TEEN PREGNANCY

HON. LEE H. HAMILTON

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday. January 25, 1995

Mr. HAMILTON. Mr. Speaker, I would like to insert my Washington report for Wednesday, January 18, 1995, into the CONGRESSIONAL RECORD.

TEEN PREGNANCY

There is no doubt that all of us should be concerned about the number of teenagers having babies. These young people must overcome formidable obstacles in order to become independent adults capable of supporting themselves and their families. All too often they fail, with dire consequences not only for parents and children but for society.

TRENDS

The U.S. has one of the highest teen pregnancy rates of any western industrialized nation. Before the end of their teenage years, 43% of girls become pregnant.

While the birth rate for adolescents has generally declined in the last 30 years, births to unmarried adolescents have steadily risen. In 1992, over half a million teens gave birth, and 71% of them were unmarried. In 1991, 10% of all births in Indiana were to single teens, compared to nine percent of all births nationally.

While the number of unmarried teens giving birth has increased, the likelihood that they will place their children for adoption has decreased. Furthermore, in most cases, the fathers of children born to teen mothers are adults.

CONSEQUENCES

The escalating rate of out-of-wedlock teen pregnancies has disturbing consequences. First, teen mothers are more likely to be economically disadvantaged before childbirth, and usually remain poor after bearing a child. Two-thirds of never-married mothers now raise their children in poverty. Many teens who become pregnant do not finish high school, and lack the skills necessary to find secure employment. Unmarried teens are also less likely to receive financial support from the father.

Second, the human costs of teen pregnancy are substantial. Teen mothers are likely to have another child, usually within two years. These parents are even less likely to finish high school or to marry. In addition, their children tend to fare worse than those from two-parent families on measures of health, education, and emotional and behavioral adjustment.

The strain of too-early childbearing on adolescent mothers is significant. They are more likely to describe their children as "difficult," and are less likely than older mothers to provide adequate intellectual stimulation and emotional support. And teen mothers also receive good prenatal care less frequently than their older counterparts. Consequently, they have a higher rate of premature birth and low-birthweight babies. Lastly, children of teen parents are much more likely to become teen parents themselves—creating a cycle of poverty that is difficult to break.

Not surprisingly, the costs to the public of teenage childbearing are substantial. Three-quarters of single teenage mothers begin receiving Aid to Families with Dependent Children (AFDC) within five years of the birth of their first child. Nearly half of long-term welfare recipients are women who gave birth before age 17. One study has concluded that over half of the total costs of AFDC, Medic-

aid, and food stamps is attributable to households begun by teen births, totaling \$34 billion in 1992.

WHAT CAN BE DONE?

There is no question that teenage parents bear daunting responsibilities, and many of them try very hard to be good parents. But there is also no question that we must do more to lessen the toll of teenage childbearing.

First, we must bring down the rate of teenage pregnancy. We need to make teens better understand that their actions have very serious consequences for which they are ultimately responsible. Many people say that it is futile to try to persuade teens to abstain from sex. But in my view, we have no other choice. Teens receive a lot of pressure to engage in sex, and we need to create some pressure in the other direction. National leaders, the entertainment industry, and sports figures should all be part of such an effort, as should churches, schools, and most of all, parents. Teens need to know about the risks of premature sexual activity—not just pregnancy, but also AIDS and other sexually transmitted diseases. This message must be coupled with efforts to provide teens with the information, confidence and skills they need to make good decisions. Parents must teach their children about responsible decision-making and sex. The message should be clear: becoming a parent as a teen is a bad deal for their children.

More difficult, but equally important, is to give disadvantaged teens some hope for a better future. Those who feel that their future goals would be jeopardized by becoming a parent too early have real incentives to delay parenting. Those who feel that they have no future do not. A number of private programs aimed at encouraging young people to stay in school and pursue postsecondary education have shown promise.

Second, we should develop ways to support families of teenage parents without creating incentives for out-of-wedlock births. The challenge is to help the children of teen parents without making out-of-wedlock childbearing an attractive alternative. Fathers must be held responsible for the support of their children. We must strengthen efforts to establish paternity at birth and collect child support.

Some have suggested cutting off government assistance to teen parents. But what happens to the children? I believe we should require teen parents to live at home and stay in school in order to receive government assistance. Some teen parents, of course, come from abusive or unstable households and will not be able to live at home. For these children, we should establish community-based facilities to house and support young families while the mother completes school or job training.

Raising children is not easy, even for mature adults. It is extraordinarily difficult for young people who are still growing up themselves. I believe that we must emphasize to teenagers that youthfulness does not absolve them from responsibility for their actions. At the same time, we have an obligation to help young parents who are struggling to raise their children.

TRIBUTE TO HOWARD STERN

HON. JOSÉ E. SERRANO

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 25, 1995

Mr. SERRANO. Mr. Speaker, on December 7 of last year a truly remarkable event took

place in New York City. A young man from the Bronx climbed over the guard rail of the George Washington Bridge with the intention of jumping to his death. He had brought with him a cellular telephone to place one last, desperate telephone call.

Mr. Speaker, that telephone call—to New York radio personality Howard Stern—saved the young man's life. In one of his most important performances, Howard Stern talked to the young man and kept him smiling and engaged until help could arrive.

Mr. Speaker, such is the popularity of Mr. Stern's radio program, that it was Stern's audience which came to the rescue. A listener named Helen Trimble, who heard the event unfold on her radio while driving on the bridge, pulled her car over at the sight of Prince and enveloped him in a bear hug. Port Authority police Lt. Stanley Bleeker, hearing the exchange between Howard Stern and the jumper on his radio, immediately sent officers to the scene. The young man was soon brought to safety.

Mr. Speaker, it is rare that an individual has this great an impact upon another's life. On this occasion, Howard Stern came face to face with a situation for which no one can prepare. Mr. Stern's humanity showed through at this crucial moment, and as a result a human life was saved.

Mr. Speaker, I ask the House to join me in congratulations and thanks to Mr. Howard Stern for his wonderful humanitarian achievement.

PREMIER LIEN CHAN

HON. DONALD M. PAYNE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 25, 1995

Mr. PAYNE of New Jersey. Mr. Speaker, the attached paper entitled "Premier Lien Chan: His Views and Ideals" was sent to me by Winston L. Yang of Seton Hall University, my alma mater.

I feel it is a most impressive paper and would like to share it with my colleagues.

PREMIER LIEN CHAN: HIS VIEWS AND IDEALS

(By Winston L. Yang)

Lien Chan has served as Premier of the Republic of China (ROC) for almost two years. During the past two years he has made significant contributions to Taiwan's modernization, democratization, and reform.

As a determined, formidable leader, Lien Chan meets challenges well. Noteworthy academic accomplishments, broad administrative experience and a pragmatic approach to governance are the foundation of his openmindedness and tolerance, which are so sorely needed in a democratic and pluralistic society. These traits are vital to the fulfillment of constitutional democracy in the Republic of China. Lien defines his Cabinet as a 'multifaceted government,'' and holds the view that all administrative organs must maintain political neutrality and act in accordance with the law, so that a fair environment for competition among political parties can be ensured and a model of political pluralism upheld within a constitutional framework.

As a champion of free-market economics, Lien believes that the market should be the primary force in determining the direction of economic growth. But he also believes the government is duty-bound to assist and encourage Taiwan's businesses. Government support, he argues, helps entrepreneurs to create wealth and earn profits that can be shared with society.

The Premier is committed to improving the welfare of the island's disadvantaged groups, including persons of low-income, the disabled, laborers and farmers, aborigines, and retired servicemen. He has established programs to solve the social problems arising from the widening gap between Taiwan's rich and poor.

As a statesman, the scholarly Premier represents the progressive, moderate, reformminded native forces and exhibits a sense of pragmatism and flexibility so necessary to prudent governance. Idealistic, visionary, and broad-minded, he nevertheless detests empty talk and demands concrete actions and realistic programs. Lien is personally involved in policy-making and major decisionmaking, but he promotes the democratization of authority. He continues to delegate more powers and responsibilities to his ministers that previous premiers. Inefficiency, factionalism, corruption, selfishness, rejection of criticisms, and bureaucratic snobbery are the very problems he intends to reduce. Rejecting the Government's internal division and confrontation, the democraticminded Lien stresses the need for coordination, cooperation, and consensus (the three C's). With a strong sense of responsibility, he scorns personal dictatorship in the post of premier, and advocates coordinated team work. As a scholarly statesman, he expects thorough investigations and research to be the foundation of decisions. Fearless of obstacles, setbacks, and difficulties, Lien accepts challenges and rejects a defeatist attitude. His primary concern is the prosperous future of the ROC. Idealist yet pragmatic, flexible yet firm on principles, he is strongly attached to the soil of Taiwan. But though profoundly rooted in Taiwan and committed to the "Taiwanization" of the island, he is nevertheless deeply concerned with the future of China and the ultimate reunification of Taiwan and the mainland. His forthright leadership style does not hinder his consideration or acceptance of different views and ideas that will enhance the lives of the Taiwan people.

A champion of reform, democratization, Taiwanization, and native rule, Lien Chan represents a new generation of moderate, dedicated, pragmatic, well-educated, highly-experienced, and internationally-minded native leaders in the dawn of a new era. He is the very kind of leader who will be able to lead Taiwan through its very difficult transition to a highly developed, thoroughly modernized, and fully democratized society—indeed, this is Lien's historic task and chosen mission.

SALUTE TO DORILL B. WRIGHT, KEN HESS,AND JAMES DANIELS

HON. ELTON GALLEGLY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 25, 1995

Mr. GALLEGLY. Mr. Speaker, I rise today in recognition of three selfless and tireless public servants who, for many years, have made it their business to make life better for the people of Port Hueneme.

Dorill B. Wright, Ken Hess, and James Daniels have spent a combined total of 44 years on the Port Hueneme City Council and, as

anyone who has held locally elected office knows, these years were filled with countless meetings, weekend obligations and late night phone calls.

But the commitment of these three officials to their friends and neighbors in Port Hueneme hardly ended with their official city duties. All three took additional steps to even further involve themselves in a variety of county and statewide activities that benefitted a much larger constituency.

Dorill Wright, for whom the city named its cultural center in 1988, served on the council for 24 years, 16 as mayor.

A past director and president of the Port Hueneme Chamber of Commerce, he has served on the Ventura County grand jury, the California Coastal Commission, local hospital boards and a wide variety of civic and governmental groups far too numerous to list individually.

Ken Hess, who served on the council for 12 years, has also been an active and involved member of his community. He has been a member and chairman of the Ventura County Association of Governments, a member of the county's Drunk Driving Task Force and a past president of the Port Hueneme Chamber of Commerce.

Jim Daniels, a Port Hueneme resident for more than 40 years, spent 8 of those years on the city council and has more than lived up to the designation he earned back in 1963, Port Hueneme Citizen of the Year.

With Dorill and Ken, he helped the council develop the city's cultural center and the Ray Prueter Library, helped supervise the renovation of the Orvene Carpenter Community Center and the badly needed widening of Pleasant Valley Road. In addition to his council duties, Jim has played a leadership role in many community groups and advisory boards.

Mr. Speaker, these three men have made a difference in their community, the county and their State through their hard work and dedication. I ask my colleagues to join me in saluting their efforts today and wishing them all the best in the future.

THE "SUPER IRA" PROPOSAL

HON. WILLIAM M. THOMAS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 25, 1995

Mr. THOMAS. Mr. Speaker, I am very pleased that a consensus is finally emerging in favor of restoring the utility of Individual Retirement Accounts. President Clinton wants them back and so do many Members of this body.

As the sponsor of the House super IRA proposal being introduced today and the cosponsor of prior bills, I have long felt we need to give ordinary Americans more reasons to save for their own retirement. The Individual Retirement Account is one of the best savings incentives we have ever developed.

The need to expand savings is clear. Americans typically save less than people in other countries and the effect of their habit is clear. A Merrill Lynch survey shows half of American families have less than \$1,000 in net financial assets. Even those within 10 years of retirement (ages 55 to 64) only have \$6,880 in net

financial assets such as checking, savings, IRAs or 401(k) savings.

Another survey shows that the 76 million Americans in the Baby Boomer group are saving at rates far below what they need to maintain their standard of living after retirement. When we consider the prospect that Social Security may run out of funds early in the next century, the security of the Baby Boomers looks poor indeed. We need to develop savings incentives that will make them more secure. I strongly support the use of the Individual Retirement Account for that purpose.

A 1991 Money Magazine reader survey shows how popular the super IRA truly is with the people we want to serve. 97 percent said they would contribute to IRAs if IRAs were restored; the remaining 3 percent were largely already retired. People made it clear they would contribute new savings to their IRA. IRA popularity cut across all income groups.

The Super IRA gives Americans an opportunity to have deductible IRAs or an IRA Plus account in which earnings would be tax-free. The super IRA, with its elimination of the 10 percent early withdrawal penalty for withdrawals for education, medical costs, buying homes, long-term care and times of unemployment, provides a savings vehicle which gives working families the liquidity they want and may need. With both parties now endorsing the IRA as a means of helping middle income Americans, I hope my colleagues will join me in cosponsoring the Super IRA.

REPUBLICAN MANDATE WITH THE PEOPLE

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 25, 1995

Mr. PACKARD. Mr. Speaker, the President covered a lot of ground last night. The President indicated that he heard the voters' message for change and seemed to try to bridge the gap between where his agenda was going and where Congress in now headed. However, the American people know that the devil is in the details. The American people are tired of empty promises and unrealistic rhetoric. They want results. Our Republican Contract With America Delivers just that—an aggressive agenda for change.

The people rejected liberal, big government "business as usual" in November. They overwhelmingly endorsed our Contract With America. We welcome the President to join us in passing that contract.

Republicans have a specific, positive mandate with America—less spending, less regulation, and less government. On the very first day of the new Congress, we changed the way Congress does business. This week we continue to change the business Congress does.

Republicans will continue to keep their promise with the people by passing a balanced budget amendment and unfunded mandates legislation. We are going to stay focused on our mandate with the American people. We are committed to moving forward with the contract we made with the voters of America