They cannot vote. They are a homeless people. They only want to put the Palestinians in the Israeli territory, but they will not give any flexibility to these poor people in their countries. Why is it totally Israel's burden to give up their land to make themselves unsafe because Jordan, Kuwait, Bahrain, Saudi Arabia, and Syria do not want the Palestinians in their country?

These borders have been fungible for thousands of years. To argue that the Palestinians' border should be precisely right here, the Arab countries need to show some real concern; not just lip service on what Israel's obligation is to the Palestinians, but what their own obligations are to help these poor homeless people.

The big conflicts in the Middle East are not going to be between Israel and the Palestinians. There are other conflicts far broader with bigger countries. Israel clearly needs to come to peace with their Palestinian neighbors. They have much more, and long-term, in common than they do with Iran and Iraq, and other greater sources of conflict in that region.

But ultimately, Israel must have the right to exist. People have to be able to go to a bar mitzvah, to a pizza place, to move around in a shopping center, to go to the synagogue, without being in fear of being terrorized and blown up. They have to be able to live in their houses without people shooting down on them from the mountains, or from planes overhead.

It is important on this Independence Day that we show courage and stand with our friend and ally, Israel, as they stood with us.

The SPEAKER pro tempore (Mrs. HART). Under a previous order of the House, the gentleman from New Jersey (Mr. PALLONE) is recognized for 5 minutes.

(Mr. PALLONE 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 gentleman from Maine (Mr. Allen) is recognized for 5 minutes.

(Mr. ALLEN 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 gentlewoman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

(Ms. KAPTUR addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

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

(Mr. LANTOS address the House. His remarks will appear hereafter in the Extensions of Remarks.)

THE IMPORTANCE OF SOCIAL SECURITY TO ALL AMERICANS, AND ESPECIALLY TO WOMEN

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2001, the gentlewoman from California (Ms. MILLENDER-McDonALD) is recognized for 60 minutes as the designee of the minority leader.

Ms. MILLENDER-McDONALD. Madam Speaker, tonight many of the Democratic women come to the floor to speak on issues that were raised during the recess when we visited with the women members and women constituents in our districts.

Because I represent the caucus chair on the Democratic side, I have been asked to speak at a lot of organizations to talk about where we are going in terms of Social Security. Madam Speaker, tonight we will try to see whether we can find some sense of where Social Security is going, and in fact speak about the vital importance of Social Security to all Americans, but especially women and minorities and persons who suffer from disability.

At the present time, it is a lightning rod here in the House, and it incites strong responses. That is what the women across this Nation are asking. We recognize that the administration and the majority here in this House have proposed to privatize Social Security, which has created a firestorm of controversy. This proposal, if enacted, would create the possibility of individuals to invest in the stock market through personal accounts.

Now, women whom I have spoken with certainly say that this will not benefit them at all, and they believe that a proposal such as this is a bad idea, and reckless public policy.

So the Democratic women have grave concerns about the implications of privatizing Social Security for the following reasons: Women constitute the majority of Social Security beneficiaries, equalling approximately 60 percent of the recipients over the age of 65. Roughly 72 percent of beneficiaries above the age of 85 are women. So as a matter of necessity, 27 percent of women over 65 count on Social Security for 90 percent of their income. These are reasons why they cannot see anything that will drive funding from a pot that they perceive will give them the benefits that they sorely need in the event of the death of their husbands.

Privatization of Social Security will be devastating because women earn less than men, and they count upon Social Security's progressive benefit structure to ensure that they have an adequate income upon retirement. Women are also less likely to be covered by an employer-sponsored pension plan. Hence, Social Security makes up a larger portion of their retirement income, and in many instances, it is their only source of income.

So in the context of Social Security, women are also affected by other factors, which include living 6 to 8 years

longer than men and having to stretch their retirement savings over a longer period of time. Furthermore, Madam Speaker, women lose an average of 14 years of earnings due to time out from the work force. We recognize what that is: from raising children to taking care of ailing parents. In most cases, a lot of women have to take care of sick husbands.

So because women generally experience a higher incidence of part-time employment, many of them have less of an opportunity to save for retirement, thus relying completely on Social Security to subsist.

There are also some startling economic realities that Americans need to be informed about relative to privatizing Social Security. Privatization would result in a drawdown of over \$1.2 trillion from the Social Security and Medicare trust funds over the next 10 years to finance individual accounts, thereby increasing the long-term deficit of Social Security by 25 percent.

Furthermore, privatization efforts will not restore long-term solvency to the trust fund, and will result in reduced benefits for women, the elderly, and minorities who benefit from the progressive structure of the Social Security system. In fact, Madam Speaker, one plan put forward by the President's Commission on Social Security would reduce benefits to all recipients by 46 percent. Benefits for future retirees would be tied to growth in prices, rather than wages.

Now, under this scenario, retirees would not be able to maintain the standard of living in retirement that they earn during their working years. The combined effort of the proposed changes would mean benefit cuts of 30 percent for a worker retiring in 2075.

A very important fact, Madam Speaker, that is not being touted by advocates of privatization is that although investing in individual accounts is voluntary, benefit cuts would apply to everyone. Current reality makes it abundantly clear that it is foolheaded to trust a universal defined benefit and totally portable system to the variances of the stock market.

If we want a glimpse of the future, we need to look no further than the Enron situation to get a glimpse of what might loom on the horizon if we allow Social Security to be privatized.

As Democrats, we believe in supporting and protecting the interests of all American workers. Therefore, we cannot and must not allow privatization to become a reality. We are dutybound to preserve Social Security into the future. Privatizing Social Security and raiding its trust fund would be unfair and irresponsible.

As leaders of this House and as women representatives of constituents who have so much at stake regarding Social Security, we are compelled to tell Americans the truth about proposals to privatize Social Security.

My colleagues and I will be vigilant in our efforts to raise national awareness about the crisis our Nation will face if we adopt a policy of privatizing Social Security. The women around the country are watching very closely to see what this House does with reference to benefits of Social Security and putting them into, whether it is voluntary or mandatory, privatizing accounts. They recognize that this trust fund was set there for the purpose of making sure that their retirement benefits be given to them, and to allow them to do what they want to do with it.

We can ill afford to speak on behalf of the women of this country, and certainly can ill afford to take their money that they have put in for their benefits and to even suggest that there be individual accounts through a privatized type of system.

Madam Speaker, we all know that women are hamstrung in trying to find the benefits and the financial wherewithal to support themselves upon retirement. To even suggest the privatization of any types of trust funds of Social Security and Medicare would be devastating to women of this country. We will continue to keep them posted, as they will continue to watch us in this House as we move into the realms of reforming Social Security.

I am happy tonight to be joined by women of this House on the Democratic side who will speak tonight on this issue, and to raise the awareness of what is at stake if in fact the trust fund is raided and the Social Security funding is put into any privatization account.

We have with us the gentlewoman from Florida (Mrs. Thurman), who is a point person and the expert on Social Security. She comes with a wealth of knowledge, and is the leader, with all of us, on the issue of Social Security.

Madam Speaker, I yield to the gentlewoman from Florida (Mrs. Thur-MAN).

The SPEAKER pro tempore. The Chair will reallocate the balance of the time, approximately 50 minutes, to the gentlewoman from Florida (Mrs. Thur-MAN)

Mrs. THURMAN. Madam Speaker, I thank the gentlewoman for those wonderful remarks, but most of all, I think that we appreciate her leadership on women's issues, and bringing us here together tonight to talk about these important issues.

Madam Speaker, I know the gentlewoman from California talked already about some of the statistics, but I have to say that the thing that we most need to remember is that Social Security is so important, and why is it important. So repeating these statistics I think is probably good for all of us to continue to keep in our minds why we will fight so hard to keep this safety net.

Remember that women rely more on Social Security income than men. About two-thirds of all the women 65

and older get at least half their income from Social Security. For one-third of these women, Social Security makes up 90 percent or more of their income.

Women live longer than men. We all know that women live longer than men, approximately 7 years longer, so fully 72 percent of Social Security recipients over 85 are women, and on average, women over age 85 rely on Social Security, again, for 90 percent of their income.

Traditional Social Security continues to pay benefits as long as the beneficiary is alive. However, in talking about private accounts, women risk exhausting their savings in their most vulnerable years because they are not lifelong.

Women take time out of the work force to care for children and elderly parents. This is a big issue for families. This is not just about women at this point, it is about families, because in fact we take that time out of our work life to care for what we have been asked to do, which is our children and our elderly parents.

So, because of that, we rely more heavily on our husband's Social Security benefits. Over 60 percent of women on Social Security receive spousal benefits, while only 1 percent of men receive such benefits. So, again, listen to this: Over 60 percent of the women on Social Security receive spousal benefits, with only 1 percent of men receiving that same benefit.

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So it is important to preserve the traditional Social Security for women. Unlike private accounts, Social Security is automatically adjusted for inflation, and for women who live longer lives, private accounts run the risk of being worth less due to inflation or devalued accounts.

Let us talk a little bit about privatization. Seems to be what everybody is running from now. There was something in the newspapers today that actually talked about that, and I only bring this up because I think it is important that, there are new polls out and focuses that are designed to prepare for an election year and they are saying you cannot attack, you cannot talk about privatization. So people are running from that.

The fact of the matter is it has been a key cornerstone in many of the discussions that have gone on up here, to the point that there was a commission, a presidential commission, and it was stacked in the favor of those people who believed in privatizing.

I have to say, after what we have seen with the economy over the past year, we do not want our seniors to have to rely on an unstable market for their retirement. With privatization, the potential is too great for retirement savings to vanish in a weak economy.

The President, in his guidelines for the Social Security Commission, stated that any proposal they create must not invest Social Security dollars in the stock market. He also stated that the Social Security payroll taxes must not be increased. However, the President wants people to be able to use a portion of their payroll taxes for investing in stocks.

So what happened? The Commission recommended three options for reforming Social Security. What they had all in common was all three options diverted at least some percentage of payroll tax to private accounts.

Listen to these numbers. Diverting as little as 2 percent of payroll taxes to private accounts, which the Commission recommended as much as 4 percent, would result in a loss to the trust fund, the Social Security trust fund, of \$1.1 trillion over 10 years. Diverting just 1 percent, well, does not take much to figure out, would result in a loss of \$558 billion over 10 years.

What we need to remember here is that that money is already designated to pay for benefits for future retirees. One option in the Commission's work said, and the Wall Street Journal wrote this, benefit options would be changed in so many ways that grandma's head would spin.

The President's guidelines leave us only one option for supporters of privatizing Social Security, cut senior's Social Security benefits. Today, again, in this very same article that I talked about earlier where there are new polls in focus, we have to promise not to raise the retirement age and pledge not to touch the benefits of current and soon to be retirement. Guess what? In what we have been talking about and what has been the options, the fact of the matter is that is the one way we could do it.

So, one, we have to dip into the trust fund or we have to cut senior Social Security benefits. Why in the face of a recession and the impending retirement of baby boomers would we be taking the money to be paid to future retirees and gamble on it? With lower economic projections and money going to support other important efforts, it becomes even more important to oppose the privatization of Social Security.

Currently, Social Security, as I said, helps women. It helps minorities and it helps the disabled. It would be impossible to protect disability and survivor benefits for these groups in a private account system. Benefits for spouses and children could not be protected in such a system.

So I would also say to my colleagues that there are women across this country, and us in this Congress, who have gathered to do these special order speeches, are not only women against the privatization proposal, but quite frankly, there is a letter that was put out April 9 of 2002 by a group of women, 150 women's organizations signed a letter to Congress against the three privatization options earlier this month, and this was put together by the National Council of Women's Organizations.

Tomorrow, we are going to be doing or trying to make tax cuts permanent. Well, I would just want to say that we should not be spending Social Security on anything other than Social Security. This is something that almost every Member of Congress, Democrats and Republicans, agreed to do last year by overwhelmingly passing the lock box for Social Security and Medicare. Unfortunately, the Social Security trust fund would lose two-thirds of its surpluses under President Bush's budget, and the Congressional Budget Office projects that \$740 billion of this money would be used to fund things other than the Social Security benefit, such as what we are going to be talking about tomorrow, which is the tax cuts.

The nonpartisan Center on Budget and Policy Priorities, and I thought this was an interesting piece of information and certainly something to think about, estimates that the size of the tax cut is more than twice as large as the Social Security financing gap. So we could be fixing Social Security by using these resources instead of doing what will probably pass the House tomorrow.

I would just say I think we need to make sure that our seniors continue to remain secure in their retirement. Women who live longer and take more time off from work to care for loved ones would be hurt by the President's privatization proposals.

In summary, I have to say the privatization of Social Security cannot be ignored as an issue of great national concern. The effect privatization would have on women and seniors in general is alarming. Reducing Social Security benefits for women who typically rely more heavily on Social Security than men is not the way to go.

Mr. Speaker, I will be leaving, but I would like to turn the additional part of this hour over to the gentlewoman from California (Ms. WATERS).

The SPEAKER pro tempore (Mr. Brown of South Carolina). The Chair will reallocate the balance of the time, approximately 40 minutes, to the gentlewoman from California (Ms. WATERS).

Ms. WATERS. Mr. Speaker, I rise tonight to highlight the importance of Social Security. Social Security is important to millions of people, but it is particularly important to women and I think that it is so very, very important that we as women in the Congress of the United States pay very special attention to what is happening to Social Security.

I would like to thank my colleague the gentlewoman from California (Ms. MILLENDER-MCDONALD) for organizing this hour for us to talk about Social Security. It is very important that we talk about it, and particularly because we will have a vote tomorrow to make the tax cuts permanent.

We take Social Security for granted. Many people think, well, it has been there for a long time and it will always be there, and most people know that Americans depend on the fact that Social Security will be there for them in retirement.

The poverty rate for Americans age 65 and older is 1.2 percent. The poverty rate for elderly women is almost 12 percent, nearly double that of men. While this number is tragic, it could be worse. Without Social Security, over half of all women aged 65 and older could be poor. According to the National Women's Law Center, the average monthly benefit for a widow is \$775. For about two-thirds of women, this is half of their monthly income. For nearly half of women 85 years of age and older, it is 90 percent of their income.

The reality is that of all the people that Social Security lifts out of poverty, three-fifths are women. Social Security is an extremely important program. On average, women live 5 to 7 years longer than men. In addition, because women are more likely to stay home while raising children, they work less than men and often have smaller pensions and other retirement savings to help them through their twilight years.

Social Security allows these women to live in a secure and comfortable retirement. However, Social Security is on shaky grounds. By 2017, Social Security will begin to pay out more than it takes in. The program will continue its important role for another 24 years after that, until 2041, before it becomes completely empty. Then recipients will only be able to receive 72 percent of their promised benefits or will be subject to either a tax increase or delay of the retirement age.

Despite the obvious importance to women, the Bush administration and the Republican leadership have shown they have no plan to preserve Social Security. In fact, over the next 10 years the Republican budget spends nearly all of the Social Security surplus, completely throwing away any opportunity to strengthen the program.

Despite voting six times to preserve the Social Security surplus, the Republican budget will spend 86 percent of those funds. In January 2001, the Federal Government was expecting a Social Security surplus of over \$3 trillion, but today, we are operating on a \$1.6 trillion deficit, a reversal of over \$4.5 trillion.

The Republican party can no longer be called the party of fiscal discipline. It is obvious that we need an open discussion on the best way that we can return Social Security to firm financial standing.

Lately, the debate has been hidden by smoke, mirrors and budget gimmicks. We cannot protect our seniors if we resort to these budget games. Far too many individuals, men and women, black, white and Hispanic, depend on it to allow them to retire in relative comfort.

The longer we put this off, the more severe the problem and the more difficult it will be to fix.

So I urge my colleagues, both Democrat and Republican alike, but particularly my friends on the opposite side of the aisle, to get real about Social Security and let us talk about how can we make tax cuts permanent and stop this drain, and at the same time, preserve Social Security. It cannot be done and I think we need to face up to it. Now is the time to do it.

Again, we must share with the American public that Social Security is not guaranteed if we continue down the road that we are going. As a matter of fact, it will put many, many people in this country in great jeopardy.

Ms. JACKSON-LEE of Texas. Madam Speaker, I join with my colleagues to emphasize that Social Security must be preserved, and not privatized, for the sake of women and children.

Social Security in America's most comprehensive and important family protection system. It provides not just retired worker benefits, but also important benefits for elderly and surviving spouses as well as for disabled workers and their dependents and the young surviving children of workers who die before retirement.

Several months ago, the President's Commission on Social Security's final report failed to advance the cause of Social Security reform. Of three plans put forward by the Commission, not one achieves the goal to "restore fiscal soundness" set out by the President by closing the gap in the program's solvency over the next 75 years.

Each of the proposals put forward by the Commission require specific, massive cuts in defined benefits—even for those who do not opt for the voluntary accounts. The Commission should consider ways to encourage workers to invest and save more. Unfortunately, this Commission was limited only to the option of investment accounts to be carved-out of the revenue currently earmarked for defined benefits

Although Social Security is gender neutral, it matters more for women for four reasons:

First, women live longer than men. In 2000, a 65-year old woman was expected to live an additional 19 years, almost four times more that a man of the same age. A longer life expectancy translates into a greater need for retirement resources and more secure sources of income. Social Security provides guaranteed life benefits and full annual cost-of-living adjustments.

Second, women spend fewer hour and fewer years in the paid workforce than men. Although the percentage of women ages 25 to 65 participating in the labor forced increased sharply, women's workforce experiences still differ from men. Women, on the average, accumulate fewer hours of paid employment than men over their lifetimes because they are more likely to be "contingent" workers. Social Security provides vital protections such as spousal benefits, exspouse benefits and full benefits calculated using only a 35-year work history.

Third, women are paid less than men. According to the U.S. Census Bureau, women earn 72 cents for every dollar that men earn. The situation is even worse for women of color. Half of all year-round, full-time African—American women workers earn less than \$25,142 per year, and the median for Latinas was \$20,052

Women are concentrated in low-paying jobs. Roughly 62% of women workers earn less than \$25,000/year, compared with less than 42% of men who work. Social Security provides progressive benefits that replace a higher portion of preretirement income for low-income workers.

Fourth, women are more likely to be widowed than men. Longer life expectancy, combined with the fact that women, on average, marry older men, means that most women die unmarried. More than one-half of women ages 65 and older are unmarried. Three-fourths of unmarried Americans ages 65 and older are women. And four in five nonmarried older women are widowed. Social Security is the one source of retirement income that guarantees benefits to widows. The elderly survivor program is especially important to women.

We cannot jeopardize the solvency of Social Security because a strong Social Security is critical for older women. Today, 60 percent of all Social Security recipients are women. Of recipients over age 85, nearly three-quarters are women. These women rely on Social Security for nearly 90 percent of their income. Without Social Security, over half of elderly women would be poor. If elderly women cannot rely on Social Security when they retire, they will need greater financial assistance from their middle-aged children.

For elderly people of color and women, the challenges confronting the Social Security system are cause for alarm, because elderly African-American and Hispanics rely on Social Security benefits more then elderly Whites. According to the National Committee to Preserve Social Security and Medicare, from 1994-1998 African-Americans and Hispanics and their spouses relied on Social Security for 44 percent of their income while elderly Whites received 37 percent of total income from Social Security. And, 43 percent of elderly women received their income from Social Security during the period 1994-1998. This fact is important because on average, Social Security payments replace 54 percent of women's lifetime earnings in relation to men, cou-

Today, Social Security works in ways that are important to women because of their different life experiences. The administration's proposals threaten the guarantees that make the current Social Security system so beneficial for women. We must work together to protect the future of women and children.

pled with the fact that women tend to live

longer than men, which results in us receiving

more benefits for a longer period of time.

Ms. WATERS. Mr. Speaker, I yield back the balance of my time.

ENERGY INDEPENDENCE FOR THE UNITED STATES

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

Mr. WELDON of Florida. Mr. Speaker, I rise today to talk about the important issue of energy independence for the United States.

We have seen very clearly since the developments of 9/11 that we have significant foreign policy complications emerging from the development of Muslim fundamentalists, extremist violence in the Middle East, and of course, we have seen the tremendous tensions that have been raised in re-

cent months within the area of Israel and Palestine and the tremendous conflicts, and in particular, the very, very difficult situation of the suicide bombers who are blowing themselves up in cafes and restaurants and killing innocent men, women and children, in many instances, leaving often dozens of people severely maimed and deformed.

What is particularly disturbing is to read news reports that one of our supposed allies in the region, Saudi Arabia, has actually been paying the families of these suicide bombers, essentially aiding and abetting the commission of these horrific acts of violence against innocent civilians by these suicide bombers.

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Mr. Speaker, the situation that exists today is that the United States is dependent on foreign oil for about 50 percent of our energy requirements. I believe for us as a Nation that is an intolerable situation and that we need to take stock of this.

The President put forward a very positive proposal to open up for drilling the Arctic National Wildlife Refuge and pursue a host of additional reforms that we passed out of this House and the other body is taking up, and I applaud the other body for finally getting to the issue. I believe we need a more aggressive proposal to reduce our dependence on foreign oil, specifically Middle Eastern oil over the next 10 to 15 years. What I put forward is that we begin an aggressive program using every tool that we have available in our research and development budgets, in our Tax Code, to do things to make electric vehicles more attractive for people to purchase, to develop alternative energy sources.

We have a tremendous potential with wind energy, with solar energy. Indeed, I sit on the Committee on Science and Technology, and we have held hearings on the concept of space-based solar power, energy that can be collected by satellites from space and beamed to the Earth, energy that can be collected from the surface of the Moon and beamed to the Earth.

The potential for fusion energy is another great area where we should be investing more. We in the United States need to embark in the months, weeks, years ahead on an aggressive proposal to reduce our dependence on foreign oil and specifically Middle Eastern oil. I believe many of our so-called allies in the Middle East are not allies at all. They are working directly contrary to the interests of the United States and. really, democratic nations all over the world. We should be about the business of moving any dependence we may have on those nations: and the best way to secure that for our future and the future of our children is to develop these alternative energy sources so that we as a culture and society can deal with those countries on a more even basis.

It is very obvious to me when we look at what is going on in Europe that

the European community is collectively too dependent on Middle Eastern crude. I believe we in the United States could end up in the same way in the next 10 to 20 years; and, therefore, I believe we need to develop these alternative energy sources, and we need more conservation. This should be a long-term project over the next 5 to 10 years where we employ every tool available to us so we are no longer importing oil.

Not only do I believe this would be good for our foreign policy positions, I believe it would be good for peace throughout the world. I think it would be good for peace in the Middle East; and certainly it would be good for our domestic economy, our balance of payments. I implore the House of Representatives, particularly those who serve on the Committee on Science and Technology, those who serve on the Committee on Energy and Commerce, the Committee on Appropriations, to collectively come together in the weeks and months ahead and develop a cogent solution to deal with this pressing problem.

WELFARE REFORM

The SPEAKER pro tempore (Mr. Brown of South Carolina). Under the Speaker's announced policy of January 3, 2001, the gentleman from South Carolina (Mr. WILSON) is recognized for 60 minutes as the designee of the majority leader.

Mr. WILSON of South Carolina. Mr. Speaker, over the next couple of weeks we will have a very rewarding experience explaining to the American people the success of welfare reform by the law that was passed in 1996, but also we will have an excellent opportunity to show how rewarding the reauthorization will be as proposed by President Bush

I am a newcomer myself to Congress. I was sworn in 17 weeks ago today after a special election on December 18. This follows 17 years that I had the privilege to serve in the State Senate of South Carolina. I am honored to be on the Welfare Reform Task Force. I was appointed by the majority whip, the gentleman from Texas (Mr. DELAY). I am on the task force to study and promote welfare reform. It is a particular honor for me because there are only two freshmen on the task force, myself and the gentlewoman from Pennsylvania (Ms. HART). I am certainly with a quality crew serving on that task force.

My education in the area of social services, I give credit to my wife, Roxanne. She served for 14 years on the welfare board in our county, the Department of Social Services in Lexington County; and in that capacity I learned first hand of the great work of professional social workers working with persons who needed financial assistance, the problems of elder care and foster care, child care; and I learned firsthand that we have got the best people working to promote services to the people of our country.