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NHCSL NEWSLETTER



California: Sharing the Road with Immigrants

California recently joined Connecticut, Colorado, Illinois, Maryland, New Mexico, Puerto Rico, Utah, Vermont, and Washington in allowing undocumented immigrants to apply for a driver's license. With votes resulting in 28-8 in the Senate and 55-19 in the Assembly, on Friday, September 13, 2013 California's Governor Jerry Brown was able to not only sign a bill allowing California to become the 10th state to allow undocumented immigrants the right to a driver's license, but this notion can also be viewed as a message for Washington that immigration reform is long overdue and needs to be addressed on a federal level.



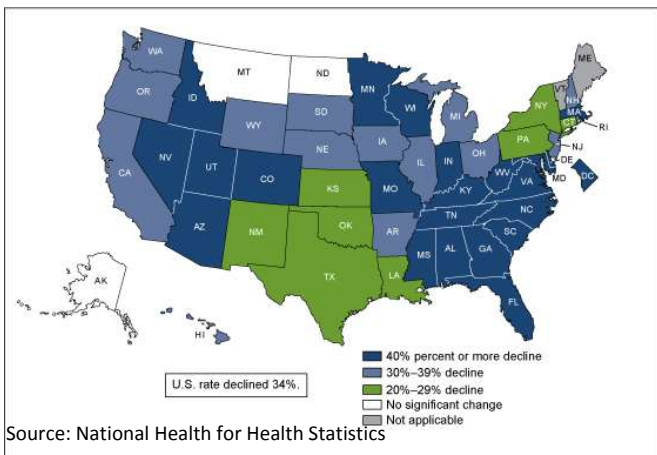
Earlier this year, Governor Dannel Malloy was also part of this immigration reform movement, and signed the legislation and Connecticut's state Senate approved with 19-16 along partisan lines that would allow undocumented immigrants to obtain a driver's license regardless of their legal status. The week prior, the House of Representatives passed the bill 75-55.

Due to the passing of these bills, undocumented immigrants will be able to line up at the DMV and obtain their driver's license starting January 2015. Applicants will need two forms of identification such as a foreign passport or an unexpired consular card and proof of residency for at least 90 days. Additional requirements include passing the driver's test, providing car insurance, and submitting to a criminal background check to ensure no felony convictions exist.

In addition, the driver's license would be marked with "for driving privileges only" and will not be permissible to be utilized as a form of ID. The driver's license will also have to be renewed every three years compared to the standard six years.

[More about the Bill](#)

Hispanic Teen Pregnancy on the Decline



The decline in birth rates among Hispanics teenagers were the largest of any group according to a study by CDC's National Center for Health Statistics. Birth rates fell by 40% for Hispanic teenagers in 22 states and DC from 2007 through 2011. The largest declines were dominant in the West and Southeastern region.

According to the study the rate of birth among teens aged 15-19 fell from 75.3 per 1,000 in 2007 to 49.4 per 1,000 in 2011. The reason for the decline in birth rates among Hispanic teens was not addressed in the study but experts speculate that teens have greater access to birth control and contraception.

[Learn more about the Study](#)

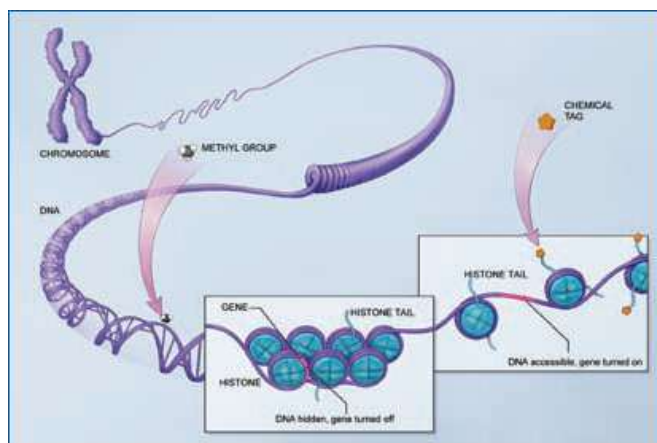
Alzheimer's On the Rise: Genetics Research Underway

Alzheimer's is one of the top 10 causes of death amongst Americans, with a staggering body of 5.1 million people. It is an irreversible and progressive brain disease that slowly deteriorates a person's memory and thinking skills, eventually affecting the ability to complete everyday tasks. Most people consider it to be an acquired disease, but as researchers continue to push forward in the search for treatment approaches; they have discovered genetics might have an important role in its development.

This push for research has allowed for the categorization of the traits that characterize Alzheimer's. Researchers have divided Alzheimer's into two different types, early-onset which targets individuals between the age of 30-60 and late-onset, which develops after the age 60.

Both types have been said to be a result of genetic components. Genetic testing has helped look for early brain changes and compare effectiveness of treatments for people with different Alzheimer's profiles.

Understanding this disease will help in answering basic questions such as how the disease begins, determining how-risk factors interact with other genes lifestyles and environmental factors, identify people who are at a high risk, and focus on new prevention and treatment approaches. Major organizations involved in Alzheimer's Genetic Research are the Dominantly Inherited Alzheimer Network and the National Cell Repository for Alzheimer's disease.



Read more about the Study

Largest Federal Immigration Reform in More than 25 Years

Introduced by a historic bipartisan effort known as “The Gang of Eight” the Border Security, Economic Opportunity, and Immigration Modernization Act of 2013 is the first step in moving towards an immigration reform that would grant legal status to more than an estimated 11 million undocumented immigrants currently in the United States.

The compromise between the two parties lays on the creation of a stringent border control, discussion on deportation measures, employment verification and the language being used to describe the pathway for legal status.



Source: America's Society/Council of the Americans

The Border Security section of the bill would require the Department of Homeland Security to craft a strategy to increase border security at high-risk border sectors as well as to extend the existing fence along the U.S. – Mexico border with the goal of reaching a 90% effectiveness rate.

This bill would prevent immigrants that qualify from adjusting to lawful permanent resident status until the Secretary of Homeland Security certifies that this key section of the bill is “substantially operational”.

Some of positive aspects of the bill are that Registered Provisional Immigrants (RPI), the status initially granted under this bill, could sponsor dependent children and spouses provided they were physically present in the U.S. on the date RPI status was granted to the primary applicant.

The “DREAM” provision of the bill is also to be noted. If signed into law, it would provide an expedited road for those with Dream Act status (people who entered the U.S. before the age of 16, graduated from high school, and attended college for at least 2 years or served in the military for 4 years) and the Agricultural Program, to gain their green cards within 5 years, then be eligible for citizenship.

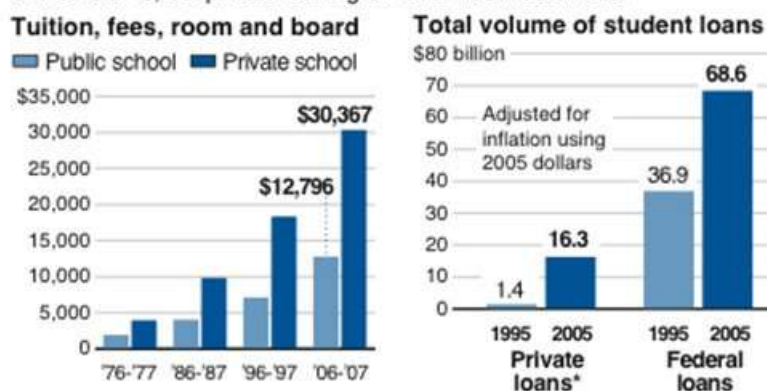
There are many more positive and negative aspects of this controversial bill. Yet, it is seen for many as the only possible way of obtaining a legal status in this country after, in many cases, decades of living in the shadows of illegality. Which is why since this bill is composed of various subsections that cover a wide range of issues; in order to possibly pass it will need to string together a package where both Democrats and Republicans can agree on, and this bill seems like the right place to start.

[Read More on Immigration Reform](#)

Student Loan Rates: Will they double or stay the same?

Acquiring debt and higher education

As college tuitions rose in the past decade, so did the volume of student loans. Federally backed loans account for most of the volume, but private loans grew at a much faster rate.



*Unregulated loans with interest rates that are not capped

SOURCES: The College Board; Institute for Higher Education Policy

AP

A little more than a year ago Congress was battling to come up with a solution for student loan interest rates. Back then the issue was to come up with a short-term solution to keep the interest rates from rising above 3.4 percent. Now we are faced with the same dilemma: keeping them the same or risking the rates to double.

On Friday August 9th 2013 President Obama turned the bipartisan Smarter Solutions for Students Act into a law that would tie interest rates for college student loans to the financial markets, bringing Congress close to finally resolving a dispute that caused rates to double on July 1st. The Obama administration estimated that the fix would help 11 million

borrowers who will take out loans this school year. The new rates would apply retroactively to people who had borrowed since July 1st.

Under the new rate structure, loans to undergraduates, graduate students, and their parents under the PLUS program would be subject to a fixed rate tied to the 10-year Treasury note — specifically the yield on the 10-year note as determined by the last auction held before each June.

Rates for loans taken out after July 1st of this year would be 3.9 percent for undergraduates, 5.4 percent for graduate students and 6.4 for those receiving PLUS loans. Congress set a cap on all loans: 8.25 percent for undergraduates, 9.5 for graduate students and 10.5 for PLUS recipients. The rates would be fixed over the life of the loan.

However, since rates are set by the financial markets, rates will most likely go up in the future. This is where the two parties disagree as Republicans would like to keep rates tied to the markets; whereas, Democrats may want more government intervention down the line.

A plan by Sen. Elizabeth Warren, D-Mass. proposes a solution that would link the Stafford loan interest rates to the Fed’s discount rates. It is said that this solution would lower student loan rates to less than 1 percent which

would greatly benefit students, unfortunately this would only be a one-year solution. Sen. Warren's bill, the Student Loan Fairness Act, is currently being evaluated in both Senate and House Committees.

[Read more about the article](#)