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Remarks in a Discussion at Florida Community College at Jacksonville in Jacksonville, Florida
January 14, 2005

The President. Thank you all. Please be seated. Thanks for having me. [*Laughter*] It's an honor to be here. I—it's kind of nice to be introduced by your brother. [*Laughter*] I'm real proud of Jeb. I asked Jeb to take on an important assignment, and that is to travel to the countries that had been hit by the tsunamis. He went with Colin Powell. I couldn't think of two better representatives of the United States of America to show the compassion and heart of the people of the United States of America.

For those of you who have given your hard-earned dollars to help the victims, I want to thank you for that. I also want to remind you, there's a lot of other work to be done at home and around the world. Please don't let your gift to help the tsunami victims shortchange other vital programs to help feed the hungry and to provide comfort for those who have been—those who need help.

And so Jeb, thanks for doing a good—looking forward to seeing you in Washington here pretty soon. They'll turn down the bed for you. [*Laughter*]

I—Steve, thanks for having me. I'm really looking forward to talking about the importance of the community college system in the United States and in Florida to help make sure that we train people for jobs. That's what we're here to talk about, how to help people improve their lives. And the community college system is a vital part of a hopeful America. So thanks for having me.

I want to thank all the folks who teach here. I want to thank the folks who put up with my entourage. [*Laughter*] It's quite large these days. [*Laughter*]

I'm proud to be traveling in the limo today with Mel Martinez, the new United States Senator. I flew down today with Ander Crenshaw, the fine United States Congressman. And also, the mayor came out to say hello. And I appreciate the mayor. Mayor Peyton, thanks for joining us. I appreciate you coming.

So there I was with the Senator, the Congressman, the mayor, and the Governor, and guess what we talked about? [*Laughter*] We talked about the importance of Jacksonville, Florida, to the security of the United States of America. And I appreciate so very much the very strong presentation these leaders made about the importance of Mayport. I listened very carefully. I know full well that Jacksonville is the home port that most in the United States Navy want to be based at. I fully understand the importance of Mayport and the Navy to the economy of Jacksonville, Florida.

I want to thank you, Mr. Mayor, for your willingness to take time out of your schedule to brief me on the realities of the situation here. And I'll take your message back to Washington, DC.

I want to thank John Winn, the commissioner of education from this great State of Florida. Just do what the Governor tells you to do. I want to thank—[*laughter*]—isn't that what you told me to say, Jeb? [*Laughter*] I want to thank David Armstrong, who's the chancellor of the Community Colleges and of Workforce Education. I want to thank all the State and local officials who are here. I want to thank our panelists. I think you're going to find some interesting stories here. I'm going to try to tell you something about education. They can tell you firsthand what is—some of them can tell you firsthand what it's like to go to school at the community college. I think you're going to find it fascinating. I certainly did, during our discussion.

I met a fellow named Steve Miller, who mentors low-income high school students and helps them prepare for college. Where are you, Steve? There he is, right there. Thanks for coming out. Listen, he is a volunteer, and one of the things—one of the important—one of the strengths—the strength of America is the heart and soul of our citizens. We like to talk about our military representing the strength of America—and it does to a certain extent—and the size of our wallets representing the strength of America. But the true strength of the United States of America lies in the hearts and souls of our citizens. And I want to thank Steve for taking time out of his life to mentor a child. It's a fantastic gift, and I appreciate the example you have set. And if you want to serve our country, love your neighbor just like you'd like to be loved yourself.

I—we've got a lot on the agenda. Obviously, winning the war on terror is still on my mind. And I want to appreciate those of you who wear our Nation's uniform for your sacrifice and for joining our great country's cause of freedom.

We will stay on the hunt to bring killers to justice before they hurt us. In the long run, we will defeat the enemy by spreading freedom. And it's been a remarkable 3 months for freedom around the world. People in Afghanistan voted for a President. People in the Palestinian Territory voted for a new leader. And on January the 30th, amazingly enough, the people of Iraq will be going to the polls to elect leadership that will guide this country forward.

And I'm so optimistic about the future, because I believe deep in everybody's soul is the desire to live in a free world. I know that mothers of all religions want to raise their child in a peaceful society. And I firmly believe that the more freedom spreads, the more peace will spread. And so I want to thank those in the military for helping us to achieve a grand mission during historic times.

At home, we've got to keep this economy growing, and that's why we're going to keep the taxes low. I'm looking forward to Congress to—passing a smart budget, one that recognizes we got to be wise about how we spend your money and deal with our deficit. I'm looking forward to Congress to make sure that—working with Congress to make sure America is the best place for the small business to grow and flourish. That means we need legal reform; we need class-action reform, asbestos reform, and medical liability reform.

We've got a lot to do. I noticed we've got some young—younger folks here today. There you—yes. I can't help but look at you and realize we have a responsibility to do something about Social Security. If you're retired, you don't have anything to worry about Social Security, because you're going to get your check. You can forget about the old days of saying, "Well, if they talk about Social Security, I'm not going to get my check." The Social Security trust has got plenty of money in it to take care of those who have retired or near retirement.

But if you're a youngster in America, you better understand that by the time—if you're in the twenties and by the time you retire, if nothing is done about Social Security, the system will be bust. In other words, there won't be anything available for you.

And so I'm going to work with Congress to take on this big problem. We have a problem, and now is the time to fix it. The longer we wait, the harder it is to fix it. And we have a duty to the youngsters of America to make sure the retirement system is available for them.

And we have a duty to continue to make sure every child is educated in this country. There are some I've heard that say, "Well, maybe we ought to change the No Child Left Behind Act." Forget it. The No Child Left Behind Act is working. We've set high standards. We believe every child can learn, and we're going to measure to make sure

that every child is learning. And when they're not, we'll correct problems early, before it's too late.

And here in Florida, I just—I can't tell you how proud I am of Jeb and his education initiatives because they're so hopeful. He, like others, just refuses to shuffle kids through the system without making sure there's excellence available for every child.

And so I look forward to continuing the education reform, the spirit of high standards to the high school systems in America. I want to work with Congress to get some positive initiatives passed, because we have a duty in the country to make sure that the next generation not only has a retirement system but is educated and literate.

Now, to make sure America is the most competitive place in the world, the best place to do business, a place where people can work, we've got to make sure education systems actually educate willing workers for the jobs which exist. And that's why I'm here at the community college system today. The community college system is flexible. It is available. It's got the ability to change a curriculum to meet the needs. It's the demand-driven education system, which works. I believe government ought to fund that which works and de-fund that which does not work.

And the community college system is viable. And that's why I worked with Congress to get 250 million passed last time. It's still in the budget for this time. I'm looking forward to working with Mel and Ander to make sure the community college programs—the job training programs is really what they are—remains viable.

You see, it used to be that they'd say to a State, "Just go educate people." And so all that mattered was the number of people educated. Now we're saying, "Educate people for jobs which exist so that you're actually helping people, not conforming to an empty bureaucratic standard."

And that's why, since the community colleges are able to do that, I'm confident—and encouraging our Secretary of Labor to continue moving forward with high-growth job training initiative grants. I know you've received some from the Federal Government, I think about $4 million worth. It's money well-spent. I can confidently tell the taxpayers that the money spent here is making a difference. Somebody else is going to tell you who has got more authority on the subject than I do. That's the person who runs the school.

I want to talk about an interesting program that I'm going to submit to Congress, here real quickly, and that is how to make sure the Pell grants work better. Pell grants are really important. Pell grants make it possible for people to go to school who otherwise won't go to school. I'm about to talk to some Pell grant recipients here. We've added about a million students in the last 4 years to the Pell grant program. I think that is money really well-spent.

I'm going to reform the student loan program to make it more—or ask Congress to reform it to make it more effective and efficient, and thereby saving money. We've got a unique way of saving money, and that saved money from the administration of the student loan program will be plowed into the Pell grant program. There's a $4.3 billion shortfall in the Pell grant program. We intend to use the savings from changing how student loans are granted and administrated—administered to closing that deficit.

We want to increase the Pell grants by $100 a year over—$100 per year over the next 5 years. We want to continue to say to students who take rigorous course loads throughout Florida and the country that when you do so and you qualify for a Pell grant, you'll get an extra $1,000 on your Pell grant. In other words, we want to raise the standards and provide incentives for people to aim high in life. And that's what the Pell grants can be used for. And so I'm looking for Congress to get this new program and initiative in place.

And finally, I know many of you here are involved with the Workforce Investment Act. It needs to be reformed. It needs to be changed so more people are trained. Right now, the Workforce Investment Act is—trains about 200,000 people. I think with some reasonable reforms, some flexibility in the program, less proscription by the United States Congress on how the program is administered, we can double the number of people trained under the Workforce Investment Act for the same amount of money. And that's what we intend to work with Congress on doing.

So that's what I'm here to talk about, what Congress can—how we can work together to make sure this community college system is viable and vibrant but really to make sure people can find work. That's what it is, to make sure the education system focuses on the needs of the students. Government can help, the Federal Government can help. But it's going to require a collaborative effort between the Federal Government, the State government, and the local government.

And that's why I'm so proud that Susan Pareigis is with us today. What do you do?

Susan Pareigis. I work for your brother. [*Laughter*]

The President. That's a heavy lift. [*Laughter*] Fine lad, but it's a heavy lift. [*Laughter*]

Ms. Pareigis. I'm the director for the Agency for Workforce Innovation, and we are really trying here at the local level and at the State level to make sure that we marry the jobs, as you describe, in the marketplace, that we have the students coming out of the education system with the skills and the training that they need at the job site.

The President. All right. And so give us some idea of what you and brother are doing to make sure the community college—how do you help the community college system?

[*At this point, Ms. Pareigis, director, Florida Agency for Workforce Innovation, Tallahassee, FL, made further remarks.*]

The President. Yes, see, this is a really important point. Government tends to change incrementally, and as it does, there's another set of rules and another set of regulations. And then, sure enough, after a while, you wake up and the money has got a lot of strings to it, and—which makes it hard for Governors and Susan to do their job. And so, one of the things this administration will do throughout our budget, in particular—today we're talking about the Workforce Investment Act—is to provide as much flexibility as possible. That way, we can say with certainty to the taxpayer, "We're results-oriented people." As opposed to focusing on the process, we think government ought to focus on the results and give flexibility to those who are charged with making sure we achieve results. And so I want to appreciate you bringing up the flexibility issue.

I look forward to working with the Congress to provide as much flexibility as possible. It's very important for those who write the law to understand you've got to make sure you align authority and responsibility. And a good way to do so at the Federal level is to pass the power back to those who we're holding responsible for spending the money. Thank you for bringing it up.

Ms. Pareigis. Thank you very much.

The President. You got anything else? I notice you're on the President's National Hire Veterans Committee. Thanks for joining.

Ms. Pareigis. Thank you for letting me serve. I would tell you that we work with our veterans on a daily basis within the State of Florida. We think they're very strong candidates for the job community, and we're glad to have them.

The President. You've got a lot of great veterans here in the Jacksonville area, I know that.

Okay, speaking about aligning authority and responsibility—Mr. President. [*Laughter*]

Steven Wallace. Yes, sir.

The President. Steve Wallace. How long have you been here?

Dr. Wallace. Seven and a half years, Mr. President.

The President. Great. Let her rip. Here's your chance to tell us. [*Laughter*]

Dr. Wallace. Well, first of all, Mr. President, on behalf of the 60,000 students and 4,000 employees of Florida Community College, we welcome you here. We are thrilled——

The President. Thousand?

Dr. Wallace. Yes, sir.

The President. That's good. That's a lot.

Dr. Wallace. I also want to thank you for your extraordinary support of America's community colleges.

The President. Well, thanks for saying that. I appreciate that. I'm proud to do so. You know why? Because they work.

Dr. Wallace. And we're getting better all the time.

The President. That's good. So give us a sense for—what has changed? What do you see in your future? Why are 60,000 people coming here? I mean, it's a pretty good sign when that many people have made a conscious decision to come to your school. Something must be going right.

[*Dr. Wallace, president, Florida Community College at Jacksonville, made further remarks.*]

The President. It's pretty interesting, isn't it, when you think about it. So you get—a group of employers come to the community college and say, "Here's what we're looking for," and the community college is able to adjust its curriculum, which is sometimes hard to do in educational—in the educational world, adjust its curriculum to meet the needs. That's what you're saying, I think.

Dr. Wallace. Absolutely.

The President. Whew. Got it right. [*Laughter*] You got anything else you want to tell me while you got me? Never mind. [*Laughter*]

Should we go to Eric? You ready?

Eric Mitchell. Yes, sir.

The President. Eric, where do you go to school?

Mr. Mitchell. I currently attend Florida Community College in Jacksonville.

The President. Fabulous. Tell us a little bit—I'm not going to ask you how old you are. [*Laughter*]

Mr. Mitchell. Currently, I'm an engineer here with the Jacksonville Fire Department.

The President. Fantastic.

[*Mr. Mitchell, student, Florida Community College, and firefighter/engineer, Jacksonville Fire and Rescue, Jacksonville, FL, made further remarks.*]

The President. Right. And so, first you had to make up your mind, obviously. I guess the easier path would have said, "Well, I'm doing okay. I think I'll just do what I'm doing." Somehow, something clicked and said, "I think I'm going to go back to school," right?

Mr. Mitchell. Right.

The President. Well, see, government can't make you do that. [*Laughter*] It's called personal ambition. That comes from your soul. Anyway, so you decide—so what happens?

Mr. Mitchell. So I decided to go back to school, and an opportunity arose within the department to obtain my paramedic license. And so that's what I'm doing currently right now. And the way that I'm funding that is actually through financial aid, student loans and the Pell grant as well as, this semester, a scholarship.

The President. Fantastic. So, in other words, there's help. If somebody's out there listening, you're looking—kind of an older guy here, graduated in '95. Not really old—[*laughter*]—compared to me and the old president there—[*laughter*]—but a little

older. And you're probably wondering whether or not it makes sense to go back to school. And you're saying, "Well, gosh, I can't afford it." There's plenty of help. You received it.

Mr. Mitchell. Yes, I did.

The President. And that's helpful. I mean, he's got a son to raise. He's probably wondering how to make sure that he can do—be the dad, provide, and at the same time go back to school. There's help—you've got to know that—the Pell grant program, the loan program. And now, as I understand it, this is kind of an upgrade. In other words, you're able to say if you get this degree, it enables you to maybe make a little more money?

Mr. Mitchell. Correct, correct. It opens doors for advancement, as far as promotional. And with 85 to 90 percent of our call volume being EMS-related, it actually makes me better at my job.

The President. Yes, see, this is important for people to understand, and that is that—there's a lot of talk about productivity in our society. Productivity translates to higher wages over time. And one way to become more productive is to get an additional education. And that's what Eric has done. And so he's taking time; he's getting loans. But he's going to make a lot more money than he's making today. I'm not going to tell you how much more, because he's afraid the IRS man is watching. [*Laughter*] I won't tell him.

But I appreciate you coming back to school. I think it means a lot to hear a story about somebody who has been out of school for a while, working in the fire department, sees an opportunity, comes to the community college. It says a lot about you, and it says a lot about the community college. There is a program tailored to meet this man's needs, which I appreciate.

All right, here we go. Kim wasn't so sure, when I came barging in the room, that this was such a cool idea after all. [*Laughter*] Right? Name, please. [*Laughter*] This is Kim Wilkerson, a student at the Florida Community College. Right?

Kim Wilkerson. Yes. Hello.

The President. Let her go. Went to high school?

Ms. Wilkerson. Yes, sir. [*Laughter*]

The President. She said she likes short answers. [*Laughter*] How many children do you have? One. [*Laughter*] This is a great story, by the way. We're about to get to it. I'm not telling—I mean, it is—[*laughter*]—went to high school and was working for quite a while and decided to go back to school.

Ms. Wilkerson. I decided to go back in 1999 after I had my daughter. And I worked dead-end jobs, and I realized that a college education was the best way to go to provide for her and myself.

The President. Just stop right there. It's kind of like what we call personal responsibility, where—so what—how did you know what to do? I mean, so it's time to go back to college. There's two issues: One, what do you major in, and how is it paid for. That's what people are going to be asking. They say, "Well, I've heard Kim. She said she had to go back to college." Were you able to get financing?

Ms. Wilkerson. Yes, sir. I've got Pell grants and loans.

The President. Good, so that's made it a little easier to go back?

Ms. Wilkerson. Yes, sir. Without that, it would have been impossible to go.

The President. That's why Pell grants are important. That's why we want to expand them. That's why we want to make sure they're available, so that people feel comfortable going back. Then how did you know what to do? I mean, how did you know what to major in, what subject to take? Was there help here at the community college, for example, a kind of career counseling?

Ms. Wilkerson. Yes. My first choice was addictions counseling. And I realized I really didn't want to go into that. And I went to the Advanced Technology Center and

talked with Mr. Lance Wallace, and he gave me a tour.

The President. Is Wallace here? He should be. He's about to get national publicity, and he didn't show up. [*Laughter*]

Anyway, so there's a place where you could go get counseling. The reason we're going through this is that if somebody is listening, there's help. So you go get counseling.

Ms. Wilkerson. Yes, sir. I go talk with Lance, and he explains the program that I went into, which is computer engineering technology.

The President. That sounds pretty sophisticated, computer engineering technology. Was it intimidating when you first heard that?

Ms. Wilkerson. Yes.

The President. Yes. And you've mastered it.

Ms. Wilkerson. Yes. Well, I'm on my way to mastering it. [*Laughter*]

The President. Good. That's good. That's what——

Ms. Wilkerson. And I will have it mastered, so——

The President. There you go. That's the right attitude. And so the person said, "These are the kind of jobs which exist," I presume—Wallace.

Ms. Wilkerson. Yes.

The President. So, like, if you get the degree, you're liable to find a job in this field, and it interests you.

Ms. Wilkerson. Yes, sir.

The President. And you said, "Let's get after it."

Ms. Wilkerson. Oh, yes.

The President. And what's really interesting is that you were being paid maybe $16,000 a year, kind of, in the jobs that you had previously? Is that what you had mentioned to me?

Ms. Wilkerson. Yes, sir.

The President. And when you get your degree, you'll be eligible for jobs which start at $61,000 a year?

Ms. Wilkerson. Yes, sir.

The President. Is that right?

Ms. Wilkerson. Yes, sir.

The President. No doubt in my mind you're going to succeed. Probably be number one in your class, when it's all said and done.

Ms. Wilkerson. I am definitely trying.

The President. Yes, well, even if you're not, there's others of us who had—weren't number one, either—[*laughter*]—if you know what I mean. How about the story, though, seriously? Somebody who has worked a series of jobs, has a responsibility as a mom, hears about the availability of the program. She gets help—I presume the school helps people with the loans and Pell grants and, "This is what you quality for." You've got a whole office for that.

Dr. Wallace. We have a whole network of offices.

The President. And she gets a little—takes some time to—it must have been a little frightening, I would suspect. Or not—I mean, I don't want to put words in your mouth. [*Laughter*] So were you confident coming in? I mean, seriously.

Ms. Wilkerson. I was very afraid at first.

The President. Yes, see, I was right.

Ms. Wilkerson. But with great family support, I made it.

The President. Now, you're doing great. This is a fantastic—this is an important story. It's an important story for a lot of reasons. It's an important story because it shows how effective the community college system can be. It's an important story for those of us at the Federal level who are deciding Pell grants, because a Pell grant has—it sounds like—but it's—there's a human dimension to it when you start hearing how they're applied—Pell grants are applied. And it's an important story because if you so desire, there's a pathway for a better tomorrow. And I really want to thank you for sharing it with us. It's great.

Ms. Wilkerson. You're welcome. Thank you.

The President. Really good job.

Ms. Wilkerson. Thank you.

The President. Finally, we've got Jim McCollum with us. Jim works for——

Jim McCollum. BellSouth.

The President. That's good. And I believe there is a responsibility in corporate America to work with the community college system and other agencies to help people help themselves. And explain what you do, Jim. I think people find this to be very interesting.

Mr. McCollum. Thank you, Mr. President.

The President. Make it a little easier to pay the phone bills.

[*Mr. McCollum, regional director, Corporate and External Affairs, BellSouth, Amelia Island, FL, made further remarks.*]

The President. That's great, yes. Thanks. It's a competitive world. Telecommunications is competitive, and these companies are constantly having to update their skill levels. In other words, it used to be if you could handle a shovel, you're in pretty good shape when it came to employment. I'm talking about way back. [*Laughter*] Now, all of the sudden, the skill set is completely different and it's changing. And one of the things that Jim said I think is interesting is that we're constantly trying to make our—work with our employees to help them become more productive. In other words, it's ongoing education. Education is not just a moment that you quit. There's a constant process, and the community college system fits in nicely with that. I presume you're pretty well linked up with the president there.

Mr. McCollum. Well, I also—I do know Dr. Wallace. I also have the opportunity to be—to serve on the board for his Advanced Technology Center, and if I could explain that——

The President. I wish you would. Helps you.

Mr. McCollum. Rather than just opening another division of the college to meet the needs of future work skills, we collaborated the local, political, and private and public and educational sectors, and with Susan and Governor Bush in Tallahassee, and said, "Let's look at the type of jobs and type of companies that we want to bring to northeast Florida." And we did that, and we said, "Okay, here's the type of companies," and we did studies. And then we said, "Okay, what are those specific skill sets?"

We went to Dr. Wallace, met with them, and they said, "Well, why don't we just develop the technology center," which we did. And it addresses those very specific companies that we want to bring in here so that when we do, they will be graduating employees that will come out and go to work.

The President. Yes, that's really smart. Nice going, Mayor. This is a smart chamber of commerce—people who are responsible for attracting capital and jobs to a community—is one which effectively utilizes the community college system. If people—a company knows that they're going to find a skilled workforce, they're coming.

And I appreciate you bringing up that point. It makes sense. So how many businesses are actively involved with the community college system, would you say? Are you the right person to ask? Maybe Dr. Wallace knows that.

Mr. McCollum. We've got 4,000 businesses that are members of the Jacksonville Regional Chamber of Commerce, and I don't know the exact number within——

The President. A lot?

Mr. McCollum. But I would say 75 percent would be a very easy number.

The President. No wonder this is such a vibrant community. It is utilizing all its assets to continually—to make this—Jacksonville an attractive place for a lot of reasons, and—got anything else you want to say?

Mr. McCollum. Just thank you for being here, and thank you for the job you're doing.

The President. Yes, thanks. Listen, I—[*applause*]—thanks. I want to thank our—

the folks sitting up here, willing to get in front of all the cameras and talk. [*Laughter*] You can get used to it. [*Laughter*]

But I hope you found this interesting. I certainly did. I love to see success. And I think part of my job is to herald success, and part of the job of those of us who have been elected is to focus on success, which means results. And we're getting fantastic results all around our country from our wonderful community college system.

Jeb told me that coming to—when I came to Jacksonville, I'd see one of the great community college systems in the country. I suspect he's right, Dr. Wallace. You get a lot of credit for it. And you get a lot of credit for being able to attract well-motivated, incredibly smart students.

So I want to thank you all for coming today. May God bless you all. May God continue to bless our country.

NOTE: The President spoke at 12:59 p.m. at the South Campus. In his remarks, he referred to Gov. Jeb Bush of Florida; Mayor John Peyton of Jacksonville, FL; and J. David Armstrong, Jr., chancellor, Florida Community Colleges & Workforce Education, Florida Department of Education.

The President's Radio Address
January 15, 2005

Good morning. This week, I met with some of our fellow citizens from across the country to discuss one of the great responsibilities of our Nation, strengthening Social Security for our children and grandchildren.

For 70 years, the Social Security system has fulfilled the promise made by President Franklin Roosevelt, keeping our elderly citizens out of poverty while assuring younger Americans a more secure future. Along with employer-funded pensions and personal savings, Social Security is for millions of Americans a critical element to their plans for a stable retirement. And for today's senior citizens and those nearing retirement, the system is sound. But for younger workers, Social Security is on the road to bankruptcy. And if we do not fix it now, the system will not be able to pay the benefits promised to our children and grandchildren.

When President Roosevelt signed the Social Security Act in 1935, the average life expectancy was about 60 years, which meant that most Americans would not live to become eligible for benefits, then set at age 65.

Today, most Americans enjoy longer lives and longer retirements. And that presents a looming challenge. Because Social Security was created as a pay-as-you-go system, current retirees are supported by the taxes paid by current workers. Unfortunately, the ratio of workers to retirees is falling steadily. In the 1950s, there were about 16 workers paying in for each person drawing out. Today, it's about three workers for every beneficiary. And by the time today's workers in their mid-twenties begin to retire, there will be just over two.

What this means is that in the year 2018, the system will go into the red, paying out more in benefits each year than it receives in payroll taxes. After that, the shortfalls will grow larger until 2042, when the whole system will be bankrupt. The total projected shortfall is $10.4 trillion. To put that number in perspective, $10.4 trillion is nearly twice the combined wages of every single working American in 2004.

Every year we put off the coming crisis, the higher the price our children and