

money as they see fit; that we are somehow unconcerned about children; we are somehow unconcerned about families if we do not take the money from them and give it back to them and tell them how to spend it. That proves we are concerned?

I say baloney. If you respect American families and you respect American people, free and independent citizens that we are, you let them keep as much of the money you can, to spend as they wish, and they will use it wisely.

I am excited about this vote and this debate. I welcome it. The American people are going to understand the absolute insanity of a tax on the institution of marriage and reject it. We will allow the American people to keep some money that they can spend as they choose on the things that are important to them.

I thank the Chair and yield the floor.

The PRESIDING OFFICER. The Senator from West Virginia.

#### FAMILY CARE ACT

Mr. ROCKEFELLER. Mr. President, I rise to comment on the bill Senator KENNEDY and others have worked on which is formally called the Medicaid/CHIP Family Improvement Act, but I will simply refer to it as the Family Care Act.

Most of the people in this country who are uninsured work. A lot of Americans assume that if somebody does not have health insurance, there is lack of merit or effort on their part. Most of the people who do not have health insurance are, in fact, working every single day. They are working, and many happen to be the working poor.

The whole philosophy of the earned-income tax credit, which President Reagan started and a lot of people continued, is that if people are poor and are working, we say: Good, you have taken a job; as a result of taking a job, you have given up your Medicaid health care benefits, and in America we respect that you are taking a risk by going out into the marketplace. You are probably not getting health insurance because of the low wages you are being paid but, nevertheless, you value work and you are going ahead with it.

This is the same spirit we are talking about in the Family Care Act. We value people who work. We value people who work for low wages, and we want to help them and their families.

Essentially through the Family Care Act, not only do we have the CHIP program, with which we are all familiar, which was started in 1996, which has been moderately successful for 2 million out of the 11 million children in this country, but we expand that. We say: Let your parents be included in this, too, because you are all part of the same family.

The Senator from Alabama was just talking about the importance of protecting the family. This is an example of how to do that. The parent of the

child receiving the Children's Health Insurance Program is probably without health insurance, so why not expand that to include that parent, which brings the family together on health insurance. It is sensible.

We also provide some money because it is very hard in places such as West Virginia and, I suspect, Alabama, both of which are essentially rural States, and most States in this country have very rural aspects to them—it is very hard to reach out and find the children. We go through the School Lunch Program, but not everybody wants to admit they are on Medicaid or they are available for the CHIP program. It is hard to reach out, so we provide more money to the States to do that in ways the States believe are appropriate.

We also provide States some money for other ways they might think of to do innovative planning to include parents and expand those who are uninsured.

It is interesting to me because we are talking a lot about health care but not doing very much about it. I remember when President Clinton was elected. Although his health care bill did not succeed, there was a lot of energy around here. The energy did not start out to be partisan. It started out that he was elected to do universal health care, and there was a lot of talk.

At that time, the only industrialized countries in the world that did not have universal health insurance were the United States and South Africa. South Africa now has universal health insurance, and the United States is still the only country which does not.

Of course, we are in a massively successful economic situation with a lot of people working and a lot of opportunities to make these changes. What I worry about and why I care about the Family Care Act is that we have tended more away from the fundamentals of health care towards what I call political posturing. I do not want to get into who is doing it and to what extent, but I think most people will agree there is a lot of political posturing occurring.

I am hopeful we will pass a prescription drug benefit. I am not sure we will. I am hopeful we will pass Medicare reform. I do not think we will. I spent a year with the Medicare Reform Commission. It was quite an exercise in futility. There were a lot of negative feelings going back and forth. It was not the kind of commission or work with which one really wanted to be associated in terms of expanding health care.

This bill is not about posturing; it is about trying to eliminate the number of uninsured as much as we possibly can.

I still very much have on my mind the concept of universal health care. I understand that is not the top subject of the moment. We are at an incremental stage. If I can do things incrementally, then I will do that. If I have to wait some years for universal health

care, then I will have to do that. I will always be pushing for universal health care, but I will take steps as we can take them, and this Family Care Act is a splendid way to do that.

One of the problems is that since President Clinton's health care bill did not pass—and I will not comment on that—there were 36 or 37 million people uninsured in the country, and there was disagreement as to the number. That is a lot of people. Now there are about 43 million to 44 million uninsured. One can extrapolate from that that we have been talking but not doing much about it. There have been a couple of instances where there has been bipartisan legislation which has passed and has helped, but nothing really substantial, and it has been very sporadic.

We are looking at a situation where, over the next 3 years, approximately 30 percent of the population, or about 81 million Americans, can expect to have no health insurance for at least 1 month out of a year. Who is to say when a problem might occur, when a leg might be broken, when a cancer may be discovered or when some other problem might arise? Basically, that to me is uninsurance.

Business people like to have predictability, and individuals like to have a sense of predictability: I have it; I am safe. That is why it is called the Health Security Act. Security is very important in health care.

Others would say let the market do that. The market has worked wonderfully in many ways in our country. It has had a lot to do with the success of our economy. It probably has had more to do with the success of our economy than the very Chairman of the Federal Reserve the Senator from Alabama was talking about a few moments ago. We are an entrepreneurial country, but we carry entrepreneurship to those places where we are quite certain it is going to work.

There are those who take risks, but basically Americans, when it comes to something such as health care, are rather risk averse, and therefore the whole concept of predictability and security once again becomes particularly important.

I am very unhappy when I think of 81 million Americans having at least 1 month out of the year without health insurance. I do not suspect the market is going to turn that around because it declined to. The Health Insurance Association of America, which is not a particularly aggressive group on health care, would agree with that statement. They do not want to get into that business of doing that kind of insurance.

The Family Care Act is a sensible Government approach in which we simply take the CHIP program, which is beginning to work now at a rapidly increasing rate as States grow more comfortable with it, and say let's extend that to the parents. That is called incrementalism. It is sensible. It fits within a pattern. It is logical, and it

also helps those who tend to be from the working poor. I think we should do all we can to help people who are poor and who work and who choose not to go on welfare.

I think it is time to act. The family care amendment is not in any way political. It is not even large scale. But it does help. It is something that we will be voting on next week. With a strong degree of intensity, I encourage my colleagues to vote for it.

I thank the Presiding Officer and yield the floor.

The PRESIDING OFFICER (Mr. SESSIONS). The Senator from Kentucky.

#### MARRIAGE TAX PENALTY RELIEF RECONCILIATION ACT OF 2000—Continued

Mr. BUNNING. Mr. President, I will talk just a little bit about the marriage penalty bill that we have before us.

I rise in strong support of this legislation to repeal the marriage penalty.

I am going to vote for this bill because it restores fairness and equity to married Americans under the Tax Code. It is the right and honorable thing to do.

By now I think all of my colleagues know the sad facts about the marriage penalty, and how it cruelly punishes married couples by forcing them to pay higher taxes on their income than if they were single.

For example, a married couple where both spouses earned \$30,000 in 1999 would pay \$7,655 in federal income taxes. Two individuals earning \$30,000 each but filing single returns would pay only \$6,892 combined. The \$763 difference in tax liability is the marriage penalty.

In fact, the Congressional Budget Office estimates that overall almost half of all married couples—22 million—suffered under the marriage penalty last year. The average penalty paid by these couples was \$1,400. Cumulatively, the marriage penalty increases taxes on affected couples by \$32 billion per year.

That is 44 million Americans who are paying a total of \$32 billion in higher taxes each year simply because they took the walk down the aisle.

In my home State of Kentucky alone, there are over 800,000 married couples, many of whom are punished by the marriage penalty.

I can't think of one good reason why they should have to send more of their money to the Federal Government for the simple reason that they decided to get married. It is about the most unfair and unjust thing I have ever heard of.

This bill provides real relief by making four simple changes to the code.

It increases the standard deduction for married couples to twice the standard reduction for single taxpayers.

It expands 15-percent and 28-percent income tax brackets for married couples filing a joint return to twice the size of the corresponding brackets for individuals.

It updates the rule to eliminate the marriage penalty for low-income couples who qualify for the earned income credit.

And it corrects a glaring oversight in the Code whereby couples who have to pay the alternative minimum tax are denied the ability to fully claim family tax credits, such as the \$500 per child tax credit, hope and lifetime learning credits, and the dependent care credit.

The marriage penalty is an outdated relic from the days when families primarily relied on one breadwinner.

The penalty principally occurs because the Tax Code provides a higher combined standard deduction for two workers filing as singles than for married couples, and the income tax bracket thresholds for married couples are less than twice that for single taxpayers.

As recently as several decades ago when most mothers stayed home and fathers trudged off to work at the factory each day, this might have made sense.

Back then it did not matter nearly as much if the Tax Code's standard deduction for a married couple wasn't twice as much as for an individual, or if the income brackets for couples weren't double that for individuals.

Few families had to account for a second income, and had never heard of the marriage penalty.

But times change, and now in many families both parents do work. And I can guarantee you that they know their money is being wrongly taken from them by our immoral tax laws.

Congress and the Tax Code haven't kept pace with the American family. It is time to change that and to make sure that our code meets the needs of the modern family in the 21st century in America.

Even worse, the marriage penalty is a cancer that has spread throughout the Tax Code, and which goes beyond simply affecting standard deductions and income brackets.

There are at least 65 more provisions in our tax laws where married couples are unjustly penalized. Frankly, I think the bill before us today should be just the first step toward completely rooting the marriage penalty out of our Tax Code.

The adoption tax credit, the student loan interest deduction, retirement savings incentives, and dozens of other parts of the Code have all been afflicted by the marriage penalty, and are less available to married couples than if they were single earners trying to take advantage of this tax relief.

This means that the marriage penalty not only punishes Americans who have to foot the bill, it further undermines the good public policy goals that Congress has tried to implement when it passed these changes to the Tax Code.

This isn't the first time Congress has tried to fix the insidious marriage penalty. In 1995, Congress tried to increase the standard deduction for married

couples to offset some of the marriage penalty. President Clinton vetoed that bill.

Again in 1999, Congress passed marriage penalty relief. Again the President vetoed it.

Both times the President said he liked the idea of marriage penalty relief, but didn't like other provisions in the legislation. So this year the House passed what I call a "clean" marriage penalty bill to try to answer his concerns. But, of course, he issued a strong statement in opposition to that bill.

However, that did not stop him from recently proposing a little horse trading, and telling Congress that he would reconsider and sign marriage penalty relief legislation if we would also pass his Medicare prescription drug plan.

If all that does is confuse you, I know it confuses me. But I think it means the President can't decide what he thinks about ending the marriage penalty.

So I believe that Congress should help clarify his thinking and send him a bill soon so he can make up his mind and decide if he really wants to help provide tax relief to the 44 million Americans who are unfairly punished by the marriage penalty.

It is time for the Senate to act and to send marriage penalty relief to the President. Until we do we are not going to be able to escape the fact that the marriage penalty causes a vicious cycle.

It imposes higher taxes on millions of families, and it unfairly takes away billions of dollars of income from married couples. That money is then sent to Washington and used to help pay for child care and other programs that families might not have needed in the first place if they had been able to keep the money that was stolen from them by the marriage penalty.

Mr. President, the marriage penalty is an evil that is eating away at our families. The American people want a divorce from the marriage penalty, and we can give it to them by passing this bill today.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

Mr. NICKLES. Mr. President, for the information of my colleague, I will speak on the marriage penalty for a few minutes and then go into the wrap-up.

Mr. President, I compliment my colleagues, several of whom have worked very hard to make sure we eliminate the marriage penalty. KAY BAILEY HUTCHISON of Texas, SAM BROWNBACK, Senator ASHCROFT, and Senator SANTORUM have been pushing and pushing to eliminate one of the most unfair