aggressively federal agencies work to expand LGBT rights. Clinton would probably bolster transgender rights.

Thus far, federal judges have generally been unsympathetic to arguments that certain types of anti-LGBT discrimination are permissible if in accordance with a person's religious beliefs. Trump has told conservatives he'd place a high priority on religious liberty.

Minimum wage

Modest income gains, strikes by fast-food workers, the rapid growth of low-paying jobs while middle-income work shrinks. These factors have combined to make the minimum wage a top economic issue for the 2016 campaign.

Millions would benefit from higher pay, of course. But an increase in the minimum wage also would boost costs for employers and may slow hiring.

Clinton supports raising the minimum wage at least to \$12 an hour, even higher at state and local levels. Trump has said he supports an increase to \$10, but thinks states should "really call the shots." It's \$7.25 now.

Why the momentum for higher minimums? The typical household's income has fallen 2.4 percent since 1999. Lowpaying industries, such as retail, fast food and home health care aides, are among the largest and fastest-growing. And many lowwage workers are older, have families and are probably more willing to demand higher pay.

Money in politics

Voters are disgusted with the way political races are paid



Opioid epidemic

More than 28,000 Americans died from overdosing on opioids in 2014, a record high for the nation.

That's 78 people per day, a number that doesn't include the millions of family members, first responders and even taxpayers who feel the ripple of drug addiction in their daily lives.

A rise in prescription painkillers is partially to blame: The sale of these drugs has quadrupled since 1999, and so has the number of Americans dying from an addiction to them. When prescriptions run out, people find themselves turning to the cheaper alternative heroin and, increasingly, the even more deadly drug fentanyl.

Recovering addicts and their family members are increasingly speaking out, putting a face on drug addiction and lessening the stigma surrounding it. But dollars for prevention, treatment and recovery services still are hard to come by, leaving many people waiting weeks or months to find the treatment they're seeking. Meantime, family members empty bank accounts in search of help, while law enforcement officers and emergency rooms serve as a first line of defense.

Trump says the wall he wants to build along the southern border is essential to stopping the flow of illegal drugs into the country. Clinton pledges to spend \$10 billion to increase access to prevention, treatment and recovery services, among other things.



Supreme Court

The ideological direction of the Supreme Court is going to tip one way or the other after the election. The outcome could sway decisions on issues that profoundly affect Americans: immigration, gun control, climate change and more.

The court has been operating with eight justices since Antonin Scalia died in February. His successor appears unlikely to be confirmed until after the election, at the earliest. The court is split between four Democratic-appointed, liberal justices and four conservatives who were

appointed by Republicans — although Justice Anthony Kennedy has sided with the liberals on abortion, same-sex marriage and affirmative action in the past two years.

The ninth justice will push the court left or right, depending on whether Clinton or Trump becomes president.

President Obama has nominated Merrick Garland to take Scalia's seat, but the Republican Senate has refused to consider Garland's nomination, in an effort to prevent a liberal court majority.

for — disproportionately by big-money donors, including those who stand to gain or lose from government decisions. The rules even allow donors to hide their identities by giving to politically active nonprofit groups that don't file detailed public paperwork about their finances.

The system leaves everyday Americans fearing that their voices are being drowned out by these moneyed interests.

So far, donors have pumped more than \$1.7 billion into the presidential race, according to an Associated Press tally.

Both presidential candidates talk a good game when it comes to money in politics, but both fail to back their words with

Clinton and Trump denounce big money in politics, but they are both largely funded with big money. Trump also has no proposals addressing campaign finance, while Clinton's are vague and difficult to execute.

North Korea

Pariah state North Korea could soon be capable of targeting America with nuclear weapons. What can the U.S. do to stop it?

Diplomacy and economic sanctions have not worked so far. North Korea's isolation is deepening, but it has continued to conduct nuclear test explosions and make advances in its missile technology.

Trump says the U.S. can put more pressure on China to rein in its North Korean ally. He says he is willing to meet the North Korean leader, Kim Jong Un.

Clinton wants the world to intensify sanctions as the Obama administration did with Iran, a course that eventually opened the way for a deal to contain its nuclear program.

But it will be tough to force North Korea back to negotiations that aim at its disarmament in exchange for aid. Kim views atomic weapons as a security guarantee for his oppressive regime.

Refugees

With millions of Syrians displaced by a years-long war and hundreds of thousands of people fleeing to Europe, countries around the world are being pressed to help resettle people seeking refuge.

The United States pledged to accept 10,000 such refugees by the end of the budget year in September and did so, a month early.

Republicans have balked at the idea of allowing people from Syria into the United States and Trump has called for a halt on refugee resettlement for them. He says vetting of these refugees is inadequate.

Clinton has pledged to

expand the Syrian refugee program and allow as many as 65,000 such refugees into the United States.

The fate of the program almost certainly hinges on the outcome of the November election.

Role of government

It's the Goldilocks conundrum of American politics: Is the government too big, too small or just right? Every four years, the presidential election offers a referendum on whether Washington should do more or less.

Trump favors cutting regulation and has promised massive tax cuts, but his plans are expected to add trillions to the national debt. Unlike most conservatives, he supports eminent domain and has spoken positively about governmentrun health care. And don't forget that massive border wall.

Clinton has vowed new spending on education and infrastructure that could grow government, too. She strongly supports "Obamacare," which most small-government proponents see as overreach.

At its heart, the debate about government's reach pits the desire to know your basic needs will be cared for against the desire to be left alone. For the past few decades, polls have found Americans generally feel frustrated by the federal government and think it's wasteful. A smaller government sounds good to a lot of people until they're asked what specific services or benefits they are willing to do without.

Russia

Russia is reasserting itself, posing vexing questions for the U.S. and presidential candidates split on Vladimir Putin. It's also apparently poking its nose into the election — blamed by the U.S. for hacking Democratic Party emails.

After briefly looking inward during much of Obama's first term, Russia has returned to the international stage with force under Putin. Russia is militarily involved in Syria and supports separatists in eastern Ukraine and areas of Georgia.

At the same time, the U.S. has been forced to accept that working with Russia is probably the only way to achieve results on many complicated international issues. Thus, Russia was central in the Iran nuclear negotiations and is a player as well as negotiator in the Syria truce effort.

Trump advocates improved relations with Russia and has been strikingly complimentary of Putin's authoritarian leadership style.

Clinton has had direct negotiating experience with Putin and his aides and that has left her wary of cooperating with Moscow. She promises to stand up to Putin and deter Russian aggression in Europe.

Social security

Big changes are coming to Social Security, sooner or later. If left to later, those changes promise to be wrenching.

The trustees who oversee the program say it has enough money to pay full benefits until 2034. But at that point, Social Security will collect only enough taxes to pay 79 percent of benefits. Unless Congress acts, millions of people on fixed incomes would get an automatic 21 percent cut in benefits.

Social Security's financial problems might seem far off. But the longer Congress waits to act, the harder it will be to save Social Security without dramatic tax increases, big benefit cuts or some combination.

Clinton has proposed expanding Social Security benefits for widows and family caregivers. She says she would preserve Social Security by requiring "the wealthiest" to pay Social Security taxes on more of their income. Trump has promised not to cut Social Security. He's suggested he'd revisit the program after his tax-cut plan boosts economic growth.

Taxes

Presidents like to try reshaping the tax code to make substantive changes in fiscal policy and to show voters their priorities.

Both Trump and Clinton have made clear that that's just what they want to do. There's an enormous difference between their approaches and goals.

Trump is intent on cutting taxes. He'd collapse the current seven income tax brackets, which peak at 39.6 percent, into just three tiers with a top rate of 33 percent, slice the corporate income tax and eliminate the estate tax. Analysts say the wealthy would benefit disproportionately.

Clinton is proposing tax increases on the rich, including a minimum 30 percent tax on incomes over \$1 million and higher taxes on big inheritances. Most taxpayers would see little or no impact on their tax bill, but the government might look different. She'd use the added revenue to expand domestic programs.

Veterans

Clinton has pledged to ensure veterans have access to timely and high-quality health care and vows to block efforts to privatize the Veterans Health Administration, the VA's health-care arm. Clinton also wants to bolster veterans' benefits, including education and housing aid included in the GI bill.

She would ensure that military sexual trauma is acknowledged as a disability under VA rules.

Trump says he will expand programs that allow veterans to choose their doctor — regardless of whether they're affiliated with the VA — and still receive government-paid medical care. Trump says that's not privatized care but, he told The Associated Press, "a way of not allowing people to die waiting for doctors."

Trump also pledged to fire or discipline VA employees who fail veterans or breach the public trust. He also would increase mental health professionals and create a "White House hotline" dedicated to veterans. If a valid complaint is not addressed, "I will pick up the phone and fix it myself if I have to," Trump

Voting rights

Voting rights in America are in flux. Republican-controlled legislatures are tightening voter laws, placing limits on early voting and same-day registration, and imposing new requirements for IDs at polling places. In 2013, the Supreme Court invalidated a key provision of the 1965 Voting Rights Act. That provision had required states with a history of racial discrimination to get federal preclearance to change election laws.

The issue has become highly partisan with the rapid growth of minority populations, which in recent presidential elections have tilted heavily Democratic. And it has become overlaid with Trump's statements that the election is rigged against him and that he might not accept defeat at the polls.

The Obama Justice Department has challenged voter ID and other laws, saying they could restrict access for minorities and young people. Federal court rulings softened some of the toughest restrictions, but litigation remains knotted up with Supreme Court appeals underway. Bills in Congress to restore the Voting Rights Act are stalled.

Trump opposes same-day voter registration. Clinton wants Congress to restore the Voting Rights Act and seeks a national standard of at least 20 days of early in-person voting.

Wall Street regulation

The debate over rules governing banks and the markets comes down to this: how to prevent another economic catastrophe like the Great Recession ignited by the financial crisis in 2008. The worst upheaval since the 1930s Depression wiped out \$11 trillion in U.S. household wealth and about 8 million jobs. More than 5 million families lost their homes to foreclosure.

The economic recovery over eight years has been halting and slow.

The goal behind the most radical overhaul of financial rules since the 1930s was to rein in high-risk practices on Wall Street and prevent another multibillion-dollar taxpayer bailout of banks. In the package of rules Congress enacted in 2010, regulators gained new tools to shut banks without resorting to bailouts. Risky lending was restricted and a new federal agency was charged with protecting consumers from deceptive marketing of financial products.

Republicans and many in the business community say the restrictions have raised costs for banks, especially smaller ones. They want the overhaul law repealed. Trump calls it a "disaster," saying he would dismantle most of it.

Clinton says the financial rules should be preserved and strengthened.

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