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Dear Floridian:

The State of Florida is in a state of denial.

Rather than reaching for greatness, our state's leaders have accepted mediocrity in nearly every aspect of our government.

We are home to the worst high school graduation rate in the nation. We now have the second worst school drop-out rate. One in five Floridians don't have any health insurance, including over half a million children, and only Texas has a higher percentage of uninsured children. We lead the nation in residential foreclosures. Homeowners are pounded by out-of-control windstorm insurance costs, and a grossly unfair property tax burden. Family incomes have flat lined over the last decade, and declining sales tax revenues have caused multi-billion dollar deficits in our already stretched and tattered state budget. Our state must now confront the perfect storm of bad news.

The convergence of these corrosive trends can't be explained away by national economic events, such as the sub-prime mortgage crisis. Most of our woes are self-inflicted, the inevitable product of poor planning and even poorer choices. We have spent the last decade fueling our state economy on the vapors of growth and construction, while ignoring investment in the kind of education and workforce development that attracts high wage industries.

We have concocted a tax structure born out of panic and political conflict. Our state's tax policy: overtaxing the middle class while giving huge breaks to the super-rich and super-connected has fomented into a real tax crisis. Instead of working towards tax common sense, my Republican colleagues in the Legislature have demagogued the property tax issue - promising lower taxes without bothering to explain how we got into this mess, or how we'll fund critical services such as health care and education.

My friend Governor Charlie Crist, a Republican, has been earnest in trying to escape the grip of partisanship that has defined Tallahassee. We both have a strong commitment to bipartisanship, we both care deeply about this state and we both believe that Florida's best days lie ahead. But optimism and good intentions alone will not be enough to steer our ship of state through these waters. What follows is my own unvarnished assessment of our state and a commitment to lead Florida towards the greatness that she can achieve.

This document is designed to start the conversation. I have included a few ideas and policy alternatives that have percolated in our House Democratic Caucus and elsewhere. We can chart a better course for our state and we don't need 100 ideas to so - we merely need a handful of meaningful ones. Floridians desperately want an open and honest conversation about these challenges. They are weary of government by bumper-sticker. They want substance. I hope this is finally the year that will bring a more serious level of debate, governance and problem solving. We can do better - and we must.

Representative Dan Gelber
Florida House Democratic Leader

FLORIDA'S ECONOMY: CRISIS, CHALLENGES & A BETTER WAY

Florida is uniquely positioned to become a world-wide economic power. Our diverse population is prepared to handle any challenge and our climate is the envy of most. Yet, rather than reaching for greatness, or for that matter, even mediocrity, Florida's political leaders are content to leave us far short of our potential. Why?

Rather than achieve our destiny, Florida has become a high-cost, low-wage state struggling to provide its citizens with even the most basic of services. We regularly and predictably stumble from fiscal crisis to fiscal crisis and always blame outside factors for our woes.

It's time to change course by owning up to Florida's legacy of poor planning and poor decisions.

It's time to show Floridians that there are better ways to tackle our problems and provide a more secure and stable future.

I. Florida's Economic Meltdown

Florida is mired in its worst fiscal crisis in thirty years. State economists report that our state has not seen anything like the current economic calamity since the 1970s – and yet, the worst is yet to come because of our state's addiction to housing, population growth and low-wage jobs.

Here are some sobering facts, provided by the Florida Legislature's non-partisan Office of Economic and Demographic Research and Florida's Agency for Workforce Innovation:

- *The housing market, a key economic component, is in a freefall.* Housing starts plummeted more than 50 percent in 2007, while unit sales fell 30 percent. The best-case prediction is that we will begin to see the light at the end of the tunnel in 2009, when record high home inventories are finally worked off.
- *Population growth, our primary economic engine, has slowed.* Florida's population only grew 1.8 percent in 2007, a sharp decline from the 2.0 to 2.6 percent annual increases since the mid-1990s. Furthermore, our new student enrollment in our public schools has slowed to a trickle.
- *Personal income is slowing.* Florida's *per capita* gross domestic product (GDP) is now 34th in the nation. Average wages remain 9.5 percent below the national average.
- *Unemployment rates are skyrocketing.* Florida's 2007 December unemployment rate of 4.7 percent, which means 441,000 people, went without work. This was the highest since September 2004, and 1.4 percent higher than December 2006. Furthermore, this does not include those who have been unemployed for more than twelve months, so the real percentages are even higher.

The Current State Budget Crisis

The current economic crisis has led to budgetary chaos in Tallahassee, which has responded by threatening to cut services, spend money from the state's savings accounts and further maxing out the state's credit card with debt.

The Legislature's Office of Economic and Demographic Research (EDR) projected in November that the State would need to cut \$1 billion from its budget in this fiscal year, and an additional \$1.4 billion in the 2008-2009 fiscal year because of shortfalls. Recent revisions have, unfortunately, all been to the downside as the crisis deepened. EDR now estimates an additional \$76.3 million shortfall for the current fiscal year. Of course, these figures are based on current economic assumptions, subject to revision, and these estimates will only mean cuts to already limited core services.

What is more, Florida's budget reserves are at their lowest level since 2003 — \$2.2 billion, or 8.5% of general revenues. Our total debt has more than doubled, to \$24.1 billion, from \$10.9 billion, in the last 10 years. Our debt service increased commensurately, to \$1.8 billion a year, from \$801.4 million, during that same period. Our debt is so high that it has pierced the statutory cap — which should not be exceeded.

Governor Crist, to his credit, has recognized the need to diversify and rebalance Florida's revenue base. However, so far the only potential new sources he and the legislature have identified are problematic: expanding gambling and leasing away our state highways.

More Gambling is Not a Solution: The State, by the Governor's signature, has entered into a compact with the Seminole Tribe that brings the state revenue from slots and gambling expansions on tribal land. Even if reviewing courts find the compact constitutional, gambling is an unsteady revenue base that brings with it offsetting social costs. Further, there is a real question whether gambling revenues from the Seminoles will merely displace tax revenues that the state would have otherwise received from higher taxed competitors in nearby counties.

Handing our Roads to Private Companies is Not a Solution: The legislature passed — on a mostly party line vote — legislation authorizing the Department of Transportation to lease our toll roads to private companies. The state would get a one-time up-front payment from the companies who lease our roads, many of whom are massive overseas conglomerates, while the rest of us would see enormous increases in tolls, as these corporations seek to profit from Florida's highways.

Neither one of these options will come close to addressing the deep fault lines in Florida's economy.

How We Got Here

It is tempting to blame our current predicament on national macro-economic factors, such as the housing and credit market downturns. But our state economy's underlying woes have been long in the making, a combination of benign neglect and just bad public policy.

Population growth — the bedrock of Florida's economy since World War II — has slowed, and might never regain speed. That's largely because Florida has become a high-cost, low-wage state. Moving to Florida used to mean finding decent jobs and low-cost housing. Instead today, moving here has become

less and less enticing as the only jobs we have to offer are low-wage and offer minimum to no benefits, all while housing costs remain out of reach for many middle class families.

Florida homeowners must endure sky-high windstorm insurance premiums and, in too many instances, unfair property tax burdens. Health insurance eats away at a disproportionate share of family incomes, while one in five Floridians have no health insurance at all. In fact, well in excess of half a million children are among those who do not have access to healthcare.

Meanwhile, according to the United States Census Bureau, the average Florida family of four makes approximately \$3,000 less than the national average, and hundreds of thousands of Floridians earn wages that qualify them for federal assistance.

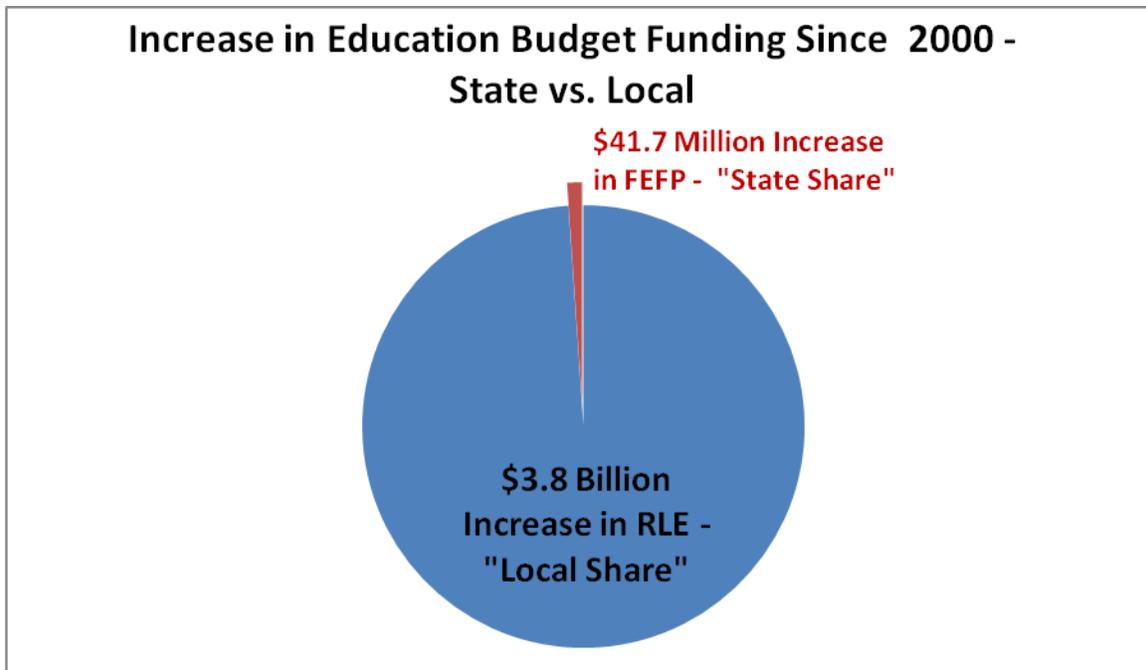
The Long Slog to a Grossly Unfair Tax System

Republicans routinely boast of the \$16 billion in taxes they cut during the Bush years. But only a tiny fraction of that money has gone to middle and working-class Floridians. The overwhelming beneficiaries of this taxpayer largesse have been our wealthiest citizens through massive corporate loopholes. As *The Lakeland Ledger* reported in late 2005, during the tail end of the tax giveaway frenzy:

A review of tax cuts enacted during Bush's terms show the bulk of cuts have aided businesses or investors, with cuts on estate taxes and investments accounting for nearly half of the tax cuts and cuts for businesses also well into the billions of dollars... The tax holidays, short periods where no taxes were collected for back to school items, hurricane preparedness supplies or for gasoline, have totaled about \$250 million since 1999 - a little less than two percent of the total tax cuts.

While the Legislature and Gov. Bush doled out tax breaks to corporations and special interests, they increased fees and revenue from local property taxes. Property taxes set by the state increased about four billion over the same period — a whopping \$543 million just this past legislative session. Using the same formula that the Republicans use to estimate their overall tax cuts, when Bush was Governor, the cumulative property tax increase mandated by the legislature is just short of \$15 billion.

Florida's education budget — the second largest component of the state budget — had received a third of its funding from local property taxes when the Republicans took control in 1998. In the 2007-2008 fiscal year, property owners will fund 56 percent of that burden. Since 2000, the State has imposed a total of \$3.8 billion on property owners to bear the brunt of our education budget. The State has only increased its share by \$41.7 million.



Sources: Florida House of Representatives 2007-08 FEFP Chairman's Recommendation
Florida Department of Education <http://www.fldoe.org/strategy/fefp1st.asp>

Tallahassee also has dumped hundreds of millions of dollars in *additional* tax obligations onto the counties, municipalities and school districts, in the form of *unfunded mandates*. For example, when Tallahassee fails to adequately provide health care dollars it is county hospitals and ultimately county taxpayers that cover the uninsured costs of emergency care.

Some Republican leaders even had the chutzpah to condemn local governments for *increasing* taxes. Quite a political stroke of genius: reward your wealthy and well-connected stakeholders with a new corporate loophole, make everyone else pick up the tab, and then blame it all on local governments.

The result is that Florida's middle and working classes shoulder a far greater tax burden than the wealthy. A national survey of state taxes found that the wealthiest 20 percent of Florida residents are doing quite well — their total state tax burden ranks among the tenth lowest in the country. The Institute on Taxation and Economic Policy noted in their 2003 Report that the poorest 20 percent, however, pay a very high price — among the highest ten percent in the country. All the while, middle class families continue to struggle.

II. Unfair Property Taxes Require Relief and Reform

Obviously, Tallahassee has systematically shifted a greater burden of government to property owners by giving billions in tax breaks to special interests, and by dumping tax burdens on local governments.

Our tax system is generally unfair to the middle and working class, especially to Florida renters who pay property taxes indirectly (without any cap) and don't even get federal tax deductions or own their asset. But even homesteaders, especially those who purchased their homes during the 2000-2005 real estate bubble, must confront the dark side of Save Our Homes' (SOH) three percent tax assessment cap: they are stuck

with high property tax assessments, while neighbors in comparable homes bought years earlier enjoy much lower assessments and a reduced tax break thanks to SOH, and the same is true for *future* home buyers.

Granted, SOH has allowed many Floridians to remain in their homes who could not otherwise afford to so otherwise. However, it also creates permanent, gross inequities — inequities that are subject to constitutional challenge.

Unfortunately, the Legislature's answer to the problem - Amendment One on the January 29, 2008 Primary ballot - will only perpetuate these inequities, while providing inadequate relief to recent and future home buyers. Under this new policy, homeowners with homestead exemptions will now be able to carry over their accrued SOH tax assessment savings with them if they buy another home — a concept known as "portability."

My Democratic caucus wholeheartedly supports portability. However, Amendment One's version of portability will likely have to pass a *substantial* constitutional challenge, according to a renowned tax expert (hired by the Legislature to review the various reform proposals) because it creates a permanent class of preferred tax payers and a permanent class of tax losers. In short, it converts Florida's tax code into a multi-tier pyramiding scheme with newer entrants or recent movers carrying the greatest burden for the folks on top of them. Further, obtaining broad consensus for true property tax reform will now be nearly impossible as those with a permanent reduced tax base will have little reason to support any reduction in services or relief for their less-preferred neighbors.

Until our political leaders recognize that the road to tax relief must be through tax reform, Florida will be destined to repeat the cycle of unfairness and dysfunction that has defined us.

There are better ways to provide property tax relief:

- We can deliver relief and reform by giving every Florida homeowner a minimum Save Our Homes Exemption equal to the median home value of their county. Even if you combine this approach with portability, it is still the best way to reduce the inequities between homeowners because the differences are substantially diminished and it is more likely to pass constitutional muster. This same delivery system can be used to deliver relief to renters, and businesses. While some of the relief could be funded through local tax cuts, most should be funded with state revenue sources (for example, the elimination of tax avoidance and review of sales tax exemptions).
- Another way to provide relief would be for the state to assume the burden of all public education funding currently paid for by property taxes imposed by the state. This would require shifting the entire cost of the state's Required Local Effort (RLE) to state revenue sources (about \$8 billion annually). It is possible that eliminating tax avoidance or scaling corporate loopholes would be enough. That said, this approach would provide every single property owner (residential and business) in Florida with an approximate 30% tax cut.

III. Windstorm Insurance Rates Remain a Daily Struggle

The additional cost of windstorm insurance further adds to homeowners' crushing financial burdens. At least with property taxes, homeowners know that their basic tax base will not increase by more than 3% in a given year. Most homeowners in Florida have seen their windstorm insurance rise 200 to 500 percent over the last few years. Nearly all Floridians are either insured in the private market or, in the case of higher risk homes, in a state-run risk pool called Citizens Property Insurance Corp. Both insurance models have challenges.

In May 2006 the legislature passed a pro-insurance industry bill (without a single Democratic vote) that green-lighted even more rate increases. The ensuing public outrage caused many Republicans, especially in the Senate, to disown their previous bill. For the remainder of 2006, Democrats demanded a special session which was finally convened in early 2007. In that session the state approved allowing Florida's catastrophic fund (the "CAT" fund) to essentially provide discount reinsurance to private companies. Though the state would assume a greater portion of the potential risk, the hope was that private insurers would pass savings from the discounted reinsurance product to their customers. Despite the premature pronouncement of "mission accomplished" real rate relief has not been forthcoming. The industry has been fighting the legislature tooth and nail, and the spectacle of insurance executives being compelled to testify under oath is becoming common. While in the last 18 months, Tallahassee has been less hospitable to the industry – in large part due to the leadership of Gov. Crist and CFO Alex Sink – real rate relief remains elusive.

Meanwhile, the higher risk homes that remain in the Citizens high risk pool face a different set of challenges. Insurance rates have stabilized in recent years in Citizens because the legislature allowed it to remain undercapitalized. Two uneventful hurricane seasons have proven the wisdom of this "faith - based initiative." Should we hit even a modest storm season going forward, however, state taxpayers will be on the hook when Citizens' losses exceed its resources. And when the winds die down, mammoth increases will follow.

So, going forward we need to assure that the Florida Cabinet has the tools and authority to deliver true rate reduction. And while rate reduction has to be our highest priority, we must find ways to reduce the state's enormous risk, and to find more innovative approaches to the high-risk pool.

There are better ways to provide windstorm insurance relief:

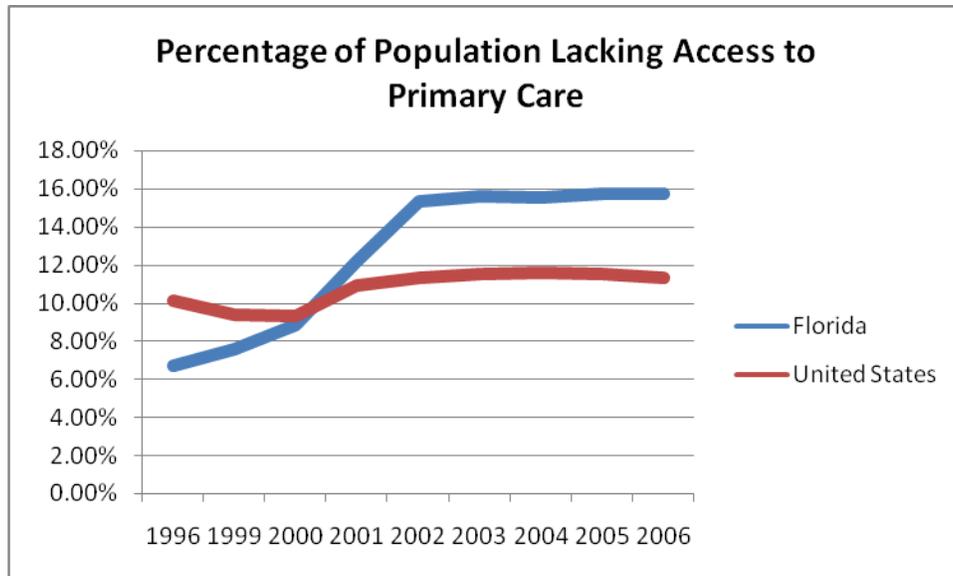
The Governor, Attorney General, and Chief Financial Officer should be given sweeping authority to enter and recede from the insurance market and leverage the state's catastrophic fund more strategically. Further, they need to have an equal footing in regulatory and administrative proceedings with the insurance industry to allow them to take actions necessary to lower insurance rates without having to call a special session or wait until the next regular session. Powers should include:

- The power to expand or diminish the amount of reinsurance and the time that reinsurance may be sold by the CAT fund;
- The power to sell additional discounted reinsurance in return for insurers' agreements to take out Citizen's customers;
- Allowing the authority to file collusion lawsuits against insurers, notwithstanding the current antitrust exemption;
- The power to require insurers to refund premiums if they cancel policies without good cause;
- The power to sell reinsurance in any manner that will result in lower premiums;
- The ability to close the reported loophole now being exploited by insurers whereby they purchase remote risk reinsurance from parent companies, and;
- The power to force companies to rebate premiums to loyal customers who have paid their premiums on time for at least ten years, yet are dropped solely because of the geographic location of their home.

IV. Florida's Forgotten Health Care Crisis

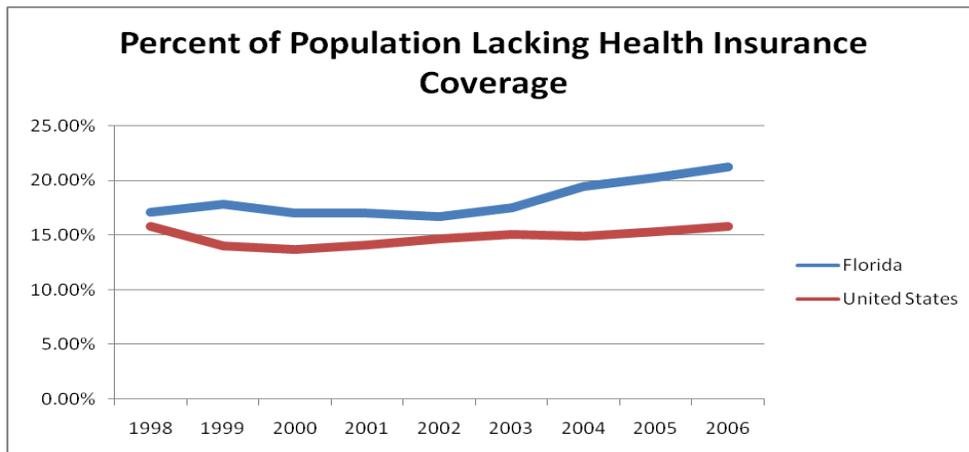
Florida has a full blown health care coverage crisis. There are 3.8 million Floridians lacking health insurance, including more than half a million children.

Since 1996 the percentage of our population lacking access to primary care has gone up 135 percent, while the nation increased 12 percent. As the table below shows, Florida has gone from one of the best in the nation, to one of the worst.



Source: U.S. Dept of HHS (Morgan Quitno Press)

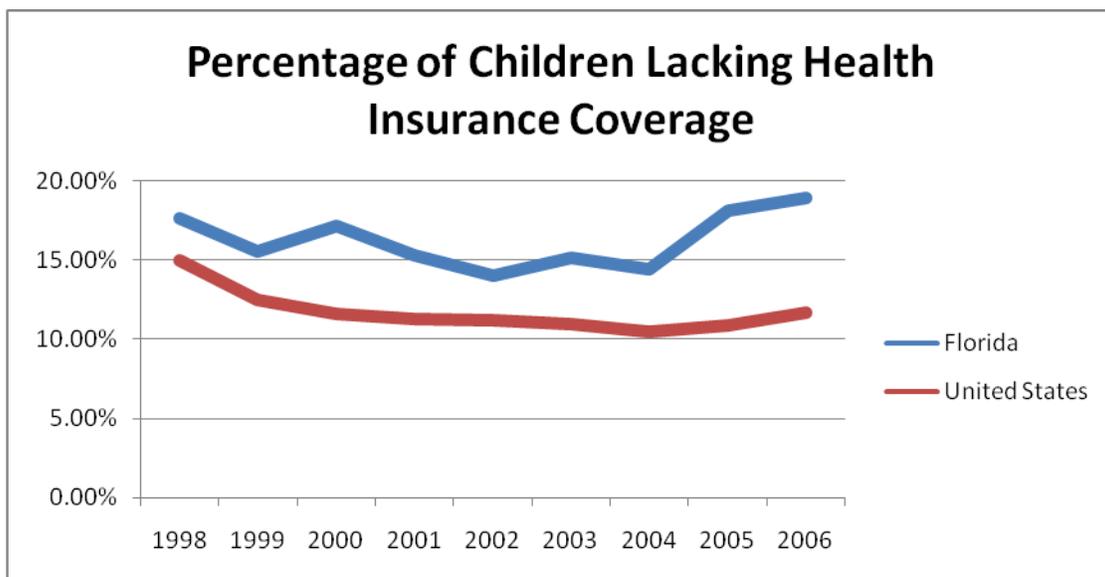
In 1998, when Gov. Bush was first elected, 17.1 percent of Floridians had no health insurance. In 2006, that statistic increased to 21.2 percent. However, during the exact same time period, the percentage of citizens in the United States without health insurance remained nearly the same. Again, Florida underperformed the rest of America in providing health insurance to its citizens.



Source: <http://www.census.gov/hhes/www/hlthins/historic/hihist4.html>

In fact, only two states rank worse than Florida, according to the U.S. Bureau of Census in 2006, in their ability to assure their population had health insurance. In the private sector, 48.7 percent of Florida businesses did not even offer health insurance, according to the Department of Health and Human Services in 2004.

Florida has an especially dismal record insuring its children. In 1998, 17.6 percent of children lacked insurance coverage. Eight years later Florida's numbers had increased to 18.9 percent, while other states collectively managed to reduce the figure to 11.7 percent from 15 percent. So, as other states collectively managed to provide access to healthcare for their children over the span of eight years, and despite a national initiative to expand health care for children, Florida actually managed to provide less access to children. Different surveys may find different degrees of change, but the fact remains, Florida has well over half a million uninsured children, outrageous and unacceptable by any measure.



Source: <http://www.census.gov/hhes/www/hlthins/historic/hihist5.html>

Astonishingly, Republicans cut Florida's KidCare program, the hugely successful public-private partnership that allows eligible *working* families to purchase health insurance for their children. Some dismissed the program as an "entitlement" that ran contrary to their strict conservative orthodoxy. Even though the bulk of money for KidCare comes from Congress, in 2004, the Republicans made it much harder for Florida families to enroll and remain in the program, giving the boot to thousands of our children. Today there are over 100,000 fewer children in the subsidized KidCare program than there were almost four years ago at its peak enrollment in 2004.

According to the National Conference of State Legislators' 2007 State Healthcare Legislation Report, Massachusetts, California, Illinois and Minnesota are but a few of the many other states where Republican and Democrats in state government have explored innovative approaches to providing health care for children and the population at large. Yet in Florida, where the problem is even more acute, the biggest so-called health care program the Republicans advanced was a Medicaid pilot project championed by Governor Bush. The program — which has had mixed results, at best — was more to cut costs than improve care. And, of course, when the conversation moves to universal coverage for Florida, the debate goes silent.

There are better ways to provide health coverage:

- Expand the successful KidCare program, by streamlining the program to remove impediments to enrolling and retaining our children, and make health care for children a fundamental entitlement enshrined in Florida's constitution.
- Give local communities that have the desire and apparent means, the green light to provide universal health coverage for their residents. Perhaps through county or regional pilot programs, participants would develop plans, looking at access and availability of care, quality of care and health cost drivers, with a goal of innovative ways of reducing costs. The state would assist by freeing the counties from legislative constraints which could inhibit innovation as well as directing Florida's Agency for Healthcare Administration (ACHA) to request any waivers that may be necessary with the involvement of Medicaid. Upon acceptance of a proposal, the state may provide funding to assist in implementation of the pilot plans.
- Explore dedicated revenue streams – like an increase in the state cigarette tax (Florida's is one of the nation's lowest) -- in order to fund some of the health care initiatives (especially for children),
- Leverage our corporate tax code to incentivize progressive health care goals. Companies who take advantage of corporate tax incentives should be required to provide at least basic health care for their employees.

V. All Roads Lead to Public Education and Workforce Development

The great challenges of our state begin and end with Florida's public education system. An educated workforce attracts the kind of jobs with benefits like health care, and gives our residents the ability to better weather some of the costs of living here.

But Florida has a highly disproportionate number of workers earning wages that don't cover the basic costs of living. So it's no surprise that so many Floridians are struggling to stay in their homes, let alone purchase health insurance.

Our state has been a top-tier job producer over the past decade, reports the Economic Policy Institute. But we mostly produced lower-paying jobs. The result: median income for a family of four, \$62,269, has simply flat lined during that time. Adjusted for inflation, it's even \$700 less than in 1999.

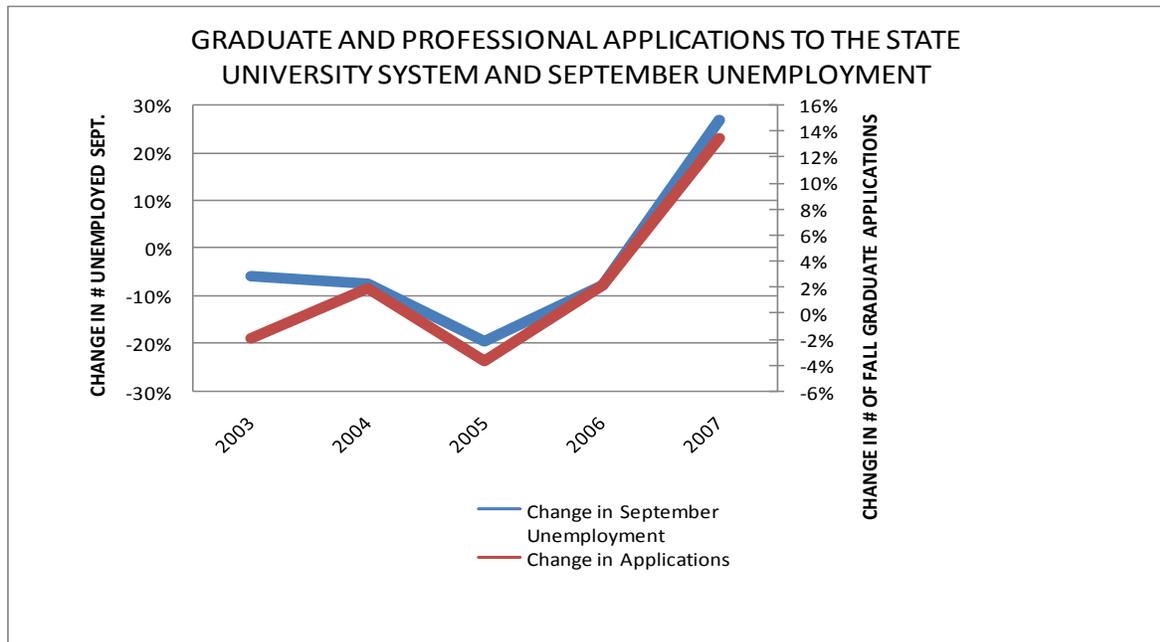
The only good news stems from Florida's slight increase in wages at the bottom rung of the economic ladder. This is attributable to the minimum wage increase mandated by a state constitutional amendment. Sadly, Republicans have fought this state minimum wage increase from its inception to its implementation.

The state's myopic answer to the challenge has been tax giveaways to attract higher-paying industries. Instead, their focus should be on developing a better-educated workforce. As *the St. Pete Times* reported on August 20, 2005:

It's not tax incentives that attract bright minds and tech savvy businesses to a state, Microsoft founder Bill Gates told state legislators . . . K-12 and university education trump all others in attracting new business, Gates insisted.

Unfortunately, in Florida over the most recent years available, we have spent less per capita than nearly all other states on public education. In 2006 we ranked 45th in the nation and in 2005 we ranked 47th in per capita education expenditures. Sadly, the numbers are even worse for higher education. From 2000 to 2004, Florida ranked 50th in per capita spending on higher education. (Source: U.S. Bureau of Census) For education, especially higher education, the worst is likely yet to come. As legislators try to hold K-12

public education harmless from Florida's revenue shortfalls, it is likely higher education that will feel the brunt of education cuts. This is particularly tragic as in times of economic downturns statistics bear out that higher education enrollment increases as citizens seek to improve their status in the job market.



Source: SUS Admissions Files and US Bureau of Labor Statistics: September Unemployment Rates for Florida

Of course, money isn't the sole answer to our educational challenges. But even the most thoughtfully and perfectly implemented accountability system will only better measure failure and mediocrity if funding is lacking. Unfortunately, Florida's accountability system has been successful in transforming public education, but not necessarily in improving it.

As educators, parents and students are painfully aware, Gov. Bush's "A+ Plan" made the FCAT the sole organizing principle of our public school accountability system. Because nothing else matters, our public schools have become test prep centers where teachers and administrators are rewarded or punished based solely on how well they move Florida's schoolchildren to minimal competence in a few subjects. Enrichment programs, subjects not tested on the FCAT, and even high performance on the subjects that are tested, have become deemphasized because they don't impact a school's grade. The results have been predictable. Because teachers now have no choice but to teach to the test, there have been some achievement spikes in tests that are indexed to minimum competence but on the whole, our schools continue to flounder.

The success or failure of our schools can best be measured by their ability to prepare today's children for tomorrow's workforce. But here is the sober truth: despite the hard work of many dedicated educational professionals, Florida's educational system is failing, and failing miserably. In 1998, the U.S. Department of Education ranked Florida's high school graduation rate 45th out of the 50 states, pathetic by any definition. Since then, things have only gotten worse. Now, for the third straight year, Florida's graduation rate has been dead last in the nation, replacing South Carolina at the back of the pack.

Florida High School Graduation Rate

Year	1998	1999	2000	2001	2002	2003	2004	2005	2006
Rank in the Nation	45	47	49	48	49	49	50	50	50

Source: US Dept of Education (Morgan Quitno Press using data from National Education Association)

Our SAT ranking has likewise fallen dramatically. In 1998 Florida's college bound seniors were ranked 40th of the 50 states, barely breaking 1,000 in their verbal-math mean score. Under Florida's A+ plan, the seniors who are graduating are performing more poorly on average on the SAT exam and, more significantly, much more poorly than seniors from the rest of the nation.

The Class Size Amendment, passed by voters in 2002, addressed a real education crisis in Florida's public schools. Only five states had elementary school classrooms more overcrowded than ours, and Florida's secondary schools were the second most overcrowded in the nation, according to the U.S. Department of Education, National Center for Economic Statistics. While things have improved dramatically since the amendment began to be phased in, we have yet to relieve many overcrowded classrooms. Despite this, many are attempting to water down the amendment's classroom caps.

Keeping students and teachers in overcrowded classrooms would be bad enough, but Florida also pays teachers, on average, \$6,000 less than their counterparts nationally. Over the last decade our state's teachers have only lost ground.

There are better ways to develop a well-trained workforce.

- Accountability Reform – expand accountability measures so more things that matter are part of Florida's accountability system. In high school use the FCAT for only diagnostic purposes, and develop end-of-course exams for measuring student progression.
- Fully fund and implement the class size amendment.
- Bring Florida's teacher salaries to at least the national average.
- Eliminate the \$263 million school recognition fund and put that money into transportation for students to enable public school choice and pay for academic assistance for low performing students.
- Don't continue to make higher education the stepchild of public education. Investing in higher education through providing access to needy students and supporting current students and professors, especially during times of recession, is one of the most effective ways to stimulate our economy and guard against future downturns.
- Voluntary Pre-Kindergarten (VPK) - Support the intent of Florida's VPK amendment by establishing higher teacher qualifications, and expanding the three hour program to at least six to make it accessible to families.

The last decade of Republican control has left Florida families with diminished opportunities and overall quality of life. People are rightly feeling anxious about their economic well-being and security. There are plenty of other things state officials need to pay attention to: workforce housing, Everglades restoration, transportation and concurrency and, of course, Florida's severe violent crime problem. But if we are going to right the ship of state, we must first chart a new economic course that provides Floridians with greater opportunities.

It's time to move beyond policy making by sound-bite and bumper-sticker, and have an open and honest discussion about our economic shortcomings and failures. Then, we can move forward with policy alternatives — even those that might conflict with some Republicans' strict ideological orthodoxy. Governor Crist and some of his Republican colleagues have recognized this; more need to. Floridians want serious answers to their most pressing concerns. They deserve nothing less.