

appropriation during the spring of fiscal year 1997. This comes from my consultation with the chairman of the House Appropriations Committee. In the interim, the control board will be able to reprogram funds for facility repairs, if necessary.

Mr. President, I appreciate the concern that some of my colleagues, no doubt, have about any increase in Federal assistance for the District of Columbia, given its dismal track record in managing resources. However, I remind my colleagues that we have previously taken strong action to prevent future mismanagement by establishing the control board and the chief financial officer.

The additional funds provided for improving school facilities, as well as previous funds provided, will be fully managed by the control board, not the school system nor the District of Columbia government. Moreover, I must also point out that we have an obligation to the well-being of the children in the Nation's Capital. We have accepted that responsibility. This obligation includes the condition of the schools they attend.

I thank Chairman HATFIELD for including a provision for the District of Columbia in the conference agreement, given that the regular appropriations bill for the District has already been signed into law. He recognizes, as I do, and as Chairman LIVINGSTON does, the obligation of the Congress to the children of the Nation's Capital. We have a joinder on that understanding and have acted quickly and decisively to make sure what happened this year does not happen next year. I would also like to thank the ranking minority member on the Subcommittee on the District of Columbia, Senator KOHL, for working with me to include this provision.

This is only a start. There is much more we need to do for the kids in this city. As long as I am in the Senate, I assure you I am going to do everything I can to make this a city we can be proud of, especially with respect to education.

I yield the floor.

Mr. DODD addressed the Chair.

The PRESIDING OFFICER. The Senator from Connecticut.

WELFARE REFORM

Mr. DODD. Mr. President, several weeks ago, during the consideration of the welfare reform bill, I came to the floor and expressed my views on that legislation. At the time, I characterized the bill as an unconscionable retreat from our Nation's more than 60-year commitment to America's poorest children.

Unfortunately, I still believe that to be the case today. In the past 60 years, while we have disagreed and quarreled in this country on some issues, all Americans, regardless of party or ideology, understood that it was in our national interest to protect the most innocent and defenseless of our people—

the 9 million children who collect Aid to Families with Dependent Children. Whether you are from Connecticut, California, Maine or Mississippi, if all else fails, your National Government would not rip the safety net from underneath a poor child's feet.

With the passage of the welfare reform bill, I believe we have abandoned that 60-year-old commitment. While the welfare reform legislation may have been, in my view, a retreat, it is by no means a surrender. A surrender would indicate that we are throwing up our arms because the struggle is over. A retreat, on the other hand, means it is a temporary setback, not the end of the battle. Unfortunately, the battle is not going to be fought in the remaining hours of the 104th Congress. But I pledge to my colleagues here that one of my first priorities in the 105th Congress will be to propose legislation that will correct what I consider to be major flaws in the welfare reform bill.

Already I have instructed the General Accounting Office to begin assessing the effect of the welfare reform bill so that Congress can closely monitor its impact on America's welfare system and particularly on our Nation's children.

While I disagree with many aspects of the welfare reform legislation, its passage brings us to a new point, I believe, in how we deal with poverty and social issues in this country. We are now waging this battle on a new front and with a new set of parameters. The blame game on welfare is over. The time has come to move beyond divisive rhetoric and to find innovative ways to make this welfare legislation work for America's poorest children. Simply passing the problem on to the States and our local communities—as if they have all the answers and all of the resources to grapple with this problem—is not a solution. It is, as President Clinton has often stated, only the beginning. There is still significant work to be done.

First and foremost, Mr. President, we must redouble our efforts to create good-paying jobs for welfare recipients striving to end the cycle of poverty and dependency. The bill that this Senate and this Congress passed, while professing to move people from welfare to work—a concept that I wholeheartedly endorse—failed to provide the funds needed to reach that goal. In fact, the Congressional Budget Office estimates that the bill is \$12 billion short of funds needed to meet the bill's stringent requirements.

Consider, for example, that if today every new job in New York City was to be filled by a current welfare recipient, it would take 21 years for all these people to be absorbed into the city's economy. Does any Member of this body really think that millions of jobs offering good wages with health benefits are suddenly going to appear out of thin air? Absolutely not, particularly if we fail to focus on job creation and providing greater funds for assistance, train-

ing, and education, that give welfare recipients, in our cities and our States, the chance to achieve the self-sufficiency this bill calls for.

As important as job creation is, Mr. President, to the success of welfare reform, it will mean nothing if we do not allocate significant resources to child care. While I was pleased to see that more funds were provided for child care in the legislation than was originally proposed, more is needed on this front.

If this bill is to be successful in permanently getting people off welfare, as well as helping those already in the job market, working parents must be sure that their children will be well taken care of. The Congressional Budget Office again estimates that there is close to a \$1.4 billion shortfall in the child care funds for the working poor and people in transition from welfare to work. This discrepancy has to be addressed in the next Congress if this legislation is going to succeed. So, too, must the provision allowing mothers with children between the ages of 6 and 10 to be sanctioned and potentially lose benefits if they cannot find or afford child care.

Remember, we tried to strike that provision, but we lost. And so today, if you have children between the ages of 6 and 10, and you are out trying to find work, the fact that you cannot find child care and cannot marshal the adequate resources could cause you to lose all your benefits. Again, I do not understand the wisdom of that. What happens to 6- and 7- and 8- and 9-year-olds and 10-year-olds in this situation? If their mothers cannot find child care, who is to take care of them? What happens to these children? And yet, that is not provided for in the legislation. My hope would be that this is one of the provisions we would try and correct in the next Congress.

At the absolute least, we, as a nation, should be able to guarantee to children under the age of 10 that they will not be left home alone, to fend for themselves while their parents are out trying to make the difficult adjustment from welfare to work. However, it seems that when it comes to the discussion of welfare reform in this Chamber, there seems to be a constant fundamental disconnect between rhetoric and reality. The fact is, we simply cannot ask welfare recipients, struggling to get by, struggling to make ends meet, struggling to raise a family, to keep a job if Congress does not provide adequate child care.

Of course, the issue of child care rubs both ways, for both working parents and, of course, their young children. Obviously, child care is about more than just helping working parents. It is about ensuring that our Nation's poor children will not be neglected.

When we debated the welfare reform bill, we came just short of the necessary votes of providing vouchers for children whose families reach the 5-year limit. To my colleague's credit, from the State of Louisiana, Senator

BREAUX, who tried to include these vouchers so that at the end of the 5 years—whatever else you do to the parents, you do not visit that problem on the children. We lost that vote on a narrow decision here in the Senate.

Under the welfare bill which became law, States are prohibited—they are prohibited—from even providing vouchers for children from block grant funds. That we punish children because of the actions of their parents, no matter how irresponsible they may be, is, in my view, abhorrent. By not providing adequate protections for poor children, we risk doing just that.

Additionally, Mr. President, the next Congress must work to address issues of concern for food stamp recipients and legal immigrants. These food stamp cuts will be disproportionately borne by families with children. In fact, these families will absorb two-thirds of these cutbacks.

Also, as we speak, Mr. President, legal immigrants are being cut off from their food stamp benefits and SSI insurance as well. Many have no idea what is about to happen to them. The poor, the elderly, the disabled will simply lack the means to care for themselves, and, what is worse, they have no grace period to prepare for these changes.

Mr. President, to give you an idea of the practical impact of these provisions, I want to bring to my colleagues' attention the plight of some 2,000 Cambodians, legal immigrants—legal immigrants—who live in my home State of Connecticut. Of those 2,000 Cambodians, at least 250 of them suffer from concentration camp syndrome, from living under the murderous Khmer Rouge. Due to this legislation, they will lose access to SSI, food stamps, and health care benefits. What is worse, many of them do not meet the criteria for naturalization. The local Khmer health advocates estimate that people may well die as a result of this elimination of care.

Mr. President, is this how we treat the downtrodden and vulnerable legal immigrants we brought to this country because of the circumstances they faced in Cambodia? The number may not seem high, only 250 out of 2,000, but these are people we brought to America because we wanted to give them a better chance and to get away from the murderous regime of the Khmer Rouge. And now we are going to cut them off from SSI benefits and health care? I do not understand the logic of that.

These people played by the rules. In many cases, we brought them here. They pay taxes. And yet we voted to cut off essential care to these people, as well as millions of others. Who would have imagined that those Cambodians who bravely fled their nation's killing fields would now find themselves being told by the greatest democracy the world has ever known, "We're not going to help you out on basic health care needs."

Mr. President, these are mean-spirited provisions masquerading as budget

cuts. Nearly every Member of this body is a descendant of immigrants. By failing to correct the flaws in this bill, we risk repudiating America's legacy of immigration which has defined our Nation for more than 200 years.

Let me also say, Mr. President, that one of the most important aspects of this bill is our constant vigilance in monitoring the impact of this legislation. Language in the welfare reform bill allows Congress to closely study how the bill is implemented. This body must ensure that the States remain accountable to the spirit of this legislation.

For example, recent press reports indicate that States will receive credit for moving welfare recipients to work simply by dropping them from welfare rolls. That is not reform. That is abandonment of our national priorities. And Congress must ensure that it does not happen.

That is why I have already talked to the General Accounting Office, as I mentioned at the outset of these remarks, about monitoring the major areas of this legislation. I will ask the General Accounting Office to examine the impact of the reductions, terminations of cash benefits, and food assistance on the well-being of children.

Also, Mr. President, I believe we need to look closely at the financial impact of this legislation on counties and cities who, under the welfare reform bill, bear new and more difficult burdens. We must be sure that we are not giving them unfunded mandates that they cannot afford to carry out. We must also monitor how States plan to implement changes in the Food Stamp Program that are allowed under this new legislation.

Additionally, Mr. President, I will ask the General Accounting Office to determine if adequate resources are being devoted to child care for the working poor and parents leaving welfare for work. These are just a few of the issues on which we as a nation, I think, are entering uncharted territory. In fact, a recent article in the New York Times notes that, not only is data "skimpy" on the impact of welfare reform measures, but also research results are largely "ambiguous, contradictory, confusing, or nonexistent," to quote that article.

This lack of empirical data underscores the need for this coming Congress to keep a close eye on how welfare policies are being implemented across the country. It is my hope, Mr. President, that when we reconvene in January we will address some of these critically important questions.

For those of us who both opposed and supported this legislation, we have a solemn responsibility to move beyond rhetoric and ensure that we fulfill the mandate to move Americans from welfare to work, from dependency to self-sufficiency, and from hopelessness to opportunity.

My hope is, Mr. President, the coming Congress will focus a lot of its en-

ergy and time on these questions so that we might correct some of the shortcomings of the welfare reform bill that was passed in this Congress.

Mr. President, I yield the floor.

Mr. FORD addressed the Chair.

The PRESIDING OFFICER. The Senator from Kentucky.

Mr. FORD. Mr. President, I yield myself up to 5 minutes from the leader's time on this side.

The PRESIDING OFFICER. Without objection, it is so ordered.

OMNIBUS CONSOLIDATED APPROPRIATIONS ACT, 1997

The Senate continued with the consideration of the bill.

Mr. FORD. Mr. President, I want to express my disappointment that the banking provisions of the omnibus appropriations bill currently before us fails to include a very important licensing provision for bank insurance sales. Over the past few weeks, I have heard from hundreds of insurance agents in Kentucky who believe it is only fair that all professionals who sell insurance, regardless of what institution one may be affiliated with, be licensed by the appropriate State agency. Regretfully, in the push to leave town and adjourn for the year, the negotiators failed to include this important measure in the banking provisions of the appropriations legislation.

The State licensing question recognizes one simple straightforward issue—the commonsense notion that anyone selling insurance should be licensed. No one questions the fact that lawyers, doctors, real estate agents, and other professionals must pass examinations and be licensed by the appropriate State authority. Insurance agents are professionals, whether they work for a bank or an insurance agency. I see no distinction.

Mr. President, the licensing standard would establish an important safeguard to ensure fair competition in the insurance marketplace. Allowing bankers or any other professional to escape licensing standards represents an unfair advantage over insurance professionals who have diligently met such standards for years. Anyone selling insurance to consumers, bankers and agents alike, should be sanctioned by the proper State authority.

Perhaps more importantly, Mr. President, this issue is about more than a level playing field for insurance agents. It is about confidence and trust. By requiring licensing for insurance sales, Congress will reassure American consumers as they seek insurance protection for their families, homes, automobiles, and their lives, that their agent has a license, meets State education requirements, and all appropriate qualifications. This is no small consideration. I believe American consumers rely on and trust the individuals they consult for financial decisions, whether that individual is an insurance agent, lawyer, or a realtor.