

They could make four payments on the minivan. Car payments for an American minivan average between \$300 and \$350. They could make four payments.

They could have a nice \$40 dinner 36 times. I do not know which people would do that. Most working families go to McDonald's, and it does not cost \$40. But if you want to spend \$40, you can go out to dinner 36 times.

Working families could buy 1,094 gallons of gas at \$1.32 per gallon. That example is a little odd. We could talk about energy policy if you would like.

They could buy 1,268 loaves of bread at the rate of \$1.13 per loaf.

I think you get the picture. But many families could do a lot with that money.

I want to reiterate, we have the bill now to do that. It has passed the House. It is in the Finance Committee. It is going to be here. It will be up to this body to determine, are we going to let it on through or not?

The opposition has the right to stall this, to stop this bill from clearing on through. But this is not right for us to do as a matter of tax policy.

I am going to continue, and a number of us are going to continue, to push aggressively to get this tax relief through, get this penalty off.

Marriage in America has enough difficulties without being penalized by the Federal Government, as one of my constituents wrote. According to a recent Rutgers University study, marriage is already in a state of decline in America. From 1960 to 1996, the annual number of marriages per 1,000 adult women declined by almost 43 percent. Someone might say: Let's tax it some more; maybe it will go down some more.

At the same time that fewer adults are getting married, far more young adults are cohabiting. In fact, between 1960 and 1998, the number of unwed couples cohabiting increased by 1,000 percent.

When marriage, as an institution, breaks down, children do suffer. The past few decades have seen a huge increase in the out-of-wedlock-birth and divorce rates, the combination of which has substantially undermined the well-being of children in virtually all areas of life. That is according to many studies we have. It has adversely affected children physically and psychologically, their socialization and academic achievement, and even increased the likelihood of suffering physical abuse.

That is not to say all children in those circumstances are going to be having those difficulties. They are not. Many single people struggle heroically to do a good job raising their children. Still, the total aggregate result is that, over all, if you have this type of situation increasing, you are going to negatively impact the physical and psychological health, socialization, and academic achievement of that child, and even increase the likelihood of physical abuse. Do we want to encourage that

more by continuing this pernicious tax? This is a tax on children, a penalty on children. Study after study has shown that children do best when they grow up in a stable home, raised by two parents who are committed to each other through marriage. I guess we shouldn't need a study to tell us that, but we have them. Newlyweds face enough challenges without paying punitive damages in the form of the marriage tax. The last thing the Federal Government should do is penalize the institution that is the foundation of a civil society. I believe we can and must start now to rid the American people of this marriage penalty. I look forward to working with the chairman of the Finance Committee as well as my other colleagues to make sure we get this job done.

I will continue to come to the floor day in and day out to push that. We now have a bill to eliminate this major portion of the marriage penalty tax. It is going to be the choice of the Democrat Party whether or not we will pass it through this body. I hope they will come forward and say, yes, it is time to end the marriage penalty in America. Yes, it is time to end this tax on our Nation's children. Yes, it is time to end this penalty on 43 percent of the married couples in America. This isn't a tax cut for the wealthy. This is a tax cut for the family. It is not even a tax cut, it is just leveling the playing field and removing the tax penalty. Clearly, we should do this.

One other issue of importance that will also be coming before the body is the Social Security Earnings Test Elimination Act. That, too, has passed the House of Representatives. Thank God for the work the House is doing in getting these bills through and over to the Senate. This bill passed the House 422-0.

This is a bad law that has been on the books since the Depression era. You would have thought somebody would have stood up and said: I thought that was a good law all this time. Nobody did.

We should not use the coercive power of the Federal Government to prevent seniors who want to work from working. They have spent a lifetime paying into the Social Security trust fund. It is simply not fair to deprive them of their Social Security benefits simply because they choose to stay in the workforce longer or choose to begin working again after retirement.

I was talking with a constituent in Kingman, KS, who works at a small factory in Kingman. He lost his farm during the decade of the 1980s, during the farm depression. He is approaching retirement age and will be there shortly.

He said: You really need to remove this thing for me and for a number of people. I lost my farm in the 1980s. That was my savings account. I have to continue to work to earn enough money to support the family. I can't afford to be penalized for working.

The very thing we need to be encouraging people to do, we are penalizing. Here is a man who has worked hard all his life. He is approaching retirement age, will continue to work, and needs to continue to work.

He said: Don't penalize me. Don't pull this away. I wish I hadn't lost the farm in the 1980s, but I did. That was my savings account. I don't have one now. I need to work. Let me work and don't penalize me.

Without a growing on-budget surplus, it is possible to remove this penalty for America's working seniors. It is imperative that the Senate pass this important bill so we can rid the Social Security system of its disincentive to work. Americans should be free to work if they choose. Passage of this bill will help elderly Americans stay in the workforce longer. It should be their choice and not ours. This bill allows people older than 65 and younger than 70 to earn income without losing the Social Security benefits they have paid in their entire life. It is an important bipartisan measure that passed overwhelmingly in the House. I expect it will pass in the Senate as well.

Chairman Greenspan even noted its important positive impact on the economy to increase the potential in the labor force that would be available.

This is another important measure that has passed the House. I call on my colleagues: We must pass this legislation. Let's pass the Marriage Penalty Elimination Act. Let's pass this elimination of the Social Security earnings test so we can allow people to work, so we can allow married families to be able to save up some money and not be penalized for the simple act of being married. It is in our power to determine whether or not we will do this. I call on my colleagues to do that.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. WYDEN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

AFFORDABILITY OF PRESCRIPTION DRUGS

Mr. WYDEN. Mr. President, this morning, I come to the floor to talk yet again about the issue of prescription drugs. I want to focus on an issue that Senator DASCHLE has, I think, been so correct in identifying as a priority, which is the issue of going forward with prescription drugs as part of a program that offers universal coverage.

Of course, when Medicare began in 1965, the Congress made the judgment that there would be a program available to all eligible seniors, that coverage would be universal for eligible seniors and for disabled folks. I think

it has been one of the unifying aspects of social policy in this country that all older people were covered. I think it is absolutely key that as we tackle this issue of prescription drug coverage, and do it in a bipartisan way, we remember how important the principle of covering all seniors is.

Now, I know there are colleagues on the other side of the aisle who feel strongly about this issue as well. I am very pleased in having teamed up with Senator SNOWE for more than a year. She and I are on a bill together, a bipartisan bill, which offers universal coverage. I also appreciate my colleague from Oregon, Senator SMITH, for being supportive of this effort.

There are a number of reasons why universal coverage is so important, and Senator DASCHLE has identified it as a priority for Senators on this side of the aisle. I want to talk for a moment about why I think it is so key in terms of designing a benefit properly. First, it is absolutely essential to ensure that seniors have as much bargaining power in the marketplace as possible. We have all been hearing from our constituents that many of them cannot afford the cost of prescription medicine. I have been coming to the floor of the Senate and reading from letters where older people, after they are done paying prescription drug bills, only have a couple hundred dollars for the rest of the month to live on.

We are seeing all across this country that many older people simply can't afford their medicine. If we are going to give them real bargaining power in the marketplace—and right now, to belong to an HMO, you have plenty of bargaining power—they can negotiate a good price for you. But if you are an individual senior walking into a pharmacy, you don't have a whole lot of bargaining power. In fact, you are subsidizing those big plans. If we design a prescription drug benefit so as to offer universal coverage, this gives us the largest available group of older people, the largest "pool of individuals"—to use the language of the insurance industry—for purposes of making sure those older folks really do have bargaining power in the marketplace.

As we address this issue of bargaining power, I happen to think it is important that we do it in a way that doesn't bring about a lot of cost shifting onto other population groups. That is why the Snowe-Wyden legislation uses the model that Federal employees use for the purposes of their health coverage. As we talk about how to design this prescription drug program, I am hopeful we see universal coverage included. Beyond the fact it is what Medicare has been all about since the program began in 1965, it is absolutely key to make sure older people have the maximum amount of genuine bargaining power in the marketplace.

Second, I think if we were to do, as some have suggested—particularly

those in the House—which is essentially to not have a program with universal coverage, but hand off a big pot of money to the States, and they could perhaps design a program for low-income people, we will have missed a lot of vulnerable seniors altogether. Their proposal—those who would hand off the money to the States to design a program for low-income people—as far as I can tell, would leave behind altogether seniors, say, with an income of \$21,000 or \$22,000, essentially a low- to middle-income senior. In most parts of the country, by any calculus, my view is that sum of money is awfully modest altogether. I see these proposals that hand a sum over to the States for low-income people as leaving a lot of seniors with \$22,000, \$25,000, or \$28,000 incomes behind altogether.

If those individuals are taking medicine, say, for a chronic health problem—they might have a chronic health problem due to a heart ailment or something of that nature—they could be spending somewhere in the vicinity of \$2,500 per year out of pocket on their prescription medicine. One out of four older people who have chronic illnesses such as the heart ailment are spending \$2,500 a year out of pocket on their medicine. As far as I can tell, if they were in that lower- or middle-income bracket, they would simply be left behind altogether under these proposals that would just hand over a pot of money to the States and use this money for low-income people.

Many of the elderly people I described in income brackets of \$22,000 or \$28,000 and paying for chronic illnesses are the people we are hearing from now saying: If I get another increase in my insurance premium, I am going to simply have to leave my prescription at the pharmacist. My doctor phones it in, and I am not going to be able to afford to go and pick it up.

I think it is extremely important that the design of this program be built on the principle of universal coverage. That is what Medicare has been all about since the program began in 1965. It is what is going to ensure that the seniors have the maximum amount of bargaining power. We can debate issues within that concept of universal coverage so as to be more sensitive to those who have the least ability to pay. I have long believed Lee Iacocca shouldn't pay the same Medicare premium as a widow with an income of \$14,000. I think we can deal with those issues as we go forward, if we decide early on that the centerpiece of an effective prescription drug benefit ought to be universal coverage.

There are other important issues we are going to have to discuss. I think there is now growing support for making sure this program is voluntary. When it is voluntary, you avoid some of the problems we are seeing with catastrophic care and ultimately you empower the consumer. It is going to be

the consumer's choice in most communities to choose whether they want to go forward participating in this prescription drug program, or perhaps just stay with the coverage they may have. We estimate that perhaps a third of the older people in this country have coverage with which they are reasonably satisfied. If they are, under the kind of approach for which I think we are starting to see support in the Senate, those are folks who would not see their benefits touched; they could simply stay with the existing prescription drug coverage they have today.

Let's go forward. I think Senator DASCHLE in particular deserves credit for trying to bring the Senate together and for trying to reconcile the various bills.

Let's make sure we don't lose sight of the importance of universal coverage. It is key to giving older people real bargaining power in the marketplace—not through a government program but through marketplace forces, the way HMOs and insurance plans do. Focus on keeping the program voluntary.

I know there are colleagues on the other side of the aisle who share similar sentiments as the ones I voiced today. I particularly want to commend my colleagues, Senators SNOWE and SMITH. They have teamed up with me for more than a year now on a proposal that I think can win bipartisan support. In fact, we already have evidence of bipartisan support from the other side of the aisle because we got 54 votes on the floor of the Senate about a year ago for a plan to fund this program.

I intend to keep coming back to the floor of the Senate. Today, I thought it was important to express what Senator DASCHLE spoke on recently, which is universal coverage. I intend to keep coming back to the floor of this body again and again in an effort to build bipartisan support for making sure vulnerable seniors can get prescription drug coverage under Medicare.

I yield the floor.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

RECESS

The PRESIDING OFFICER. Under the previous order, the hour of 12:30 p.m. having arrived and passed, the Senate stands in recess until 2:15 p.m.

Thereupon, at 12:41 p.m., the Senate recessed until 2:14 p.m.; whereupon, the Senate reassembled when called to order by the Presiding Officer (Mr. THOMAS).