

NETHERCUTT) is recognized for 5 minutes.

(Mr. NETHERCUTT addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

PAYING DOWN THE DEBT

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Michigan (Mr. SMITH) is recognized for 5 minutes.

Mr. SMITH of Michigan. Madam Speaker, we have heard a lot about the talk on paying down the debt, and I think it is very important that American citizens understand some of the terminology that is used here in Washington.

This chart represents what would happen to the total public debt. The total public debt of this country right now is \$5.7 trillion. That includes the debt that we owe the Social Security Trust Fund and the debt that we owe Wall Street or the debt held by the public, plus the debt held by the other trust funds. I think this represents the potential good news of paying down that debt if we were to stick with the caps, the budget caps that we set in 1997, but that is not going to happen.

Yesterday in the Committee on the Budget, we heard the director of OMB say that those caps are unrealistic and presented the President's budget. The President's budget, by the way, increases taxes and fees over the next 10 years by something around \$250 billion. Next year alone, his tax increase is \$9 billion. So he is expanding spending for a lot of people and a lot of programs with approximately 80 new programs and a considerable extension and expansion of another 155 programs.

So those increased taxes and fees are what is paying for a significant increase in the size of the Federal Government. He is able to say that he is going to pay down what he calls the debt of this country. But I think what we should be very careful in understanding is that what he is talking about paying down is the debt held by the public.

The bottom portion of this chart represents the debt held by the public, starting now in the year 2000, and what is going to happen over the next 10 years. The middle portion is approximately 112 trust funds that we borrow from in addition to Social Security. That is the Medicare trust fund, the Medicaid trust fund, the transportation, highways and all of the other trust funds. The top trust fund of course is what we have been concentrating on, and that is the Social Security Trust Fund.

So when it is suggested that we pay down the debt of this country, what we are talking about is that portion of the total Federal debt, approximately \$3.6 trillion; but the way we pay it down is when the cash dollars come in from the Social Security tax, there is more money coming in right now from that withholding tax than is needed to pay out current benefits.

So what is being suggested is we use those dollars, we take the cash dollars from Social Security, we borrow it, we write an IOU, and we use those dollars to pay down the debt by the public.

However, what happens to the total Federal debt of this country is the debt continues to increase. So we are looking at down the road in the next 10 to 15 years of having the current debt go way over \$6 trillion, even if we were to stick with the caps.

Here is why I think it is so very important. It is not just the debt and it is not just paying down the debt but it is the structure of our entitlement programs that are going to be very, very difficult for our kids and our grandkids to pay off.

Right now the FICA tax, the withholding tax on payroll is 15 percent of taxable wages. Right now, approximately 75 percent of the workers in this country pay more in that FICA tax, that payroll withholding tax than they do in the income tax. If we do nothing, within the next foreseeable future, our payroll tax will have to go to 40 percent of payroll if we do not fix these programs of Social Security and Medicare, 40 percent of payroll. Then we add income taxes on that for all of the rest of the Federal programs, we add another 20 percent of pay that goes to State and local government; enormous taxes are there, and the potential is a huge disadvantage for the ability of this country to stay competitive with the rest of the world.

Some people say well, can this happen. All we have to do is look at Europe, look at Japan. Already many of those countries are 40 percent. In France, the effective payroll withholding in France is now 70 percent. I mean it is no wonder they have a tough time competing. If we do not do anything in America, we are headed down that same road. That is why looking at entitlement, that is why I am disappointed that Steve Forbes has withdrawn from the race, because he is one of the few candidates that laid out a precise, exact solution of what he thought was the way to go to keep Social Security solvent, to keep Medicare solvent and still have the choice of doctors.

Madam Speaker, I think as we move ahead this year, and moving ahead with this budget, I think we need to challenge ourselves very aggressively to looking at the problems of entitlements, because that is going to be the huge challenge of America and this government in the future.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Pennsylvania (Mr. PETERSON) is recognized for 5 minutes.

(Mr. PETERSON of Pennsylvania addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentle-

woman from Idaho (Mrs. CHENOWETH-HAGE) is recognized for 5 minutes.

(Mrs. CHENOWETH-HAGE addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

ACCOMPLISHMENTS OF THE REPUBLICAN MAJORITY

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 1999, the gentleman from Illinois (Mr. WELLER) is recognized for 60 minutes as the designee of the majority leader.

Mr. WELLER. Madam Speaker, I look back over the last 5 years and I think of when I was first elected in Congress in 1994, what were the big issues of the day. The Democrat Congress and President Clinton had just enacted the biggest tax hike in the history of this country, raising our tax burden to its highest level ever in peacetime history. We had massive deficits of \$200 billion to \$300 billion a year as far as the eye could see, and there was a proposed government takeover of our health care system. The American people did not necessarily like that situation, and they gave the Republicans the opportunity to be in the majority for the first time in 40 years.

We said that we were going to meet the challenges, we were going to balance the budget, we were going to cut taxes for the middle class, that we were going to reform welfare, and, of course, pay down the national debt. I am proud to say that over the last 5 years, we have accomplished many of those goals, in fact, every one of them.

We balanced the budget for the first time in 28 years; we cut taxes for the middle class for the first time in 16 years. In fact, 3 million Illinois children benefit from that \$500 per child tax credit. The first welfare reform in a generation has reduced our Nation's welfare rolls by one-half, and we overhauled the IRS and paid down \$350 billion of the national debt. Those are great changes. On top of that, this past year, we stopped the terrible practice, probably Washington's dirtiest little secret, and that is Republicans put a stop to the raid on Social Security. This past year, for the first time in 30 years, we balanced the budget without touching one dime of Social Security, protecting that retirement income for our seniors.

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Those are great accomplishments. Of course, this year we are working to continue our effort to save social security and Medicare, to pay down the national debt, to help our local schools. We also want to bring about tax fairness. I thought I would take the next hour to discuss the issue of tax fairness.

One of the most fundamental questions of fairness that I am often asked in the South Side of Chicago, the

South suburbs, the rural areas that I represent, is, is it right, is it fair, that under our Tax Code 25 million married working couples on average pay almost \$1,400 more in higher taxes just because they are married? Does that seem right, that under our Tax Code, that 25 million married working couples pay \$1,400 more just because they are married than an identical couple with an identical income, identical circumstances, who live together outside of marriage? That is not right, is it?

This House over the last few years has been working to eliminate what we call the marriage tax penalty. We sent to the President last year legislation which would have wiped out the marriage tax penalty. Had it been in effect and not vetoed by the President, it would have provided marriage tax relief for 25 million couples this year.

We are back at it again. In fact, tomorrow this House is going to vote on a stand-alone bill, a clean marriage tax elimination proposal, H.R. 6, which I am proud to say has the bipartisan cosponsorship of 241 Members of the House.

The State of Illinois that I represent has 1.1 million couples suffering the marriage tax penalty. I have a photo with me of really a fine example of a young couple in Joliet, Illinois, two married schoolteachers who suffer the marriage tax penalty.

This is Michelle and Shad Hallihan. They teach in the Joliet schools. They suffer the marriage tax penalty. In fact, Michelle pointed out to me, "We just had a baby." Of course, they benefit from the \$500 per child tax credit that we enacted just a few short years ago, but they suffer a marriage tax penalty.

Michelle shared. She said, "Tell your friends in the Congress that if you wipe out the marriage tax penalty for the Hallihan family, that the money that otherwise would have gone to Washington in extra taxes because we are married would buy 3,000 diapers to help us care for our child."

In the South suburbs of Chicago, \$1,400, the average marriage tax penalty, is one year's tuition at Joliet Community College and other colleges in Illinois. It is 3 months of day care at a local day care center. It is real money for real people. We are going to be voting on legislation tomorrow which of course wipes out the marriage tax penalty for a majority of those who suffer it. It is legislation that helps 25 million couples.

It does several things. First, we double the standard deduction for joint filers. The marriage tax penalty results from filing taxes jointly. Michelle and Shad Hallihan, two public school teachers with incomes that are nearly identical, are similar to this machinist and schoolteacher. What causes the marriage tax penalty is a married couple files jointly. When you file jointly, you combine your income. If you stay single, you do not. So when you combine your income, that pushes you into a higher tax bracket.

There is a case here of a machinist at Caterpillar. Say he is single, making \$30,500, basically the identical income to Shad and Michelle. If he stays single, he stays in the 25 percent tax bracket. If he meets a schoolteacher in Joliet with an identical income of \$30,500, their combined income of \$61,000, because they choose to get married, file jointly, pushes them into the 28 percent tax bracket. As we can see from this example, they pay basically the average marriage tax penalty of \$1,400 just because they are married.

Madam Speaker, it is just wrong that under our Tax Code this hard-working machinist and this hard-working schoolteacher who made the choice to live in holy matrimony pay higher taxes just because they are married.

Mr. RILEY. Madam Speaker, will the gentleman yield?

Mr. WELLER. I yield to the gentleman from Alabama.

Mr. RILEY. Madam Speaker, I come here today to compliment the gentleman for his hard work. In the 3 years that I have served in this House, I do not know of another individual that has put in as much time, spent as many hours, on any one issue as the gentleman has. I want to come here and compliment the gentleman for his diligence, his tenaciousness. I am sorry we did not get this signed into law last year. I have gotten to the point now that I have seen this so often that I feel like I know the gentleman's couple.

On a more personal note, I have a daughter that was married back in September. It is amazing how her ability to understand the marriage tax penalty has dramatically increased since she now is married and they are filing a joint income tax.

The President has talked about giving relief to married couples, at least for the last 7 years. In his State of the Union this year he addressed this very penalty. Now we hear from the White House that he may veto this.

I would like to come forward today and say to the President, if he ever has an opportunity to live up to his word, to do what he has said he will do, if there is an unfair tax out there that is more egregious than this, I would like to know what it is. This is his opportunity to live up to the promises that he has made to the married couples of the country.

There is no one, there is no one that I know of that can defend this. We hear, especially on this side of the aisle, so often, "This is only a measure to help the rich."

There is one thing about this that is dramatically different. In this bill, as part of this marriage tax penalty relief bill, this year we are going to increase the amount a person can earn by \$2,000 before they are prohibited from filing for the earned income tax credit.

So this time we are not only talking about middle class and lower class taxpayers in this country, we are talking about a broad spectrum of America

that we are able to help, not only to right a wrong and to quit paying lip service to families and to dramatically do something for them for a change, but this is a time when the President can show some leadership.

I appreciate what the gentleman has done, and I appreciate what the gentleman from Indiana (Mr. MCINTOSH) has done. The Members have worked on this so tenaciously for the last 3 years. I do not know of another item like this.

When I do town hall meetings, when we do web site surveys, and I ask, what is the most unfair tax in this country today, without exception, by an overwhelming majority, every survey that we have done said that we need to eliminate the marriage tax penalty, because I think most people in this country understand, if there is one thing in this country that we need to protect and support, if there is one thing in this country that undergirds our very society, it is marriage. It is the family. Anything that we can do to help that family we need to stand ready to do.

Again, we have 241 cosponsors. We will pass this tomorrow. I think we will send it to the President. But I think it is going to be up to each one of us to continue to carry on this dialogue with the American people, because this is the President's last year. He has said, standing right there in his State of the Union Address, he wanted to do something about the marriage tax penalty. I hope this president realizes this time we need more than a promise, we need more than rhetoric. We need his signature on that bill.

Mr. WELLER. Reclaiming my time, Madam Speaker, I want to thank my friend, the gentleman from Alabama (Mr. RILEY), for his leadership as an active member of a team of Members of the House who have been working so hard over the last several years to eliminate what we consider to be the most unfair consequence of our complicated Tax Code, and that is the Tax Code's bias against marriage.

Our goal with the H.R. 6 legislation we will be working to pass tomorrow, and has 241 cosponsors, as the gentleman pointed out, 30 Democrats have rejected the pressure from their leadership and are cosponsoring this legislation because they agree, it is time we help those 25 million couples.

Let me share just very briefly what this proposal contains that we are going to be voting on tomorrow. According to the Joint Committee on Taxation, which is a nonpartisan or I should say bipartisan committee that gives those of us in Congress advice on tax matters, I asked them the question, when it comes to those who suffer the marriage tax penalty, and we are looking at 25 million married ones, who are they? And of course, they pointed out not only is the marriage tax penalty about \$1,400, but half of those who file jointly and suffer the marriage tax penalty itemize their taxes. The other half do not. Middle class taxpayers who

itemize their taxes primarily itemize their taxes because they own a home.

So as we look at how we can eliminate and wipe out the marriage tax penalty, we have to keep both homeowners and those who do not itemize their taxes in mind.

There is another consequence in the Tax Code with the earned income tax credit for the working poor. It is a program created by Ronald Reagan back in the 1980s to help those in the work force who are kind of right on the edge so they can get by and raise their family and stay in the work force at the same time. We address marriage tax relief there.

So essentially what we do in the proposal that we are going to vote on tomorrow, and I hope receives overwhelming bipartisan support, is we help those who do not itemize their taxes by doubling the standard deduction for joint filers to twice that of singles. For those who do itemize, and frankly, those are basically homeowners, one-half of married couples, we widen the 15 percent bracket.

Every one of us, every American, the first part of our income, if we make as a single about \$25 or less, it is taxed at 15 percent, and if one is married, under our proposal, that person can make up to about \$50,000 as joint filers, combined income, and of course paying the 15 percent bracket.

So we widen the 15 percent bracket to wipe out the marriage tax penalty for those who itemize their taxes, and for the earned income tax credit, as the gentleman pointed out, we raise the income eligibility threshold for joint filers, so we wipe out the marriage tax penalty for those who participate in the earned income tax credit.

We also have an adjustment in this proposal so no one affected by this legislation is impacted by the alternative minimum tax.

So we double the standard deduction, widen the 15 percent bracket, help the earned income tax credit, we provide protections against that horrible alternative minimum tax, and we wipe out the marriage tax penalty for almost 25 million married ones.

Mr. MCCOLLUM. Madam Speaker, will the gentleman yield?

Mr. WELLER. I yield to the gentleman from Florida.

Mr. MCCOLLUM. Madam Speaker, the gentleman from Florida has been a real leader in our effort to eliminate the marriage tax penalty. The gentleman has been a real leader, as he is here today.

Like the gentleman from Alabama (Mr. RILEY), I have a son married here recently. Every young person who gets married now all of a sudden realizes what we are talking about is very real. And it is very unfair, as the gentleman has been pointing out today, to have a couple, where one earned \$30,500 a year as a single person and was paying a relatively modest amount of taxes, pretty much in that 15 percent bracket, and then they get married to somebody else

who is earning another \$30,500 a year, and all of a sudden they are bumped up. They have a 28 percent tax bracket, which neither one would have been in to the degree they are if they had been not married, if they had been single still.

What we are doing and the gentleman is doing tomorrow, what we did actually in the bill that the gentleman helped us with so much last year, the tax bill the President vetoed, was to try to correct that problem.

It is fairly straightforward, that we want to treat married couples, especially those which we consider moderate to middle-income married couples, equally and fairly, and the low-income people too.

What is amazing to me, and the gentleman pointed it out, I want to make sure I am correct about this, what the President has all of a sudden come to, and he has gotten religion on this, he is saying, I am for the marriage tax penalty for the first time, but he does not do the itemized deduction, as I understand it right now. He phases it in. He would double it, but it would be over 10 years. We have ours come in right away, as soon as this bill gets into law.

I would ask the gentleman, am I not correct about that?

Mr. WELLER. Madam Speaker, reclaiming my time, the President in his proposal, his marriage tax relief essentially is 10 years from now. He phases it in over 10 years. He only does the standard deduction, which only benefits those who do not itemize. If you are a middle class working married couple that owns a home and itemize your taxes, the President's proposal, even after the 10 years it takes to fully phase it in, would provide zero relief.

I would also point out that the President's proposal after it is phased in after 10 years would only provide relief for about 9 million couples, versus the 25 million who would benefit from our proposal to double the standard deduction, widen the 15 percent bracket to help those who itemize, as well as the earned income tax credit.

Mr. MCCOLLUM. Madam Speaker, if the gentleman will continue to yield, the point the gentleman is making is our proposal, that we are going to have down on the President's desk hopefully shortly, would take effect on the itemized deduction portion immediately.

There are phase-in features to the 15 percent bracket issue, but we come right in and provide immediate relief with regard to doubling that itemized deduction, do we not, I would ask the gentleman?

Mr. WELLER. Reclaiming my time, the gentleman from Florida is correct. We double the standard deduction immediately, so for those who do not itemize, they provide immediate relief. Then we begin phasing in over a short period of time the widening of the 15 percent bracket to help those who are itemizers, such as homeowners. The earned income tax credit is immediate, as well.

One thing I would point out to the gentleman from Florida is the primary beneficiaries of the proposal that we are going to vote on tomorrow are those with incomes between \$30,000 and \$75,000 in combined income. A married couple with a combined income of \$30,000 will see almost 97 percent of their tax burden eliminated when we wipe out their marriage tax penalty. A couple making a combined income of \$75,000, and most people do not consider that rich today, will see about 10 percent of their income taxes wiped out by wiping out the marriage tax penalty.

Mr. MCCOLLUM. Madam Speaker, if the gentleman will continue to yield, I am very much aware, as the gentleman is, that the total at the end of the day that the President is proposing, once it is even phased in, which is a 10-year phase-in just for the itemized deduction, is only about \$45 billion, and ours is \$180. He is only giving tax relief, if you will, of less than one-third of what we are proposing to do, and at the same time, as the gentleman pointed out so well, he is only reaching those who would itemize. He is not reaching those who otherwise would be wanting to claim, he is reaching those who do not itemize.

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He is reaching only those who take the standard deduction. We reach those who itemize as well in this proposal. So in essence, A, the President is not giving nearly as much relief in dollar amount; B, he is delaying it, not giving it immediately like this bill would do; and, C, he is not beginning to reach the number of people that this bill reaches, the young people in the categories that have been described.

I think that makes this an extraordinarily important bill to pass, to become law; and I hope and pray that it does. I certainly commend the gentleman, again, for what he has done, and I strongly support it.

Mr. WELLER. Madam Speaker, reclaiming my time, I again thank my colleague, the gentleman from Florida (Mr. MCCOLLUM), for his leadership and hard work and effort as we work to wipe out the marriage tax penalty for 25 million married working couples.

Let us be frank here. Of course I am a Republican and we have been working as Republicans to wipe out the marriage tax penalty over the last several years, but I was pleased the President had a change of heart. Last year he vetoed our effort to wipe out the marriage tax penalty, and he made passing reference to it in the State of the Union speech. So there has been a change of position, because it broke the hearts of 25 million couples when he vetoed it last year.

He has come up with a proposal, as we said, as the gentleman from Florida (Mr. MCCOLLUM) pointed out, that takes 10 years to phase in. So essentially 10 years from now, those who do not itemize would see their standard deduction doubled. So it barely keeps

up with inflation and only provides about \$210 in marriage tax relief for those couples, 9 million couples.

The proposal that we are bringing to the floor tomorrow, H.R. 6, the Marriage Tax Elimination Act, has 241 cosponsors, including a dozen Democrats. We provide, as we essentially wipe out the vast majority of the marriage tax penalty, up to about \$1,250 in marriage tax relief for married couples. We benefit 25 million married working couples.

Think about it. What is \$1,200? That is several months' worth of car payments, 3 months of day care for a family with children that are in a child care center. It is, of course, a down payment on a home. It is a contribution to an individual retirement account. It is real money for real people. So this is why it is so important that we work in a bipartisan way.

That is why I really want to salute my friend, the gentlewoman from Missouri (Ms. DANNER), for her leadership as a Democrat, our chief Democrat cosponsor of H.R. 6, and for her efforts to make this a bipartisan effort, because that is what it should be. Politics should not stand in the way of our efforts to eliminate the marriage tax penalty.

Madam Speaker, I would be happy to yield to the gentleman from Wisconsin (Mr. GREEN).

Mr. GREEN of Wisconsin. Madam Speaker, I thank the gentleman from Illinois (Mr. WELLER) for yielding, and also I congratulate him as we stand, I think, on the threshold of a wonderful victory. I am a freshman, obviously, but I can say this, that from the first day that we met over a year ago, the gentleman has been preaching the gospel of eliminating the marriage penalty; and finally it has become a chorus, and I think again we are poised to do great things. I congratulate the gentleman for his hard work. I think we are poised to do great things.

Something I would like to add to it, why this is especially appropriate to take up right now, the President in the State of the Union speech talked about all the wonderful things that are occurring in the American economy, and he should. There are a lot for all of us, Republican and Democrat, to be proud of. Unemployment is at a 30-year low. Inflation is relatively low. The economy is growing at historic levels. Wonderful, wonderful things.

There is a dark side to it. We also have to understand that so many American couples have to have two wage earners. Now, if families decide to make that choice, that is one thing; but so many families have to have two wage earners just to make ends meet in this economy. So there are so many wonderful things.

The tough side is that many families do have to have two wage earners. If, in fact, economic reality is forcing that, then it is particularly unfair that we have a Tax Code that punishes that. So it is especially important right now, as

we have this economy, as we have so many two wage-earner families, that we do take on eliminating the marriage penalty.

I think it is awfully important. We talked a bit about the tax relief it provides, but to me it is a matter of fairness because we do have so many couples who are forced into two wage-earner situations. As we all know, the Tax Code and the IRS suffer a lack of respectability.

So many of us do not have a high regard for the Tax Code and all the absurdities in it. This perhaps is at the top of the list.

When we talk to our constituents about what they dislike most about the IRS code and paying taxes, this is it. People are willing to pay their fair share. People are willing to work with a Tax Code that is fair; but when we take a look at how we punish these working couples, obviously there is nothing fair about that Tax Code.

Finally, I think the gentleman boiled it down to its most important element, the type of tax relief that we are poised to provide, hopefully on a bipartisan measure and hopefully the President will give in and sign this, in very practical terms it will make an important difference. Whether it be affording health insurance or affording day care, this is real money and this is a real difference for working couples.

The timing could not be better. It is critically important that we not only pass it, but pass it through both Houses and get it signed as quickly as possible, so the great prosperity that we all point to with pride can be enjoyed by working couples all over America.

Once again, I congratulate the gentleman for his hard work. He has done a great job, and I am real excited about what is going to happen tomorrow.

Mr. WELLER. Madam Speaker, reclaiming my time, I thank the gentleman from Wisconsin (Mr. GREEN) for his leadership as one of the new Members that has joined our effort to wipe out the marriage tax penalty.

The gentleman from Wisconsin (Mr. GREEN) really pointed out a really important point. This is all about fairness. As we have often asked in this debate over our efforts to wipe out the marriage tax penalty for 25 million American working couples who pay \$1,400 more in higher taxes just because they are married, is it right? Is it fair?

I do not believe that there is one American who believes that the marriage tax penalty is fair; that our Tax Code punishes 25 million married working couples. That is 50 million Americans who pay higher taxes just because they are married. That is not fair.

My biggest disappointment, as we go into this debate tomorrow, is that the President says that he only wants to help those who do not itemize their taxes. So is it really fair that if there is a young married couple or older married couple who pursues the American dream and buys a home and, of course, many itemize their taxes because they

own a home, that they still have to pay the marriage tax penalty? That is not right.

I know tomorrow and later today we may hear a debate from the Democrats saying they do not want to help homeowners. They will just say they only want to help those who do not itemize. Well, I know of thousands of middle-class, married couples who are homeowners who itemize their taxes in the district that I have the privilege of representing. One half of married couples, and there are 1.1 million married couples in Illinois that suffer the marriage tax penalty, so over 500,000 of them itemize their taxes because they probably own a home or they give money to charity or their church or synagogue or temple or mosque, or they have college expenses that are paying off student loans. Those folks itemize and the alternative that the Democrats are going to call for tomorrow will not provide marriage tax relief to them.

They will just say, sorry, they still have to pay the marriage tax penalty, and that is not right. It is not fair.

Madam Speaker, I would be happy to yield to the gentleman from South Dakota (Mr. THUNE), who has been another leader in our effort to wipe out the marriage tax penalty.

Mr. THUNE. Madam Speaker, I thank the gentleman from Illinois (Mr. WELLER) for yielding.

The gentleman from Illinois (Mr. WELLER) has been an outspoken advocate. I have cosponsored his bills in past sessions of Congress, at least in my first term in Congress as well as this current one, and the gentleman has spearheaded and led the effort to remove this crushing burden on married couples in this country, and so I credit with him that, and elevating it to the level where actually we are going to have a vote on this, which I think is a remarkable accomplishment. Again, it is a great credit to the hard work and effort the gentleman has put into it.

I think it is entirely appropriate. Moreover, it is a moral imperative that we get rid of the marriage penalty and the Tax Code. A lot of people, I think, who probably listen to what comes out of Washington as we talk about this whole issue probably think to some degree that it is a discussion like a lot of things in Washington in the abstract; this is some theoretical thing. The reality is, this is a real issue which affects real people in a very real way.

Think about the number of married couples who are out there. The marriage penalty strikes hardest really at middle-income families. Most marriage penalties occur when the higher earning spouse makes somewhere between \$20,000 and \$75,000 a year; and I will give an example of someone who came into my office a few weeks back who fits right into that category. They are a young couple who live in Sioux Falls, South Dakota. They have two children. One of them works, makes about \$46,000 a year, the other one about

\$21,000 a year. As they sat down and calculated their taxes this year, they came to the harsh realization that they were going to pay \$1,953 more for the privilege and benefit of being married.

That is flat wrong. That is something that needs to be changed, and I could not help but sympathize with his situation because I think it is typical of many throughout this country, throughout America, certainly throughout my home State of South Dakota, where there are a lot of hard-working couples who have children who are both working, trying to make ends meet, trying to put a little aside for retirement, trying to put some money aside for their kids' education, pay the bills, raise their children, live their lives and who should not have to be penalized for doing that.

Frankly, that is exactly what has happened over time is this marriage penalty has become more and more of a burden in our Tax Code. As this drum-beat continues to go on in the effort that the gentleman has led to move this issue forward, to elevate it in people's minds across this country, I think we have gotten to the point where, in fact, we may even have a President who when this reaches his desk, and hopefully it will soon, he will be forced to sign it because his pollster is going to tell him he has to. The President obviously has shown a great aptitude for seizing on issues which meet with public approval, and I think this is a case in point. I think he has sort of co-opted it.

What the President proposed in his effort to address the marriage penalty in the Tax Code is small. He has basically come up with a quarter of the plan that we have.

The President has essentially proposed marriage without the honeymoon. He is going to give people a little bit of tax relief from the marriage penalty but, frankly, only addresses about 9 million couples where the legislation that the gentleman has authored and which we will vote on tomorrow helps 28 million working couples in this country, eliminates this crushing burden, this punitive burden from the Tax Code and, frankly, I think restores some level of fairness to the Tax Code.

So I would hope that as we have this debate and hopefully as people across America hear this debate over the course of the next several days that the pressure will build, it will mount. People are realizing what this is. I had an opportunity to visit with a tax accountant this week and discussed with him what we were looking at doing. He could not have been happier to see that. As I shared with him some of the particulars of the people who have contacted me about this, he says that is exactly right.

I said I cannot imagine that someone in a middle income at that time category with two young children, who are both working, are going to pay \$1,900-plus dollars more in taxes this

year for the benefit of being married. We all know that marriage is a costly proposition at times, which certainly should not be added to through the Tax Code and he said that is exactly right. That is about the level of taxation that the marriage penalty would impose on a working couple in this country.

So it is long overdue. This is something which we just have no choice, no alternative, but to deal with. I would certainly hope, as we move forward in this debate, that we will see some movement on the part of the White House.

I appreciate the fact that there are folks on the other side of the aisle who have seen the wisdom in taking care of this issue, have cosponsored the legislation of the gentleman, and will be helpful I think as this debate ensues in, again, driving home the point that this is something that just as a matter of fundamental principle, an axiom of fairness in the Tax Code, needs to be addressed.

So I am happy to participate in this effort, to be a cosponsor of the legislation, and will work vigorously to see that this burdensome, onerous, crushing burden that we have in the Tax Code today is removed once and for all and that we liberate married couples in this country in a way that will allow them to provide for their family's future and restore some level of fairness in the Tax Code today.

So I appreciate again the effort that the gentleman has made and would just say to him that on behalf of the people that I represent in the State of South Dakota, this is certainly going to be a very welcome thing. It is a very real issue which affects real people in a very real way on a daily basis.

The gentleman alluded to earlier the things that could be paid for if it was not costing an additional \$1,400 a year to pay for the cost of this marriage penalty, from child care, to college, to car payments, to school clothes for the kids, to a family vacation perhaps. Health insurance is something that we have been trying to address, free up additional resources so that people in this country can afford to have health care; a down payment on a home, perhaps putting money aside into an IRA or retirement plan. There are so many things that if we look at it in the overall picture, where this is tremendously beneficial to the people that we really want to help in this country, and those are those folks who get up every morning, the people that I represent in South Dakota who get up day in and day out, work hard to pay the bills, to make that living and hopefully put a little bit aside for retirement. This is one way that this Congress can help, in a very profound way, them get that job done.

I think we are in a position to do this because of a lot of the decisions that have been made in the last couple of years in the area of fiscal responsibility on behalf of people in this country getting spending under control. We

have seen now that as the surpluses start to mount up, a lot of it has to do with the measure of fiscal responsibility, fiscal restraint, the resolve that the class of the gentleman from Illinois (Mr. WELLER), when they came to this Congress and took over the Congress in 1994, and those of us who joined them later had in order to put us in a position where we could make this change.

It is a fundamental issue. It is an issue and a matter of fairness. It needs to be done. As we move this through the House tomorrow, I hope the Senate will act on it and the President will sign it into law and we can end this burden once and for all.

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So, again, I thank the gentleman from Illinois for the leadership effort that he has made on this issue and again would offer my full effort, support, anything that I can do to make this become a reality.

Mr. WELLER. Madam Speaker, reclaiming my time, I want to thank the gentleman from South Dakota (Mr. THUNE) for his tireless work on our efforts to eliminate the marriage tax penalty.

As the gentleman from South Dakota (Mr. THUNE) pointed out, it is all about fairness. As we work this year to pay down the national debt and help our local schools and strengthen Social Security and Medicare, we also want to work to make the Tax Code fair. A lot of us believe that the most unfair consequence of our complicated Tax Code is the marriage tax penalty suffered by 25 million married working couples who, on average, pay \$1,400 more just because they are married.

Now, tomorrow we are going to have an opportunity to vote on legislation which will essentially wipe out the marriage tax penalty for 25 million couples. I am disappointed that those on the other side, particularly the Democrat leadership and some of the bureaucrats down at the Treasury Department, only want to help about one-fourth of those who suffer the marriage tax penalty.

In fact, they say if one owns a home and itemizes their taxes, they do not want to help one. I do not think that is fair either. If we want to help those who suffer the marriage tax penalty, we should help everyone who suffers the marriage tax penalty.

I find, whether I am at a union hall, the steelworkers' hall in Hegewish in the south side of Chicago, or a grain elevator in Tonica, or the Weits' Cafe in my hometown of Morris, Illinois, regardless of folks' background or what they do for a living, if they are filing jointly and they are married and they both work, they suffer the marriage tax penalty.

We should help everyone who suffers the marriage tax penalty. The proposal we are going to pass, hopefully with an overwhelming bipartisan vote of support tomorrow, will wipe out the marriage tax penalty for a vast majority of

those who suffer it, helping 25 million married working couples who suffer from the marriage tax penalty.

It is all about fairness. Let us be fair to everyone who suffers the marriage tax penalty, those who itemize, those who own a home, as well as those who do not itemize, those under earned income credit all benefit from our effort to wipe out the marriage tax penalty.

Madam Speaker, I am happy to yield to the gentlewoman from Texas (Ms. GRANGER), and I appreciate very much her leadership and her efforts to wipe out the marriage tax penalty.

Ms. GRANGER. Madam Speaker, I am glad to join my colleagues who come to the floor of the House today to talk in support of eliminating the marriage tax penalty. As the gentleman from Illinois (Mr. WELLER) said, it is unfair and un-American penalty.

I want to thank Speaker HASTERT and the gentleman from Texas (Chairman ARCHER), who is doing a superb job in his final year in service to Texas and the Nation, and certainly the gentleman from Illinois (Mr. WELLER) who has been a tireless advocate for marriage tax penalty relief.

There are a number of items in our Nation's Tax Code that are un-American and unfair and in need of immediate reform. But I cannot think of a tax that is more offensive or unfair than the marriage tax penalty. When couples walk down the aisle to say "I do" to each other, they should not be saying "I do" to the IRS.

I am also pleased that President Clinton has come around to our side in favor of fixing this tax. After all, how could anyone argue that it is fair to require couples to pay more tax simply because they choose to get married? We are not talking about rich or wealthy couples. We are talking about regular, hard-working couples that have no choice but work as husband and wife to pay the bills together, to make ends meet, and to save for a house or start a family.

Twenty-five million American families have to pay an average marriage tax penalty of \$1,400. In fact, over 60,000 couples in my district alone, in my congressional district, the 12th District of Texas, pay that penalty. Couples should not be penalized because they chose to commit themselves in the holy bonds of marriage.

The legislation that will pass the House tomorrow provides four times more relief for working couples than the President's proposal. In fact, the President's proposal will provide up to \$210 in tax relief per couple. But our legislation, H.R. 6, provides up to \$1,400 in tax relief per couple.

The President's plan would double the standard deduction for married couples over 10 years. Our plan would double the standard deduction next year, make it immediate. The President's plan would help about 9 million American couples, but our plan would help 28 million American couples.

I want to take a moment to talk especially about how this tax is unfair

often to women. The fact is that the marriage tax penalty is biased against the spouse that has the lower income, which, unfortunately, oftentimes is the wife. This happens because the marriage couple's income is pooled, and the first \$43,050 of combined income is taxed at 15 percent. Combined income above this amount is taxed at 28 percent. That is highly unfair, because if the married couples were single, both incomes would be taxed at 15 percent. The House bill fixes this problem by doubling the single earner deduction for married couples.

I look forward to passage of H.R. 6, the Marriage Tax Penalty Elimination Act, and I look forward to voting that and going back to my district and saying, I have done something to make this Tax Code fairer. I think it is the first step in other steps that we need to provide a tax that people understand, they believe is fair and equitable.

I appreciate the gentleman from Illinois (Mr. WELLER) very much for his leadership in this stand.

Mr. WELLER. Madam Speaker, reclaiming my time, I want to thank the gentlewoman from Texas (Ms. GRANGER) for her leadership and efforts to wipe out the marriage tax penalty. She has made a very important point that those who really suffer the most from the marriage tax penalty tend to be working women. Traditionally, and it is changing, but traditionally the second earner has been a woman. Now it has changed where more women are becoming the primary bread winner, but traditionally that has not been the case.

Right now, if a woman is in the work force, that causes a marriage tax penalty. It is just not right that she is punished, as well as her husband, if she goes into the work force because they want a little extra money to make ends meet and care for their children.

So, clearly, as we work to eliminate the marriage tax penalty, there is a lot of people who benefit, 25 million married working couples who benefit from our efforts to wipe out the marriage tax penalty.

As the gentlewoman from Texas (Ms. GRANGER) also pointed out, the primary beneficiary of the legislation that we are going to vote on tomorrow are those with incomes between \$30,000 and \$75,000 in combined income, joint income between husband and wife who suffer the marriage tax penalty.

With the legislation we are going to pass out of the House tomorrow, hopefully with an overwhelming bipartisan support, and I would note that there are 30 Democrats that are cosponsoring, along with a total of 241 bipartisan cosponsors, almost every Republican is a cosponsor of this bill, that we wipe out the marriage tax penalty.

But also for a couple making \$30,000 a year, we essentially wipe out their tax burden entirely. In fact, according to the Joint Committee on Taxation, a bipartisan tax advisory panel that gives tax advice when it comes to tax issues

to the House Committee on Ways and Means as well as other Members of the House and Senate, if a married couple has a combined income of \$30,000, which is a pretty moderate income, they would see almost 94 percent of their tax burden wiped away as a result of this legislation. If a couple has a combined income of \$75,000 between husband and wife, they would see about a 10 to 11 percent reduction in their tax burden as a result of wiping out the marriage tax penalty. That is real money when we think about it.

The average marriage tax penalty is \$1,400. It is just not right that marriage couples pay an average \$1,400 more because they are married compared to an identical couple with identical couple who are not married and may live together.

Back in the south suburbs of Chicago and the area I represent, there are 1.1 million Illinois married couples who suffer the marriage tax penalty. Fourteen hundred dollars is 1 year's tuition for a nursing student at Joliet Junior College, our local community college. It is 3 months of day care for a family with children with a child in a local child care center. So it is real money for real people.

Madam Speaker, I am happy to yield to the gentleman from Minnesota (Mr. GUTKNECHT) who has been a real leader in our effort to bring fairness to the tax code by eliminating the marriage tax penalty.

Mr. GUTKNECHT. Madam Speaker, I thank the gentleman from Illinois (Mr. WELLER) and especially for this special order and all that he has done over the last several years to call the public's attention to this.

I was thinking, if one had been Rip Van Winkle and had fallen asleep 40 years ago and one woke up and one realized how much this government, the Federal Government the State government, the local government, how many different taxes they lay on people and have imposed over the last 40 years. We finally reached a point where the average family, according to the Tax Foundation, the average family in America now today spends more for taxes than they do for food, clothing, and shelter combined. I mean, who would have thought that 30 or 40 years ago?

But more importantly, who would have even imagined that we would have found a way or Washington would have found a way to tax marriage. I mean, it really is almost preposterous on its surface to even think about a fact that married couples pay extra taxes just because they are married.

I have to tell my colleagues a story. My wife, Mary, and I have been married 27 years. Okay. And she has been dealing with me for all of those years. We probably do not have all that complicated of taxes. But she is a much better accountant than I am, so she does our taxes. We have actually gone to tax preparers. We have had CPAs do our taxes in the past. The truth of the matter is I think my wife, Mary, does

a more thorough job than anybody else.

Well, this weekend, she did our taxes. She was not in a good mood. Because she also works part time as a teacher in a nursery school in Rochester, Minnesota, and she loves the job. In fact, she does not do it for the money because, after 12 years, I think she is up to about \$10 an hour, something like that. She certainly does not do it for the money. She does it because she enjoys the kids, she enjoys the work, she enjoys the school.

But after doing our taxes and realizing how little she gets to keep of her paycheck at the end of the day, she said, "You know, it is time you guys eliminate this marriage penalty tax, because if I were taxed at the 15 percent level for what I do, it would be at least worth it."

I think the illustration the gentleman from Illinois has of that attractive young couple there, I want to make a couple of points. The President, and I think many of us, have been talking about the importance of education and why we need to attract more good people into the field of teaching.

But if we really look at this, we found out with some research in our district, for example, this marriage penalty affects 70,000 married couples in the First Congressional District of Minnesota. The interesting thing is, and we do not have the hard evidence yet, in the discussions that we have had and the phone calls we have had in our office, and extrapolating some things, we have come to the conclusion that one of the groups that is punished the most by this marriage penalty tax, the ones who have to pay the extra taxes more often than anybody are teachers.

It is interesting how many teachers, if one gets into it and goes into a school system, one finds that the art teacher is married to the English teacher or vice versa, or the principal is married to an elementary teacher. Or in many cases one may have one of the spouses who works at a local plant and a teacher who works.

But if one stops and thinks about it, one of the groups that is affected more than any other single group are teachers. If we want to attract people into the education profession, it seems to me the last thing we ought to do is punish them for getting married.

So this is about fundamental fairness. I know that the President and some people say, well, what we need to do is just tinker around the edges, and we want to provide some relief to certain targeted groups. Well, in my opinion, if something is unfair, we ought to pull it out by the roots.

So I am going to congratulate the gentleman from Illinois (Mr. WELLER) and all the Members of the Committee on Ways and Means for the work they have done to try and eliminate this unfairness. It should never have been allowed to happen in the first place. Now is a chance to, on a stand-alone bill, to

allow the American people to understand what this means to them, their families, their future.

In some respects, this is a debate about fairness. But at the end of the day, it is also a debate between the family budget and the Federal budget. Since the gentleman from Illinois and I came here in 1995, we have really had a battle on our hands to control Federal spending.

There is a lot of good news. We have moved from a \$220 billion deficit to now, for the first time in the last 2 years, we have had real surpluses here at the Federal level. That happened because we recognize that if we dramatically slow the rate of growth and Federal spending, it was not that long ago Federal spending was growing at 6, 8, 10, 12 percent per year. Well, the last several years, Federal spending has been growing at a slower rate than the average family budget.

In fact, even this President, and we have to congratulate him on this, the budget he submitted the other day calls for an increase in total Federal spending of 2½ percent. Next year, we believe, and the economists we talked to believe that the Federal budget should grow at somewhere around 2½ percent. But the average family budget in America is growing at 3½ percent.

Now, that is a tremendous success story. If we can keep that kind of momentum going and limiting the growth in the Federal budget to less than the growth in the average family budget, it means we are going to see real surpluses. Those surpluses can go to pay down debt. Those surpluses can go to make certain we protect Social Security and have generational fairness.

But I think also some of that surplus ought to go to correct some of these unfair inequities in the tax code. One of the most glaring examples is this marriage penalty tax which married couples have been paying.

I also want to say this, in this debate between the Federal budget and the family budget, I know the Federal Government, and I know the family, and I know the difference. I know who can spend that money smarter. If that young couple or some of the people that I have talked to in my district has an extra \$1,400, \$1,500, \$1,600 a year, I believe that they can spend that money a whole lot smarter than the Washington bureaucrats can. I think they can get more value for it. I think in the end of the day, if we allow those people to keep, spend, or invest their own money, we are going to keep this economy growing and stronger as we go forward.

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So it is about generational fairness, it is about fundamental fairness, it is about the difference between the family budget and the Federal budget. And if we continue to control Federal spending, we can provide this kind of tax relief. We can do it this year.

In fact, the only argument I might have against the bill that will be on

the floor tomorrow is that it ought to be retroactive. I believe we have the money in the budget this year so that as people are doing their taxes this year, as they are beginning to fill out their tax forms, there ought to be a way we might be able to do something retroactively. Not just for next year but this year. Let us eliminate this marriage penalty now.

Finally, let me say this is not a debate between the Republicans versus the Democrats. This is not even right versus left. This is a debate of right versus wrong. And it is simply wrong to make married couples pay extra taxes simply because they have a marriage certificate. The gentleman knows this, I know it, and the American people now know it.

In fact, if anyone wants to visit our Web sites, my own Web site is gil.house.gov. That is www.gil.house.gov. And if people go to that Web site, Members or people who might be watching this, if they go to that Web site, there is actually a calculator there. It takes a few minutes, but they can see if they are a married couple, both working, how much they are currently paying in terms of a marriage penalty.

The idea of saying, well, we are going to do this for people who do not itemize but we will not do it for people who itemize, in my opinion, that does not really solve the problem. In some respects it makes the unfairness even worse. So I congratulate the gentleman and the members of the Committee on Ways and Means. As I say, it is not a debate between Republicans versus Democrats; it is not even right versus left. It is right versus wrong. The system is wrong, we have a chance to correct it, the surplus is there, and part of that surplus ought to go to changing this glaring error in the Tax Code. So I congratulate the gentleman.

Mr. WELLER. Madam Speaker, reclaiming my time, I want to thank the gentleman from Minnesota, who has been a tireless advocate for wiping out the marriage tax penalty and speaking out on behalf of families in Minnesota. I appreciate very much his leadership.

The gentleman from Minnesota made an important point. He said that the legislation we are going to pass out of the House of Representatives tomorrow, hopefully with an overwhelming bipartisan vote, is a stand-alone bill that does one thing, and that is this legislation wipes out the marriage tax penalty for couples like Shad and Michelle Hallihan, two public school teachers from Joliet, Illinois. If we think about it, last year, when President Clinton and Vice President GORE vetoed our efforts to eliminate the marriage tax penalty, it was part of a package. There were other tax unfairness issues we were trying to address. And President Clinton and Vice President GORE said they would much rather spend the money than bring fairness to the Tax Code.

This year there are no excuses, because we are going to send to the President a stand-alone bill that does one thing, wiping out the marriage tax penalty for those who suffer it, and that is 25 million married working couples who pay higher taxes just because they are married. It is not right. It is not fair.

Madam Speaker, I yield to the gentleman from Tennessee (Mr. WAMP), who has been a tireless advocate as well in our efforts to wipe out the marriage tax penalty.

Mr. WAMP. Madam Speaker, I thank the gentleman, and I especially thank the gentleman for all the work that he has done. He is the bulldog around here for marriage tax penalty relief. It is many years he has been working day in and day out to bring us to this point. Tomorrow we will actually have this significant vote. We have even brought the President to this issue. And I think there is now some bipartisan support around marriage tax penalty relief.

But I wanted to make four points today about this very important initiative. First, the marriage tax penalty is a penalty. So when people say tax cuts, and we have had all this rhetoric about tax cuts, this is actually a penalty. So we want to do away with penalties. This is an equity issue, a fairness issue.

Frankly, I think it is very similar with the death tax. I think the death tax is grossly unfair. Since that money has already been taxed while an individual is living, it is grossly unfair when they die the money is taxed again. And so those really are the two linchpins of equitable taxation, is to eliminate this marriage tax penalty and to eliminate the death tax. I think we should try to do both, and I am very encouraged that we are bringing Democrats and Republicans together around this first step, which is marriage tax penalty relief.

Also, I want to remind everyone in this House that when I was born, in 1957, the combined State, local, and Federal tax liabilities of the average American was less than 10 percent. My father reminds me of that often. Ten cents on the dollar. Down South they have that bumper sticker that says "What is good enough for Jesus ought to be good enough for Uncle Sam." And that is the 10 percent figure. Today, though, that combined tax liability for working Americans is approaching 50 percent.

Now, we have held the line on taxes for the last several years and that is good. We have a good economy, and there are many economic benefits of what is going on in this country. But we must recognize that the trend towards higher taxation is not a favorable trend. And if this continues, the young people in this country will be saddled with so much of their take-home pay going back to the government in taxes that they will not be able to survive.

Frankly, there are many families that have to have two income earners

now, and now those two income earners are working multiple jobs. It squeezes the time that we can spend with our children. There is a real crunch there. We have got to give the American family some tax relief. This is one step in that direction. We must roll back the layers of taxation on the American people, and we must have a tax program that encourages marriage and encourages families.

The third point. We need to advocate pro-family tax relief for the institution of marriage and the institution of family. We need to go beyond this. We need to look at some of the systemic problems with early childhood development, to use our Tax Code to give families the ability to stay with their children more in those early formative years.

This past year I was vice chairman of this bipartisan working group on youth violence. We found many things through that great process, and other Members in this chamber today were part of that process; and one of the things that was undeniable is that violent behavior or any kind of adverse illegal-type behavior manifested among teenagers is actually traced back to their loving, tender care at an early age from their parents. If a teenager is violent, they were probably neglected or abused or mistreated as a small person. There is a direct connection with a loving, caring parent and good behavior later in life.

We need a Tax Code that really encourages the stay-at-home opportunity for a mom or a dad, or whatever the family chooses, so that our young people have more family time with their parents. So this type of tax policy, one that eliminates the marriage tax penalty, one that encourages families to spend more time together, quality time, and allows families to economically stay ahead but also spend more time together in bringing our children up in the proper way in this country is at the heart of a great society.

We should be a great society. In order to do that, we need to come together in a bipartisan way and pass this with overwhelming support and send a message to the President that it is time now to sign marriage tax penalty relief. And I thank the gentleman for yielding.

Mr. WELLER. Madam Speaker, I want to reclaim my time and thank the gentleman from Tennessee for his leadership in helping families. He has been a tireless advocate in making the Tax Code fair. That is what it is all about. Our goal is to make the Tax Code fair for working families, those who work hard, pay their bills on time, and pay their taxes on time. They all tell me they pay too much in taxes, but they complain even more about how unfair the Tax Code is; that it is too complicated and that our Tax Code punishes marriage, it punishes family, it punishes those who are entrepreneurs and create small businesses.

Clearly, a decision has been made by our leadership, under the leadership of

our House Speaker, the gentleman from Illinois (Mr. HASTERT), that we are going to do something that is a good idea. We are going to send to the President a stand-alone bill that does one thing. So there are no excuses. There are no excuses for Bill Clinton to veto this bill this time. And that is we are going to send to the President legislation that will help 25 million married working couples by bringing fairness to the Tax Code, that wipes out the marriage tax penalty.

The proposal we will vote on tomorrow does several things. It helps those who do not itemize, by doubling the standard deduction for joint filers to twice that of singles, and that will take care of about 9 million couples. We also widen the 15 percent bracket to help those who itemize their taxes. And as we all know, the primary reason middle-class families itemize their taxes is because they own a home. So if we want to help those other couples, and we are going to help 25 million couples, we have to help those who itemize; those who own a home and pursue the American dream. They should not have to continue paying the marriage tax penalty just because they are a homeowner. That is wrong.

We also help those who participate in the earned income credit, the working poor. Those who are at the edge that need a little extra help. Of course, Ronald Reagan created the earned income credit program back in the mid-1980s to help families that are working poor and of course want to be in the work force and be able to support their children and raise their families in a good quality of life.

So we wipe out the marriage tax penalty for 25 million married working couples, we help those who itemize and suffer the marriage tax penalty, and we help low-income families. And under our proposal, according to the Joint Committee on Taxation, the biggest beneficiaries are those with incomes between \$30,000 and \$75,000. In fact, for a couple making \$30,000 in combined income, 97 percent of their Federal income tax is wiped out when we wipe out their marriage tax penalty. For those making \$75,000, we reduce their tax burden by about 11 percent when we wipe out their marriage tax penalty.

I think of young couples like Michelle and Shad Hallihan, two public school teachers in Joliet, Illinois, who suffer the marriage tax penalty. They both teach in Joliet public schools. They just had a baby, and they are excited about that. And as Michelle told me, she says if we can convince the Congress and the President to wipe out the marriage tax penalty, what the marriage tax penalty means to couples like Michelle and Shad Hallihan is about 3,000 diapers for their newborn child.

The marriage tax penalty is real money for real people. It is \$1,400 on average. Twenty-five million married working couples suffer the unfairness

of the Tax Code when they pay \$1,400 more in higher taxes. In the south suburbs of Illinois, on the south side of Chicago, the area I have the privilege of representing, \$1,400 is 1 year's tuition at Joliet Junior College, the local community college. It is 3 months of day care. It is several months of car payments. \$1,400, the average working tax penalty, is a significant contribution to an individual's retirement account, those IRAs. It is real money for real people.

Tomorrow, H.R. 6, the Marriage Tax Elimination Act, will be brought to the floor of this House to be debated. My hope is it will pass with an overwhelming bipartisan majority. It is all about fairness, bringing fairness to the Tax Code. My hope is Democrats will join with Republicans in wiping out the marriage tax penalty.

I am pleased that thanks to the leadership of my colleague and friend, the gentlewoman from Missouri (Ms. DANNER), who is our chief Democratic cosponsor of H.R. 6, we have 30 Democrats that have joined as cosponsors as part of the 241 that are in support of this bill. Tomorrow is a big day. Let us wipe out the marriage tax penalty. Let us bring fairness to the Tax Code. Let us have a strong bipartisan show of support for H.R. 6, wiping out the marriage tax penalty and bringing fairness to the Tax Code.

CONDOLENCES TO THE HONORABLE LOIS CAPPS AND FAMILY

(Mr. DREIER asked and was given permission to address the House for 1 minute, and to revise and extend his remarks.)

Mr. DREIER. Madam Speaker, I would like to rise on this day, while many of our colleagues are participating in a service for former Speaker Albert, to take this time to extend my condolences to our colleague, the gentlewoman from California (Mrs. CAPPS) and her family members.

Obviously, they have gone through a real struggle with the tragic death of our former colleague, Walter Capps, not long ago, and now the loss of their daughter Lisa, a young woman 35 years of age, a professor in California, who is the mother of two young children. And I would simply like to say that during this very difficult time, I know that our colleagues would join in extending our condolences to the family members.

Last night I spoke to a close friend of the family's who said that, obviously, they are dealing with a very difficult situation; and I would simply like to say that personally my thoughts and prayers are with the family members, and I certainly wish them well as they deal with this great challenge.

NATION'S FISCAL AND FINANCIAL INTEGRITY

The SPEAKER pro tempore (Mrs. BIGGERT). Under the Speaker's an-

nounced policy of January 6, 1999, the gentleman from Tennessee (Mr. TANNER) is recognized for 60 minutes as the designee of the minority leader.

Mr. TANNER. Madam Speaker, I know all of us here join with the gentleman from California (Mr. DREIER) with regard to the gentlewoman from California (Mrs. CAPPS) and her family.

Madam Speaker, we have some Blue Dogs that are going to show up down here on the floor in a few minutes. And as many of the Members know and some here know, the Blue Dog Coalition is a group of around 30 Democrats who have concentrated for the last 3 or 4 years on budgetary and financial matters that this country faces.

We are going to talk for the next few minutes about our Nation's fiscal and financial integrity and, as importantly, what it means to the young people in this Nation as we are poised today really at a crossroads.

I hope that those who listen will be somewhat informed or enlightened after we are through. I am joined by the gentleman from Texas (Mr. TURNER) at the moment.

Before I recognize the gentleman from Texas (Mr. TURNER), let me take just a minute, if I may, to talk about our Nation's financial picture.

Madam Speaker, most observers agree that our national debt is about \$5.7 trillion. That \$5.7 trillion is composed of two separate and distinct different types of debt. The \$1.7 trillion is the amount of money we, the people, owe to we, the people. It is a book-keeping entry. It is represented by assets of the Social Security trust fund, the trustees gift to the Treasury, monies that come in under the FICA tax and the Treasury gives to the Social Security trustees a non-negotiable instrument, bill, note or bond; that represents about, that and other debt, Federal Reserve holds some of it, about \$1.7 trillion.

We, the people, do not actually write checks for interest on that part of the debt every year. The other part of the debt we do, that \$3.7 trillion or \$8 trillion debt, we actually write checks every year for interest. Last year, almost \$240 billion of interest paid on monies that have been consumed by people my age and older.

Madam Speaker, to give you some idea of how much money that is, \$240 billion a year, it is the third largest item of the Federal budget only behind Social Security checks and Nation's defense. Said another way, it represents 13½ cents of every dollar that comes to this town. Said another way, we have a 13½ percent mortgage on this country simply because we have not had the willpower to retire this debt. Instead we just roll it over and continue to pay interest on it.

Put another way, and this is staggering, a third, fully one third of all the income taxes that the American people, individuals and corporate America, pay every April 15 goes to pay nothing but interest on it, the national

debt, this \$3.8 trillion dollars of hard debt that we owe.

Madam Speaker, we are going to in this House tomorrow, I guess, start taking up individual pieces of tax measures that are all very, very popular. All in my judgment or some of them need to be done.

You know what? We do not have a budget. I do not know where the marriage penalty fits in to anything. Is it more important than raising the pay of the men and women in the uniform service of this country that risk their lives?

Is it more important, is it a higher priority than doing something for the veterans who we promised we would do something for years ago, if they would give us their productive lives? I do not know.

We do not have a budget wherein we fit priorities. Is this a higher priority than, for example, medicine? We know that rural providers in this country are having a hard time keeping the doors open. Some of them will close if we do not do something about that. And you know what happens when some of them close? Somebody, maybe your father or my father or somebody's brother or child, is going to die because that clinic in that small town in rural America or that hospital closed and they had to drive 50 miles to get to a suitable medical facility. I do not know where it is going to be, but I see it is going to happen.

I see the gentleman from Iowa (Mr. GANSKE) over there. He can tell you that it is going to happen. Because sometimes seconds make the difference between saving someone's life who is bleeding to death or having a heart attack or a stroke.

So is the marriage penalty a higher priority than saving some child's life who has happened to cut his hand? I do not know. But I do know this, without a budget resolution where those decisions can be made, we are not, in my judgment, fulfilling our stewardship at this point in time to the American people as it relates to retiring, not just rolling over the debt, retiring the debt so that the money saved, the interest that you young people here will have to pay some day, is less.

We are not, in my judgment, exercising proper businesslike stewardship of this Nation's monies if we do not have a budget that provides for debt retirement, for the past promises we made with respect to Social Security recipients, for the past promises we made to the veterans, for the past promises we made to Medicare recipients. Those things are important. Promises made and obligations kept, that is a value that we cherish in this country.

Until we have a budget where we know where we are, where we know what fits in this piece and that piece, it seems to me that one could argue from a businesslike standpoint that it is not only unwise but it is irresponsible to start bringing tax bills to the floor