the accuracy of the quote.**

- Share this booklet with family and friends.
- Share your ideas on these issues with the candidates.
- Ask the candidates to expand on their ideas on these important issues.
- Share your stories and ideas about these issues with Divided We Fail (www.dividedwefail.org).

Divided We Fail encourages you to use this booklet in making a decision about the candidate that best represents your views.

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What is Divided We Fail?

AARP launched Divided We Fail to raise the voices of millions of Americans who believe that health and long-term financial security are the most pressing issues facing our nation here at home. AARP joined in this nonpartisan effort with Business Roundtable (an association of CEOs from the largest companies in the nation) and Service Employees International Union (the fastest growing union in North America and the nation's largest union of health care workers). Our organizations often hold different views, but we are coming together to urge action on these critical issues.

The numbers for health care and financial security are compelling:

- Twenty-three percent of Americans have problems paying medical bills and millions go bankrupt every year because of these bills.
- Twenty-nine percent say they have skipped treatment, tests or prescriptions because of costs.
- Forty-six million Americans are uninsured.
- Just one-fifth of workers today have a traditional pension plan.
- Social Security needs to be strengthened for future generations.
- Half of private sector workers are not signed up for a 401(k) or other employer-sponsored retirement plan.
- Only half of families have saved money in any kind of retirement account, and among those who have, the typical family has saved less than \$35,000.

For more information on Divided We Fail visit www.dividedwefail.org.



The time for action is now.

Americans have the right to know where our candidates stand.

Health and financial security aren't Republican or Democratic issues—they are American issues.

We have the right to demand that our candidates address these critical issues facing our families, and, when elected, keep their campaign promises.

Divided We Fail searched the candidates' websites, read their speeches, books and their campaign literature, and asked them questions at events around the country to learn what they planned to do about affordable, quality health care and lifetime financial security for all Americans. Here is what we found by October 31, 2007. Prior to publication, each candidate was asked to review the quotes included for him or her for accuracy. You can read more by going to the candidate's website or calling their campaign. You can also go to www.dividedwefail.org to view an updated chart weekly after October 31, 2007.



Access to Affordable, Quality Health Care

DWF Platform

Democrats

Affordable Health Care

We believe all Americans should have access to affordable health care, including prescription drugs, and these costs should not burden future generations.

Wellness & Prevention

We believe wellness and prevention efforts, including changes in personal behavior such as diet and exercise, should be top national priorities.

Long-Term Care

We believe Americans should have choices when it comes to long-term care—allowing them to maintain their independence at home or in their communities with expanded and affordable financing options.

Senator Joseph Biden (D)
www.joebiden.com

“Joe Biden’s highest priorities—along with ending the war in Iraq—are universal health care and education. He will convene a national gathering of key health care stakeholders from labor, business, the insurance industry, the health care industry and government within the first 90 days of his administration to seize the historic opportunity created by the recognition from organizations ranging from Fortune 500 companies, the Business Roundtable and the AMA to the labor movement that the time has come for universal, affordable health care. President Biden will issue the following challenge: develop a comprehensive plan for full coverage of every American within six months.” (Campaign website, October 2, 2007, www.joebiden.com/issues?id=0003)

“Joe Biden would: Increase funding for existing programs that promote awareness and prevention of chronic diseases and obesity; Require insurers participating in federal programs to cover preventive care; Establish chronic disease treatment programs in Medicare and other federal programs to better manage care, especially when a patient has multiple conditions.” (www.joebiden.com/issues?id=0003)
“We must do a better job of promoting prevention and wellness and making sure that people who suffer from common chronic diseases like heart disease and diabetes have adequate access to care, can afford medication and are able to manage and treat their illness and avoid serious complications.” (Jewish Funds for Justice Presidential Questionnaire)

“Look, we have in all of our states, a system whereby, if someone takes someone into a foster home, they get paid for it. I don’t understand why, in a society like ours, when you are going to save billions of dollars by keeping mom home...my mom lives with me. She’s 90 years old. I can afford it. My wife is there and my family is there. But what about those folks that can’t? And their son or daughter needs to leave a job? You should be able to compensate them in the same way we compensate people for being able to take care of a child...” (The Democrats on Health Care and Financial Security, AARP-Iowa Public Television forum, Davenport, Iowa, September 20, 2007)

Senator Hillary R. Clinton (D)
www.hillaryclinton.com

“Hillary’s American Health Choices Plan covers all Americans and improves health care by lowering costs and improving quality... It puts the consumer in the driver’s seat by offering more choices and lowering costs. If you’re one of the tens of million Americans without coverage or if you don’t like the coverage you have, you will have a choice of plans...and that coverage will be affordable...if you like the plan you have, you can keep it. Affordable: ... The plan provides tax credits for working families to help them cover their costs.; Available: ... The insurance companies can’t deny you coverage if you have a pre-existing condition; Reliable: It’s portable. If you change or lose your job, you keep your health care.” (Campaign website, October 4, 2007, www.hillaryclinton.com/feature/healthcareplan/)

“My plan also has a prevention initiative, requiring the insurance industry and public programs like Medicare and Medicaid to promote wellness as well as treat illness and provide every American with comprehensive preventive care.” (Universal Health Care Speech, September 17, 2007) “Senator Clinton would make it a condition of doing business with the Federal government that health plans would coordinate public spending on prevention across federal programs in the Department of Health and Human Services to maximize high-priority prevention. A public-private collaboration would ensure that prevention reaches beyond the health care system and into schools, workplace, supermarkets and communities through free provision of preventive benefits. It would enlist a new prevention workforce including pharmacists, church leaders and others...” (www.hillaryclinton.com/files/pdf/healthcarecosts.pdf)

“My mother lives with us as well. And we see it every single day. I was pleased to pass a life span respite act that will begin to provide more support for people who do provide this caregiving. If we were to see our caregivers stop tomorrow and say they could no longer bear the financial, emotional cost of caregiving, that would be a \$300 billion cost to replace what is done out of love and out of family and other relationships. So I think it’s important that when we have universal healthcare, we know that people will have health care, but we also need to do more for respite care [and] long-term care tax credits...” (The Democrats on Health Care and Financial Security, AARP-Iowa Public Television forum, Davenport, Iowa, September 20, 2007)



Long-Term Financial Security

Social Security

We believe our children and grandchildren should have an adequate quality of life when they retire. Social Security must be strengthened without burdening future generations.

Saving & Working

We believe workers should be provided with financial incentives to save, should have access to effective retirement plans, and should be able to keep working and contributing to society regardless of age.

Financial Literacy

We believe Americans of all ages should have access to tools to help manage their finances, and save for the future and better, easy to understand information to help them increase their financial literacy and manage their money wisely.

“Joe Biden opposes privatization of Social Security. Social Security does not face an immediate crisis. With no changes, Social Security can pay full benefits through 2041. After that it can pay 74 percent of benefits. Joe Biden would bring Democrats and Republicans together to agree on options for keeping Social Security solvent including raising the cap on income subject to the Social Security tax so that the most wealthy shoulder their fair share (\$97,500 is the maximum for 2007). This approach worked in 1983 when a bipartisan group of senior leaders from both parties put politics aside to fix Social Security.” (Campaign website, October 5, 2007, www.joebiden.com/issues/?id=0026)

“In 2006, 40 percent of workers did not have any form of pension coverage—that’s around 75 million workers who have no access to an employ-provided retirement plan. Joe Biden would require employers who do not adopt a 401(k) or other retirement plan to offer employees the ability contribute to an Individual Retirement Account (IRA) by payroll deposit making it easier to save small amounts on a predictable, regular basis... Joe Biden would expand automatic enrollment in 401(k)s by increasing automatic enrollment by small and mid-sized employers, by expanding automatic enrollment to existing employees, and by increasing automatic contribution amounts.” (Campaign website, October 5, 2007, www.joebiden.com/issues/?id=0026)

“Part of what we should be teaching in school is financial literacy... One of the elements of our education system should not be just the ‘3 Rs.’ It should be the ability to teach our children about how the economy functions. Your first economics course should not be as a freshman in college.” (AARP-NH candidate event with Senator Biden, October 26, 2007)
 “Joe Biden would create individual Kids Accounts for every child endowed with an initial contribution of \$500 from the government. Kids Accounts would be redeemable for education expenses, home ownership or retirement beginning at age 18...”
 (www.joebiden.com/issues/?id=0026)

“With respect to Social Security, I have a plan. It’s called start with fiscal responsibility. That’s what we were doing in the 1990s, and we had Social Security on a much better path than it is today because of the irresponsible spending policies of George Bush and the Republican Congress. If there are some of the long-term challenges that we need to address, let’s do it in the context of having fiscal responsibility, and then let’s put together a bipartisan commission and look at how we’re going to deal with these long-term challenges. I am not going to balance Social Security on the backs of seniors and hardworking middle-class Americans.” (MSNBC Debate, October 30, 2007)

“I’m announcing my plan today to provide every single American with an easy, automatic opportunity to save for future through an account I’m calling an American Retirement Account. These accounts will take the best of the 401(k) plans and make them available to every working family... To give a strong incentive for saving, my plan will offer working and middle-class families generous matching tax cuts. For families making up to \$60,000 a year, the government will match dollar for dollar the first \$1,000 you save. For families making between \$60,000 and \$100,000, the plan will provide a 50 percent match... That means tens of millions of middle-class families will be eligible for matching tax cuts of up to \$500 and \$1,000 to help them build a nest egg.” (Campaign website, October 9, 2007, www.hillaryclinton.com/news/speech/view/?id=3640)

“‘The New Savers Act lays out a series of practical and relatively low cost steps we can implement to help Americans start saving more and create wealth for their kid’s education, for the purchase of a home and for their retirement,’ said Senator Clinton. The Secretaries of the Treasury Department and the Department of Health and Human Services are instructed to undertake a number of programs and strategies to promote access to wealth building financial services. Efforts will focus on encouraging the use of electronic payments, linking benefits cards to savings products, and providing the resources, incentives, training and assistance to connect individuals to a variety of wealth building financial products and services.” (Senate website, August 6, 2007, www.senate.gov/~clinton/news/statements/details.cfm?id=280606)



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Senator Chris Dodd (D) www.chrisdodd.com

“Chris Dodd’s Plan: Ensures all Americans will have quality, affordable health coverage during Chris Dodd’s first term; The Dodd plan will create a health insurance marketplace called Universal HealthMart that is based on, and parallel to, the Federal Employees Health Benefits Plan (FEHBP); Individuals and businesses will contribute to Universal HealthMart based on their ability to pay; Premiums will be affordable based on leveraged negotiating power, spreading risk, reduced administrative costs, and incentives for technology and preventive care; Coverage will be portable — insurance purchased in Universal HealthMart will follow individuals.” (Campaign website, October 4, 2007, www.chrisdodd.com/issues/healthcare)

“Focus on Prevention. The Dodd plan will focus on chronic disease management and preventive measures. People who make personal choices to improve their health through smoking cessation, weight loss, and exercise will have access to plan rewards and incentives. Chronic illness will be prevented and treated through an integrated system of chronic disease management modeled after the system used by the Veterans Administration and outstanding private delivery systems.”

(Campaign website, October 9, 2007, www.chrisdodd.com/node/1924)

“Under the Dodd Plan...all children will have access to preventive health screenings including vision, hearing, autism, and other neurological disorders.” (Campaign website, October 9, 2007, www.chrisdodd.com/node/1924)

“I advocated back a number of years ago that we provide tax credits, for instance, for families directly to defray the costs of long-term health care...but also that people would like to be able to stay aging in place, in a sense, working with our states and our localities and communities with one billion dollars I’ve advocated, here, to provide the support at the local level so that people have that choice to remain in their communities without having to go necessarily to an assisted living program or skilled nursing facility...” (The Democrats on Health Care and Financial Security, AARP-Iowa Public Television forum, Davenport, Iowa, September 20, 2007)

Senator John Edwards (D) www.johnedwards.com

“John Edwards will take on the insurance and drug companies with a plan for true universal health care that: Requires by law that every American have comprehensive health coverage, including mental health coverage; Requires businesses to either cover their employees or help pay their premiums; Makes insurance affordable by creating new tax credits, expanding Medicaid and SCHIP, reforming insurance laws, and containing costs; Creates new “Health Care Markets” to give families and businesses purchasing power and choices, including one public plan. The system could evolve into a single-payer plan if Americans choose public insurance.; Strengthens Medicare by negotiating costs with drug maker, permits safe reimportation of affordable medicine from Canada, and stops misleading drug advertising.” (Campaign website, www.johnedwards.com/olderamericans)

“Health Care Markets will offer primary and preventive services at little or no cost. They will encourage individuals to schedule free physicals and enroll in healthy living programs with lower premiums.

Obesity is now epidemic in the United States. Edwards will support healthy communities with safe streets, walking and biking trails, safe and well-equipped parks, and physical education for children.

Health Care Markets will encourage plans to monitor patients’ health to keep them out of the emergency room. For example, plans may counsel diabetic patients on healthy choices and how to control their blood sugar levels...” (Campaign website, www.johnedwards.com/olderamericans)

“Our long-term care system is poorly equipped to give independence to older Americans and forces many families to juggle elder care, child care, and their jobs or spend themselves into poverty to pay for nursing homes. Edwards will reform Medicaid and Medicare to let people to choose home-based care in their communities and test innovations such as asset and income protection programs. He will also support states and communities offering much-needed and often less expensive alternatives—like adult day care and senior villages—that allow seniors to live at home with their loved ones.” (Campaign website, www.johnedwards.com/olderamericans)



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Saving & Working

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Financial Literacy

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“Chris Dodd understands that security in retirement is one of our most fundamental values as Americans. After a lifetime of hard work and paying taxes, seniors deserve the dignity of a secure retirement—reliable health care, affordable housing and prescription drugs, secure pensions, and strong Social Security and Medicare programs—the twin pillars of retirement security in this country and the embodiment of our shared values.”

(Campaign website, October 3, 2007, www.chrisdodd.com/issues/seniors)

“Protect Social Security from Privatization. Chris Dodd will never put Social Security, the cornerstone of many Americans’ retirement plans, at risk by subjecting it to the fluctuating and volatile financial markets.”

(Campaign website, October 3, 2007, www.chrisdodd.com/issues/seniors)

“We need to do a far better job to do things like encourage and help people to contribute to their own long-term financial security, through IRAs, what I strongly support is a universal 401k, for people in this country so they have a chance to participate very directly in their own financial security in the long-term...” (The Democrats on Health Care and Financial Security, AARP-Iowa Public Television forum, Davenport, Iowa, September 20, 2007)

“Financial literacy has to begin much earlier. We ought to be teaching it in our elementary and middle schools and high schools as well, so that people throughout their lives ought to understand how important it is to maintain a strong financial pension for yourself and your family... We also establish an Office of Financial Empowerment for older Americans, who too often get taken to the cleaners by people who come and engage in the kind of abusive, deceptive practices—what little [seniors] may have saved and [these people] manage to take it out of their pockets. So we’re going to work with the Justice Department and others to make sure that people are not going to be ripped off...” (AARP-NH candidate event with Senator Dodd, October 19, 2007)

“Edwards is committed to protecting Social Security. He has strongly opposed President Bush’s efforts to privatize it, which would cut guaranteed benefits and risked individuals’ retirements in the stock market. The financing of Social Security can only be solved by a package of reforms that has the support of both Democrats and Republicans. Edwards supports a successor to the Greenspan commission appointed in 1981, dedicated to finding a solution that is non-ideological, strongly bipartisan, and committed to the goals of ensuring every American can retire with dignity and extending the life of the Trust Fund. One option is an additional tax on workers with very high incomes.”

(Campaign website, www.johnedwards.com/olderamericans)

“Every American is entitled to retire with dignity. Edwards will require employers to offer all workers without another pension access to a new universal retirement account, letting them build up savings no matter how many times they change jobs. The government will match worker contributions up to dollar-for-dollar on the first \$500 with a new tax credit. Edwards will also pass legislation to strengthen pension protections when companies go into bankruptcy.

To protect the freedom to work, Edwards supports vigorous enforcement and strengthening of the Age Discrimination in Employment Act and the ADA to protect Congress’ original intent. He will also protect older workers from misleading ‘retirement incentives’ that push them out of their jobs.” (Campaign website, www.johnedwards.com/olderamericans)

“Edwards will also subsidize banks to offer free savings accounts to the nearly 28 million Americans without them, giving them a way to save and avoid exorbitant check-cashing fees and support teaching financial literacy. He will create ‘Work Bonds’ to help low-income workers get started on savings accounts. He will also establish strong new rules against predatory and abusive lending, including a new Family Savings and Debt Commission to regulate credit products.” (Campaign website, www.johnedwards.com/olderamericans)



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Senator Mike Gravel (D)
www.gravel08.us

“Senator Gravel advocates a universal health care voucher program in which the federal government would issue annual health care vouchers to Americans based on their projected needs. Under the Senator’s plan, all Americans would be fully covered and would be free to use their vouchers to choose their own health care professional. No one would ever be denied health insurance because of their health, wealth, or any other reason. A universal health-care voucher plan will also relieve American businesses of the financial responsibility of insuring their workers while ensuring that their workers get adequate care.”
 (Campaign website, October 4, 2007, www.gravel2008.us/issues)

“There is a role for the president in his or her leadership capacity, and that is to change the culture, to really energize people to exercise, to eat the right foods. [A constituent] showed me she could have got this junk bar for 50 cents but they were asking for \$1.25 for an apple. Doesn’t that tell you something about the dynamics of what’s going on? We need a leadership that sets a tone... The government is a tool. [But now] the special interests determine how the tools of government are handled by the lobbyists to manipulate you to vote for them. That’s the process that we live under and that’s the process that has to change.”
 (SEIU Democratic Health Care Forum in Las Vegas, March 24, 2007)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

Representative Dennis Kucinich (D)
www.dennis4president.com

“We will establish a streamlined national health insurance, ‘Enhanced Medicare for Everyone.’ It would be publicly financed health care, privately delivered and will put patients and doctors back in control of the system. Coverage will be more complete than private insurance plans; encourage prevention; and include prescription drugs, dental care mental health care, and alternative medicine and complementary medicine. Congressman Kucinich is the only Presidential candidate with a plan for a universal single payer, not for profit healthcare system.”
 (Campaign literature, October 9, 2007)

“...a Kucinich Presidency will be focused on prevention, we’ll be talking about diet, nutrition, the personal choices that we make, how we can make better choices... So if people can confidently go to a doctor and not have to worry about the bills, then you’re looking about early diagnosis, which as you know, is so critical to being able to have an effective treatment when it comes to cancer. A lot of poor people don’t have that advantage because they wait until the thing gets out of control. So you have early diagnosis, then you get early treatment. Early treatment then leads to the possibility the person is going to survive...”
 (Lance Armstrong Presidential Cancer Forum, Cedar Rapids, IA, August 27, 2007)

“Throughout my career in public service, I have been a strong supporter of seniors’ issues. In advocating for the amended Older Americans Act, I have shown my support for older Americans’ need for adequate income in retirement, the best possible physical and mental health, suitable housing, long-term care services (with special attention to those who wish to stay in their homes and for their caregivers), help for grandparents raising children, and efficient community services.”
 (Congressional campaign website, www.kucinichforcongress.com/issues/seniors.php)



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“Senator Mike Gravel wants to put real money, rather than borrowed money, in the Social Security Trust Fund, investing it properly and identifying the interests of individual beneficiaries so they can leave their surplus funds to their heirs. He also calls on Congress to stop raiding the Social Security Trust Fund. This is key to ensuring that Social Security will be around long after the Baby Boomers are gone for the next generation of Americans who have paid into it.”
(Campaign Website, October 4, 2007, www.gravel2008.us/issues)

“What we need is a fair tax, a retail sales tax that is as progressive and can be made more so than the income tax, where the poor would now for the first time with a rebate have a cash flow coming to them. The average Americans would have the tax rebate of what they would be spending for the vital essentials of life. And that gives them anywhere from \$300 to \$500 a month, plus they go get their paycheck and there are no federal deductions...And what will happen, we'll change this country from a consuming nation to a savings nation.” *(The News Hour, PBS, October 1, 2007)*

Divided We Fail has done extensive research of the candidate's website, speeches, campaign literature and other sources without finding any statements on this particular issue.

“I stand to return full Social Security benefits to senior citizens at age 65—a rollback from the present age of 67. In addition, I staunchly oppose all efforts to privatize Social Security, thus diverting payroll tax dollars into individual accounts. I am against raising the retirement age, against raising the cap on taxable wages, and against means-testing for benefits... The finances of the Social Security system are more secure now than ever...the fund is solid through 2042 with no changes whatsoever. I believe the interest rate on the Social Security trust fund is too low...If Congress changed the law to credit the trust fund with the average interest rate, we could reduce long-term financing problems by 30%.”
(Congressional campaign website, www.kucinichforcongress.com/issues/seniors.php)

“Dennis Kucinich will lead America into expanding opportunities, universal health care, restore our schools and strengthen Social Security and protections for private pensions.”
(Campaign website, October 29, 2007, www.dennis4president.com/go/issues/)

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Senator Barack Obama (D)
www.barackobama.com

“My plan begins by covering every American.
 No one will be turned away because of a preexisting condition... Everyone will be able buy into a new health insurance plan that’s similar to the one that every federal employee [has].
 If you cannot afford this insurance, you will receive a subsidy to pay for it... If you change jobs, your insurance will go with you.
 We will make generic drugs more available... and will tell the drug companies that their days of forcing affordable prescription drugs out of the market are over.
 I have a universal health care plan that will... cut the cost of a typical family’s premiums by up to \$2500 a year.” (Speech in Iowa City, IA, May 29, 2007; Speech in Washington, DC, June 19, 2007)

“We all know the saying that an ounce of prevention is worth a pound of cure. But today we’re nowhere close to that ounce... The problem is, there’s currently no financial incentive for health care providers to offer services that will encourage patients to eat right or exercise or go for annual check-ups... The real profit today is made in treating diseases, not preventing them. That’s wrong, which is why in our new national health care plan... we will require coverage of evidence-based, preventive care services, and make sure they are paid for.
 But in the end, prevention only works if we take responsibility for our own health and make the right decisions in our own lives.” (Speech in Iowa City, IA, May 29, 2007)

“The long-term care system is heavily biased towards institutional care—even though most would rather remain at home—and the quality of care is often poor. Long-term care is very expensive, and Medicare coverage is limited, making catastrophic expenses routine. Barack Obama will work to give seniors choices about their care. He will honor and support the family members who take care of their elders. He will work to reform the financing of long term care to protect seniors and families from impoverishment. He will improve the quality of elder care by giving our long-term care workforce the support it deserves, training more health care workers in geriatrics, and researching better ways to manage pain.” (Campaign website, www.barackobama.com/pdf/seniorsFactSheet.pdf)

Governor Bill Richardson (D)
www.richardsonforpresident.com

“All Americans will have the choice to keep their current coverage... Americans will have affordable coverage choices through 1) the same plan as members of Congress; 2) Medicare for those 55-64; 3) Medicaid and SCHIP for lower income families; 4) existing family coverage for young adults up to age 25; and 5) a Heroes Health Card and stronger Veterans Administration for veterans... 1) All Americans will have personal responsibility for obtaining coverage; 2) Employers will be required to do their fair share to contribute to a healthy and covered work force; 3) A sliding-scale tax credit will be available for Americans who need help affording coverage; 4) American families will get immediate relief from high interest rates for medical debt placed on credit cards.” (Campaign website, October 30, 2007, www.richardsonforpresident.com/issues/healthcare?id=0001)

“Investing in Prevention: 1) Paying for up-front coverage now to avoid emergency care later; 2) Promoting coordinated care and disease management; 3) Increasing the use of generic drugs; 4) Requiring that all health plans cover a standard set of proven preventive services; 5) Supporting local, state, and regional efforts to prevent and manage chronic diseases; 6) Providing incentives to businesses to invest in their employees’ health; 7) Asking the American people... to help stem the tide of chronic diseases; 8) Instituting a nationwide ban on smoking in workplaces; and 9) Preparing for natural and man-made disasters.” (Campaign website, www.richardsonforpresident.com/issues/healthcare?id=0001)
 “Richardson also pledged to improve coverage of preventive services for more than one million seniors who currently receive care at community health centers.” (Campaign website, www.richardsonforpresident.com/newsroom/pressreleases?id=0287)

“I have announced today a plan for what is called ‘Independence at Home.’ That means 21st century home calls so that we can emphasize home care for seniors. Through electronic technology, they can get their care at home. They can do it, instead of having 13 doctors, and having to go to the hospital, the health care would come to them at home. Home care. Long-term care.” (The Democrats on Health Care and Financial Security, AARP-Iowa Public Television forum, Davenport, Iowa, September 20, 2007)
 “This program, based on the ‘House Calls’ model run successfully for years by physicians at the American Academy of Home Care Physicians, would come under Medicare with considerable savings. It is entirely voluntary but highly popular with patients and physicians...” (Campaign release, www.richardsonforpresident.com/newsroom/pressreleases?id=0287)



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“First, I believe privatization is dangerous (because it subjects) a secure retirement to the whims of the market...”

“Second, we don’t need to cut benefits or raise the retirement age. There are a number of ways we can make Social Security solvent that do not involve forcing seniors to bear a heavier burden.

“The best option...is to ask the highest income Americans to contribute a little more by raising the ceiling that’s currently put on the amount of earnings subject to the Social Security tax...”

“Over the long term, we need to stop borrowing billions from the Social Security trust fund. That’s why I’ll stand for a return to fiscal responsibility as president.”
(Speech in Cedar Rapids October 29, 2007)

“Secure Hard-Earned Pensions: Obama will insist that companies keep the promises they make to employees. Eliminate Income Taxes for Seniors Making Less Than \$50,000: For many seniors, this will eliminate the need to file taxes...Obama supports automatic enrollment in IRAs and improving the Saver’s Tax Credit so more households can save for retirement ...Expand programs like Senior Corps to provide more volunteer opportunities for older Americans to serve...Some employers refuse to hire older workers or push them to retire. Obama supports fighting job discrimination for aging employees. He supports strengthening the Age Discrimination in Employment Act...” (www.barackobama.com/issues/seniors/, www.barackobama.com/2007/09/21/obama_calls_on_all_americans_t.php, www.barackobama.com/pdf/seniorsFactSheet.pdf)

“Obama has introduced the STOP FRAUD Act to provide the first federal definition of mortgage fraud, increase funding for federal and state law enforcement programs, create new criminal penalties for mortgage professionals found guilty of fraud, and require industry insiders to report suspicious activity. Barack Obama will enact laws to ensure that all prospective homebuyers have access to accurate and complete information about their mortgage options. Obama will create a Homeowner Obligation Made Explicit (HOME) score, which will ... allow individuals to easily compare various mortgage products and understand the full cost of the loan.”
(Campaign website, November 1, 2007, www.barackobama.com/pdf/SubprimeFactSheet.pdf)

“It is a myth that Social Security is today in grave danger of becoming bankrupt...Social Security does not go bankrupt, or even into the red in 2017. That year does, however, mark the moment when the Social Security Trust Fund begins paying out more than it takes in. Of course, that money would remain if this administration were not already spending it elsewhere, in contrast to the Clinton Administration’s policy of protecting Social Security first.

“...Even more, Governor Richardson knows that the best way to ensure and sustain Social Security’s solvency is through economic growth. The assumption that Social Security will be bankrupt in 2045 is based on an average of just 1.3 percent economic growth. Growth of only 1.8 percent can save Social Security.” (Campaign website, www.richardsonforpresident.com/issues/jobs_and_the_economy?id=0003)

“We must help employers honor their pension promises, and expand coverage to all employees who are eligible. It is time that we gave pensions higher priority than management compensation in bankruptcy proceedings...We will protect existing private and public sector pensions, and create a universal pension that provides portability for all Americans. It would resemble traditional IRAs, but funds would be transferred directly to a new account when a worker changes jobs. These universal pensions would also be excluded from means testing for federal support programs and student loans/grant.” (American Federation of Teachers: You Decide 2008, www.aft.org/youdecide/Questionnaires_q13.htm#richardson)

“I support this initiative that encourages working New Mexicans to save money - in an effort to boost home ownership and educational opportunities,” Governor Richardson said. “The idea is for the state to contribute to Family Opportunity Accounts, which will benefit working, low-income families who open a bank account, place regular savings into an account and successfully complete a financial literacy course.”
(Press Release: “Governor Bill Richardson Signs Legislation to Encourage Working New Mexicans to Save Money,” March 8, 2006)



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Republicans

John Cox (R)
www.cox2008.com

“Competition in health care will bring down costs and improve efficiency. We should inject patient and doctor choice into the system to create more accountability and cost control. As president, I will use America’s influence to force an end to foreign governments’ subsidizing drug costs at Americans’ expense. Ending the tax deduction for employee health insurance would provide more opportunity for patient choice and consumer power.” (Campaign website, September 18, 2007, www.cox2008.com/cox/issues/)

“Encourage more preventative care—the best curative here is individual personal financial responsibility. Sure, people want to be healthy and avoid the pain and life limitations of bad health. However, an important additional motivation would be more personal financial responsibility in the consequences of bad health. Thus, more health savings accounts, more high deductible insurance, greater involvement in health care selection decisions would all result in greater attention to prevention.” (Campaign website, October 2, 2007)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

Mayor Rudolph Giuliani (R)
www.joinrudy2008.com

“Expand Choice Through Tax Code Reform; Rudy proposes a Health Insurance Credit to low-income Americans that can be coupled with other revenue sources such as Medicaid and employer contributions to make coverage more affordable to millions of the uninsured; Drive Quality and Price Transparency; Reform the Medical Liability Legal System; Reward States For Innovative Solutions; Require Availability of Low-Cost Insurance Options. If a state’s mandates prevent affordable health care coverage, citizens should be allowed to purchase coverage through interstate markets; Save Lives and Reduce Costs by Streamlining the FDA Process; Invest In Health IT to Reduce Medical Errors, Improve Efficiency, and Detect Health Threats; Improve and Expand Health Savings Accounts.” (Campaign website, October 2, 2007, www.joinrudy2008.com/commitment/indepth/8)

“Infuse Incentives in Insurance Markets That Promote Wellness and Better Outcomes for Chronic Diseases: Health insurance must be redefined to cover wellness as well as sickness. In conjunction with recommendations from doctors and nurses, Rudy will propose new initiatives to promote healthy lifestyles and wellness programs, and tie Medicaid payments to a state’s success in promoting preventative care and tracking obesity for children.” (Campaign website September 5, 2007, www.joinrudy2008.com/commitment/indepth/8)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.



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“Social Security has to be preserved, but is unsustainable in its current form. Private retirement accounts are the best hope we have to reform the system and make it financially available to future generations. Medicare and Medicaid are even bigger financial time bombs.”

(Campaign website, October 2, 2007, www.cox2008.com/cox/issues/)

“I want to replace the income tax with a national sales tax. This will encourage savings and investment, broaden the tax base and create thousands of jobs. Let’s simplify our lives, and end one of the biggest incentives for corruption in Washington, DC.”

(www.expertvoter.org)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

“There are several solutions to Social Security that could get bipartisan support, but if either side comes out supporting it, it’s going to get wiped out in all the political finger-pointing that’s going on. There is too much history here. It should be done. Someone should get elected and put together five Democratic and five Republican senators and tell them, ‘Give me two options, three options, and then we’ll negotiate it out.’” (*U.S. News and World Report*, August 27, 2007, Pethokoukis)

“Expand Tax-Free Savings Accounts: The expansion of tax-free savings accounts will encourage Americans to save and eliminate the double taxation of individuals’ current savings.”

(Campaign website, October 2, 2007, www.joinrudy2008.com/commitment/indepth/5)

“I think economics is a major topic and by-in-large should be taught at an earlier stage. Economics 101 is a college course. Economics 101 should be taught in high school, though a lot of high schools are doing it now.” (Drake University, Des Moines, Iowa, October 17)



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**Governor Mike
Huckabee (R)**
www.explorehuckabee.com

“We can make health care more affordable by reforming medical liability; adopting electronic record keeping; making health insurance more portable from one job to another; expanding health savings accounts to everyone, not just those with high deductibles; and making health insurance tax deductible for individuals and families as it now is for businesses. Low income families would get tax credits instead of deductions. We don’t need all the government controls that would inevitably come with universal health care...As President I will...lead a complete overhaul of our health care system, not more of the same, paid for by Uncle Sam at the expense of hard-working families...” (Campaign website, October 2, 2007, www.mikehuckabee.com/index.cfm?FuseAction=Issues.View&Issue_id=8)

“We do need to get serious about preventive health care instead of chasing more and more dollars to treat chronic disease, which currently gobbles up 80% of our health care costs, and yet is often avoidable. The result is that we’ll be able to deliver better care where and when it’s needed. I advocate policies that will encourage the private sector to seek innovative ways to bring down costs and improve the free market for health care services. We have to change a system that happily pays \$30,000 for a diabetic to have his foot amputated, but won’t pay for the shoes that would save his foot.” (Campaign website, October 2, 2007, www.mikehuckabee.com/index.cfm?FuseAction=Issues.View&Issue_id=8)

“Both for the quality of life of the individual and maintaining people’s dignity, as well as for the cost containment, we need to do whatever we can to keep people in their own homes...for as long as possible. “We did a [pilot] program in Arkansas...called ‘Independent Choices.’ The way it worked...we allowed family members to provide [care] and we compensated the family members... Compensating family members and actually giving them the same kind of financial remuneration that we would have a private contractor brought about two things: the individual got to stay in their home a lot longer, and the care was provided by someone they knew, loved and trusted. So they were much more satisfied...” (Divided We Fail New Hampshire event, October 17, 2007)

**Congressman Duncan
Hunter (R)**
www.gohunter08.com

“Right now, if you live in any state in the union, and you look up health care costs, health care coverage in a particular state...I saw one analysis...it’s the same coverage on a particular policy that cost \$750 a month in Massachusetts could be purchased for \$170 a month in Missouri...”

“So the first thing I would offer is this, and this would bring down the cost of healthcare dramatically: let’s let people buy across state lines. Why shouldn’t we? You can look at cars that are for sale across state lines, you can buy those, you can buy clothes, you can buy shoes, you can buy almost anything, but you can’t buy a health-care policy across state lines.” (Divided We Fail forum, Iowa state fair, August 11, 2007)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

“I would like to see a system where seniors can stay in their homes...And additionally, one thing I’d like to do is maintain the family doctor. If we lowered the tax rate on home healthcare providers, where if a home healthcare provider would do a home visit for senior citizens for a low amount of money per visit, make that tax free to the provider, so that they have an incentive to do inexpensive visits but quality visits for seniors in their homes. Those are a couple of insights on home healthcare. I’d like to keep senior citizens in their homes.” (Divided We Fail forum, Iowa state fair, August 11, 2007)



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“The President was right to address Social Security and the fact that it’s just out of control. I think his biggest mistake was that he used a word that scared the daylight out of people—which was “privatization”—at a time when people saw privatization as the stock market, insanity of...Enron and WorldCom, companies like it. What we need to be talking about, and we need to sit down with Democrats, acknowledge that we have a problem that is neither Democratic nor Republican...” (Interview, *Des Moines Register* editorial board, posted July 25, 2007, www.secureourfuture.org/blog_posts_view.php?blog_postid=754)

“I’m a strong advocate of the ‘Fair Tax...’ It has a way of bringing about a tax code that is fair, flat, finite and family-friendly...It would be especially helpful to empower seniors and frankly people at the low end of the economic spectrum, because the provision of the ‘prebate.’ This could provide for the first time, since the instigation of the income tax, an opportunity where we don’t penalize people for their productivity. But we reward them for their savings, we reward them for dividends, for capital gains, and allow them to make those without knowing that the government is going to come and essentially make them sorry they were ever prudent with their financial arrangements.”

(AARP Republican Candidate Forum, Sioux City, Iowa, October 25, 2007)

“I think in a world where media is so available, not just the internet but digital television, there’s so many different ways to communicate, it’s inexcusable that we don’t have a greater means of getting information out, and it can happen online, it can happen by way of television, but it also can happen by community meetings. I think there should be a public-private partnership to help bring financial literacy to communities across America, to give people the opportunity to understand about investing...” (AARP-NH candidate event with Governor Huckabee, October 17, 2007)

“Hunter’s other legislative priorities include retaining and increasing jobs across this nation, providing tax relief to hard-working families, keeping our promises to America’s veterans, protecting Social Security for present and future generations, and promoting strong family values.” (Campaign website, October 2, 2007)

“Tax reform efforts should achieve the dual goals of improving the tax code system and allow taxpayers to keep more of their money to support their families, save for their futures, and protect their businesses and assets. It is for this reason that I have supported several tax relief packages passed in Congress that have reduced taxes and helped spur the economy by allowing hard working American taxpayers to keep more of the money they earn to invest in their futures.” (Campaign website, October 2, 2007, www.gohunter08.com/inner.asp?z=4)

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Ambassador Alan Keyes (R)
www.alankeyes.com

“I find all of these people clamoring for healthcare and access to healthcare, and they want to do it through a government-dominated system, and I wonder whether, at the work they do, if they’re not government employees, they would be content to have the terms on which they work dictated, to have the terms on which they work established in a way that had no regard for what ought to be their liberty. I don’t think it’s right that we should seek to achieve reform of our health care system by essentially curtailing the liberty of all the people in the health care sector. There is a better way.”

(Campaign website, September 28, 2007)

“We need also, for the benefit of seniors, to be encouraging people who are in the prime of life to be taking better care of themselves. One of the reasons we have skyrocketing healthcare costs is because we have an expanding sickness arising—partly due to the fact that we’re not applying the lessons we know about fitness and about diet, in order to make sure that people take the steps they can take to remain healthy in their prime years as long as possible. If we did that, it would reduce cost and free up resources that can then be used for seniors and others who need help.”

(Illinois Senate Debate, Illinois Radio Network, October 10, 2004)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

Senator John McCain (R)
www.johnmccain.com

“... We can and must provide access to health care for all our citizens...; Allow individuals to get insurance through any organization or association that they choose: employers, individual purchases, churches, professional association, and so forth. These policies will be available to small businesses and the self-employed, will be portable across all jobs, and will automatically bridge the time between retirement and Medicare eligibility; Families should be able to purchase health insurance nationwide, across state lines...; Reform the tax code to eliminate the bias toward employer-sponsored health insurance, and provide all individuals with a \$2,500 tax credit (\$5,000 for families) to increase incentives for insurance coverage. Individuals owning innovative multi-year policies that cost less than the full credit can deposit remainder in expanded health savings accounts.”

(Campaign website, www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm)

“Childhood obesity, diabetes and high blood pressure are all on the rise. We must again teach our children about health, nutrition and exercise—vital life information. Public health initiatives must be undertaken with all our citizens to stem the growing epidemic of obesity and diabetes, and to deter smoking.”

(Campaign website, October 11, 2007, www.johnmccain.com/Informing/Issues/19ba2f1c-c03f-4ac2-8cd5-5cf2edb527cf.htm)

“Insurance companies should have incentives not only for them, but also for the people they insure for incentives to wellness and fitness, and they should be concrete, even in the form of cash payments for people, including payments even to health club fees...”

(AARP Republican Candidate Forum, Sioux City, Iowa, October 25, 2007)

“I think we all recognize that long-term care is one of the most expensive parts of the health care equation. We are going to have to provide opportunity and access to long-term care policies that people can both afford and give them the dignity that they deserve. Some of that may have to do with tax credits that will be extended for those who need it. I think it is of interest that in my state of Arizona, due to our kind of access program, we have fewer people that are in long-term care facilities than in other states, because there are incentives for people who practice wellness, fitness and have home care provided by health care providers.”

(AARP-NH event with Senator McCain, October 13, 2007)



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“We’ve got to keep the promises we’ve made. But to make [Social Security] solvent, we have to stop making promises we can’t keep. We can’t keep the promise that the government is going to manage money that people earn over the course of their lifetimes better than the people who earn that money. We go out and work for it, we make the sacrifices, we have the sense to support ourselves, then we ought to be trusted to invest that money in ways that will produce the best return for us and our family.” (Arizona Republican Primary Debate, November 21, 1999)

“Keep in mind, that when you repeal the 16th Amendment, and you get rid of income taxes, that’s all income taxes. That means the capital gains tax, the tax on savings, anything that touches the personal income of the individuals of the country will be gone.” (McKay Events Center, Orem, Utah, March 8, 2000, www.expertvoter.org)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

“I believe that we may meet our obligations to the retirees of today and the future without raising taxes, and I have long supported supplementing the current Social Security system with personal accounts—but not as a substitute for addressing benefit promises that cannot be kept. People of good faith in both parties agree that we must make the hard decisions to restore solvency to these programs. As President, I will work on a bi-partisan basis to make the hard choices to save Social Security and Medicare, protect the retirement security of our workers, and protect the American economy. I will listen to any serious reform proposal people have but believe we can achieve reform and modernization without higher taxes.” (The *New York Daily News* Candidate Challenge—John McCain, July 2, 2007, www.nydailynews.com/news/wn_report/2007/07/03/2007-07-03_the_daily_news_candidate_challenge_john-1.html)

“To boost savings and retirement security, obviously, health savings accounts are important, 401k’s are important, reform of the entire tax code. One of the most compelling issues outside of health care itself, but is directly connected to it, is the complexity and incredible Byzantine tax code that we have adopted over the years...
If we would have a simpler, fairer tax code, and one that provides incentives for wellness and fitness, one that, frankly, one of the areas that would need to be fixed is our medical malpractice situation where doctors then don’t practice defensive medicine, where we have incentives for savings across the board...” (AARP Republican Candidate Forum, Sioux City, Iowa, October 25, 2007)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.



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Congressman Ron Paul (R)
www.ronpaul2008.com

“So what we need to do is... medical savings accounts.... [L]egalize freedom of choice. That is, get people an ability to put money aside and get it back from their taxes, a tax credit. If they don't spend the money, they get to keep it. So the incentive is to spend less...If you allow the patient to make the decision, he can pick and choose his doctor; he can pick and choose the type of medicine...” (www.expertvoter.org/PlayVideo.asp?VideoID=167) “Congress must remove bureaucratic regulations that prevent America's seniors from enjoying lower prices available from Internet and foreign pharmacies. The key to lowering drug prices is to create a true, competitive free market for prescription drugs.” (“Congress Must Work for Seniors,” Texas Straight Talk, A Weekly Column, September 18, 2000)

“Decisions about nutrition and treatment for living a healthy life need to be made in the home and in the examining room, not in Washington, DC, or in a pharmaceutical company's board room.” (“Government prescription for health is bad medicine,” Texas Straight Talk, January 19, 1998)

“The Comprehensive Health Care Reform Act puts individuals back in charge of their own health care by providing Americans with large tax credits and tax deductions for their health care expenses, including a deduction for premiums for a high-deductible insurance policy purchased in combination with a Health Savings Account. Putting individuals back in charge of their own health care decisions will enable patients to work with providers to ensure they receive the best possible health care at the lowest possible price.” (“Introducing the Quality Health Care Coalition Act,” Speech to Congress, August 2, 2007)

Governor Mitt Romney (R)
www.mittromney.com

“Governor Romney Proposed Six Concrete Steps To Reach His Health Care Reform Goals: Step 1: Establish Federal Incentives To Deregulate And Reform State Health Insurance Markets So Market Forces Can Work; Step 2: Redirect Federal Spending On “Free Care” To Help The Low-Income Uninsured Purchase Private Insurance; Step 3: Institute Health Savings Account (HSA) Enhancements And The Full Deductibility Of Qualified Medical Expenses; Step 4: Promote Innovation In Medicaid; Step 5: Implement Medical Liability Reform; Step 6: Bring Market Dynamics And Modern Technology To Health Care.” (Campaign website, October 2, 2007, www.mittromney.com/News/Press-Releases/Policy_Briefing_Health_Care)

“One of the reasons we went after health care in my state was we had about a half a million people that didn't have health insurance. And we found that if they don't have health insurance, they are less likely to see a primary care physician—a family doctor—less likely to be diagnosed with something like high blood pressure or early stage diabetes or something of that nature, less likely to get medicines to keep those sicknesses in check, and therefore more likely to end up with a severe, acute condition that requires them to go to the hospital.” (Divided We Fail forum, Iowa state fair, August 11, 2007)

“I also believe that when we have caregivers going into homes, we did something we called ‘Senior Options’ in my state. That was this: we said, look, if you're qualified to go to a nursing home, we as a state are willing to pay with Medicaid dollars to have you go to the nursing home, but we're going to give you an option; you can stay home instead. And have home care. And so seniors had the option, because they are healthier if they stay home.” (Divided We Fail forum, Iowa state fair, August 11, 2007)



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“The proposed solutions, ranging from lower benefits to higher taxes to increasing the age of eligibility, are NOT solutions; they are betrayals... In Congress, I have introduced the Senior Citizens Tax Elimination Act (H.R. 191), which repeals ALL taxes on Social Security benefits, to eliminate political theft of our seniors’ income and raise their standard of living... We should cut payroll taxes and give workers the opportunity to seek better returns in the private market... We must significantly reduce spending so that our nation can keep its promise to our seniors.” (“Social Security,” ronpaul2008-.com) “The best private solution... is simply to allow the American people to keep more of their paychecks and invest for retirement as they see fit.” (“Social Security: House of Cards,” Texas Straight Talk, November 8, 2004.)

“American taxpayers know that the best way for them to save for their retirement is to invest their pre-tax dollars in private pensions and retirement accounts. Taxpayers, rather than the federal government, should be the stewards of their own hard-earned retirement savings... We can encourage retirement saving simply by allowing employees to put more of their paychecks into IRAs and pension funds, instead of sending taxes to the federal government.”
 (“Lower Taxes Encourage Saving for Retirement,” Texas Straight Talk, July 24, 2000)

“People should not be punished for working hard, saving, and building wealth... The American dream is based on making a better life for one’s children, despite the empty rhetoric of the class-warfare politicians in Washington. Building wealth is not sinister, it is admirable. Our tax rules should encourage the decidedly American virtue of saving for the future.”
 (“Will the Estate Tax ever be Repealed?” Texas Straight Talk, October 24, 2005)

“I think you are going to have to have a President that will work with the Democrats and sit down and say, ‘We need to make sure that Social Security is strong and can meet all of its promises, not just over the next 20 years, but over the next century.’ Modest changes in the program today would allow us to do that, and they are going to have to be done in a bipartisan basis, and in my view the Republicans are going to do that together with the Democrats, no one can talk about it alone without the other party demagogging them and saying, oh, you are going to reform Social Security and trying to scare people.” (Romney event, Tampa, FL, August 16, 2007)

“I believe people should be allowed to earn interest dividends and capital gains, up to a certain amount per year, tax-free and without restrictions on how or when their savings or investments are spent. As an example, let’s take the number of 5,000 bucks... What I’d say is people ought to be able to save annually or to be able to receive income annually, in capital gains, dividends in interest on 5,000 bucks and not have to pay any taxes on it at all, and not have to worry where that investment got spent. This would help the middle class to be able to invest and save. It also would allow them to spend their savings the way that Americans like to spend their savings, any way they want.”
 (Speech to The Detroit Economic Club, February 7, 2007, www.mittromney.com/News/Speeches/DEC_Speech)

“[The Massachusetts state treasurer] began a program in our state of having the state treasurer and his people go out to high schools and teach kids about economic literacy. I’d like to find a way for us to do this in our schools. Just have people around the country realize that, as a part of math, perhaps, or, who knows which subject, that you teach people about the economics of saving.”
 “And one of the things I would like to do is to... help our seniors when they are in their homes about something about their economics and what Medicare part D is. I mean, Medicare A, B, C, D and Medicaid, it’s pretty complicated.”
 (Divided We Fail forum, Iowa state fair, August 11, 2007)



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Congressman Tom Tancredo (R)
www.teamtancredo.com

“The two major problems are the high cost of care and the number of uninsured. Tort reform and immigration enforcement would save the system billions and drive down costs...As for the uninsured: as many as 25% of them are illegal aliens and should be deported or encouraged to leave. For citizens and legal residents who are employed by businesses which cannot afford coverage, I favor association health plans which band small businesses together to access lower cost insurance. For those out of work, state governments should be the primary source of relief, although I would not rule out federal incentives or limited subsidies to make sure families who have fallen on hard times are not without coverage.”
 (Campaign website, October 2, 2007, <http://teamtancredo.org/stands/>)

“The key to good health is individual choice and people need to take personal responsibility for these choices. As President I would encourage the health community to continue their efforts to inform Americans of the benefits of diet and exercise. Living healthy increases an individual’s quality of life and reduces their health care costs.” (Campaign website, October 31, 2007)

“All Americans should be able to decide on how best to care for themselves, and it should be affordable and pragmatic.”
 (Campaign website, November 1, 2007)

Senator Fred Thompson (R)
www.fred08.com

“We have the best health care in the world but we are paying more than we should for it. We have a massive bureaucracy in both the private and public health care sectors that controls costs by dictating what services we are allowed to get and when. Someone has to decide what costs are worth the money. It can be the government, the insurance company or it can be you. I think it is best if you, yourself decide what is best for you and your family, with insurance that doesn’t have to depend on your employment—coverage that you can take with you if you change jobs; insurance that you may purchase from anywhere in the nation for the best value.”
 (Campaign website, October 1, 2007, www.fred08.com/NewsRoom/Speech.aspx?ID=4eb41675-d0ee-4fe3-9caf-7272c1d7cc97)

Divided We Fail has done extensive research of the candidate’s website, speeches, campaign literature and other sources without finding any statements on this particular issue.

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Long-Term Financial Security

Social Security

We believe our children and grandchildren should have an adequate quality of life when they retire. Social Security must be strengthened without burdening future generations.

Saving & Working

We believe workers should be provided with financial incentives to save, should have access to effective retirement plans, and should be able to keep working and contributing to society regardless of age.

Financial Literacy

We believe Americans of all ages should have access to tools to help manage their finances, and save for the future and better, easy to understand information to help them increase their financial literacy and manage their money wisely.

“Simply ignoring the impending crisis is irresponsible. Younger workers must be empowered to invest a portion of their payroll taxes into private accounts, which will allow us to gradually move away from the current unsustainable defined benefit approach of Social Security to a defined contribution approach—similar to 401k programs and the Thrift Savings Plan available to federal employees. Until we provide the option of personal accounts to younger workers, we will never be able to afford Americans a personal stake in their own retirement.”
(Campaign website, October 2, 2007, <http://teamtancredo.org/pdfs/socialsecurity.pdf>)

“I support tax relief, because it helps families save more for retirement, education, and medical care. In addition to decreasing the overall amount of taxes Americans pay, I also support efforts to scrap the current cumbersome income tax system and start fresh with either a national sales tax or a flat tax. The income tax system, as currently constituted, is a source of frustration for nearly everyone in America...”
(www.nationalplatforms.com/candidates/tom_tancredo.html)

“Americans of all ages should have [these] tools available to them and the last I looked, you could find it on every other corner of most towns and cities in the local banks and other financial institutions. And considering the job the federal government has done in managing the finances of our nation, I would suggest it is in best interest of Americans to get this information from the private sector.”
(Campaign website, November 1, 2007)

“Before long we will have spent the Social Security surplus and will see the ‘baby boomers’ begin to retire. On our present course, deficit financing will saddle future generations with enormous taxes, jeopardize our economy and endanger our retirement programs. The Government Accountability Office, the Comptroller of the United States, and conservative and liberal economists alike, tell us that this path is economically unsustainable. Bipartisan leadership must address this issue as part of a national conversation, remembering that those yet to be born also have a seat at the table. After all, it’s their money that we are spending, and it is their economic security that’s in the balance.”
(Campaign website, October 1, 2007, www.fred08.com/NewsRoom/Speech.aspx?ID=4eb41675-d0ee-4fe3-9caf-7272c1d7cc97)

“I am pleased to say that help is on the way, as Congress recently approved the Tax Reconciliation Act of 2001, a historic tax relief plan. This bill, passed by both the House and Senate, and soon to be signed into law by President Bush, contains every major element of the President’s original tax cut proposal...”
“Personal saving in this country is at an all-time low. To make it easier for Americans to save for their retirement, the tax plan will increase the IRA contribution limit to \$5,000 and allow for IRA catch-up contributions. It also will create a new low-income savers tax credit of up to \$1,000 for contributions to an IRA or 401(k) plan. In addition, it enhances pension portability when Americans change jobs and simplifies pension rules for businesses and their employees.”
(Weekly column: ‘Tax Relief for Tennesseans is on the Way,’ by Senator Fred Thompson, June 1, 2001, www.fredthompsonpresidency.blogspot.com/feeds/posts/default)

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AARP is nonpartisan and does not own a political action committee (PAC), endorse political candidates, or contribute money to political parties or political candidates' campaigns. AARP educates the public about issues of concern to older Americans and their families through voter guides, issue workshops, and candidate forums.

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Divided We Fail

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