

I have his same faith in the future. I am convinced there isn't anything we can't do. In terms of inventing, we don't have to invent something to find a way to fix what I have described, a fiscal policy that needs fixing. We can do that. That only requires common sense.

The next time one of my colleagues comes out and says: We are in a deep economic hole, and we have all these deficit issues, we would like to point to a President who has been in office less than 10 months as the root cause of the problem, the fact is, this President knows there is a fiscal policy problem. But this problem has been building for a long time. The bubbling up of this fiscal policy dilemma has been with us a long time, and some of the same people who come to point their fingers have a significant hand in creating it.

I will talk about Afghanistan in the next day or two. But those who come to the floor and say: Let's send 40,000 more troops to Afghanistan, set aside for a moment the merits of that. I am not talking about the merits. But let me say, we are told that sending 1,000 troops abroad for a year costs \$1 billion. So the proposition is, if you are coming to say that, you are saying: Let's spend another \$40 billion in the coming year. I ask those who do that to tell us how we will spend the \$40 billion and how they propose we raise the funding. Because I think it is time, long past time that we decide to fund some of these things. Sending soldiers into the winds of war and deciding we are going to put whatever it costs on top of the deficit is hardly a courageous act.

This country deserves better from all of us, from me, from the President, from both sides in this Congress. All of us have to work together to put this back on track. I am convinced we will. I am convinced we will, in part, with the leadership of this President and, in part, because there are a lot of people of good will in this Congress who understand that this is a serious problem and we need to fix it.

I yield the floor.

The PRESIDING OFFICER (Mr. TESTER). The majority whip.

UNEMPLOYMENT BENEFITS EXTENSION

Mr. DURBIN. Mr. President, another day has passed in the Senate and another opportunity has been wasted to extend unemployment insurance benefits across America. Let's make the record clear. The Democrats have asked the Republicans to move to this item of business and to pass the extension of unemployment insurance benefits to the hundreds of thousands of Americans out of work. They have refused time and time again. They have had a long series of reasons, none of them valid from my point of view. Many of them think they want to argue a lot of other issues. They want to argue the issue of immigration.

They want to argue issues totally unrelated to unemployment. They don't seem to understand there are real people out there calling my office every day—and most Senators—explaining they are out of work and desperate.

Let me read an e-mail I received recently from one of my constituents in Gurnee, IL:

Dear Sir: I have worked my entire life from the age of 12 to 56 years old. I have never seen it this bad. Even during the Reagan recession, you could find something. All the emergency unemployment has expired. All everyone can talk about is health care. I realize it's important but I refuse to believe no one notices when we run out of help. When AIG and the banks needed money, the Congress was pretty quick to respond, and generous. So much so that the TARP fund still has more than enough money to do the job. But when it comes to the common man, we get help one piece at a time. Unemployment compensation is not welfare. We are working people. We are not invisible. But by the attention we get, that's how I feel. I know you're a busy man, but if you can, please say something about helping the unemployed. Emergency funding expired 2 weeks ago. We need help yesterday.

A lot of letters come into our office this way, e-mails. People are desperate. Last Friday, when I was in Chicago, I sat down with a group of about 20 unemployed people and let them tell their stories—invited the press in to let them hear the stories. Many people have a mistaken notion of who the unemployed are. Some Republicans argue they are folks who are not trying hard enough to find a job. Some argue that life on unemployment is so nice they don't even try to find other work. I wish a few of those Republican Senators would go home to their States and meet with the unemployed people whose benefits they are denying with this procedural obstacle. They could sit down and learn, as I did, that some of these folks have been working for more than a year to find a job. Republicans might acknowledge there are six people looking for every job out there. They might acknowledge that many of these people have lost their health care and health protection insurance during the period of their unemployment. They might hear some stories of families struggling to get by who have very little money and are exhausting what little savings they have left.

That is the reality of unemployment. Yet when we turn to the Republicans and say: Can we do the ordinary thing we do around here on a bipartisan basis and extend unemployment benefits in what is the worst recession we have faced since America's Great Depression, they say no. No, we don't want to get to that now. Maybe later. We have some other ideas.

For the people who are suffering under unemployment, that is not good enough. Republicans are ignoring the obvious. There are people all across America who are struggling to find work without success.

For example, 400,000 American families have run out of their unemployment insurance benefits already, in-

cluding 20,000 in my State who lost benefits at the end of September. Another 200,000 families across the country could lose their lifeline to unemployment benefits this month if Republicans continue to stall and stop us from extending unemployment insurance.

What are the Republicans waiting for? Mr. President, 1.3 million Americans will lose this temporary assistance by the end of the year if Congress does not pass this simple extension of benefits, and 50,000 of those families are in my home State. The unemployment check certainly doesn't replace the wages people have lost, but it may give them enough to get by.

According to the Center on Budget and Policy Priorities, the Recovery Act's unemployment insurance provisions have kept 800,000 Americans out of poverty so far this year. So if Republicans want to see unemployed people fall into the ranks of poverty, I can tell you what it means. It means that what is available to them is even less. What they will lose will be disastrous for them and their families. They will be the people you will find at the food banks, the soup lines. They will be similar to the one in my hometown heading out for township assistance which is, I am afraid, the bottom of the barrel for most people when you have run out of ideas on how to put some food on the table. That is what is going to happen if we don't extend unemployment insurance benefits.

Never in the history of the Nation's unemployment insurance program have more workers been unemployed for such a long period. Half of all jobless workers can't find a job within 6 months after they started receiving unemployment benefits. That is the highest percentage of prolonged unemployment in the history of the unemployment program. When we come to the floor and ask Republicans to join us in a bipartisan way to extend the safety net to unemployed people and they say no, they have to understand they are causing hardship and suffering for some of the people who are the least fortunate around us today.

The Democratic bill Republicans continue to block, even today, for unemployment insurance benefit extension would extend insurance for an additional 14 weeks for jobless workers in all 50 States, red States, blue States, purple States, Democratic States, Republican States, North, South, East and West, without any preference. If there are unemployed people, they would get the benefit. There is an additional 6 weeks of insurance for jobless workers in States with unemployment above 8.5 percent, which, unfortunately, today includes my State.

It is time to act. Are we going to finish this week with the Republicans stopping us from extending unemployment benefits? And if we do, how would we explain this to this man who wrote me and asked me about whether I know that unemployment compensation is

not welfare, it is a fund that workers pay into while they are working. As he said:

We are working people. We are not invisible, but by the attention we get that is how I feel.

HEALTH CARE REFORM

Mr. DURBIN. Mr. President, that is the reality of the Republican approach to the issues we face. But it is not the only issue. There are other issues that relate to health care where the Republican position is impossible for me to defend or even understand.

Let me give you one specific example of a family in Joliet, IL. I will use their names because they have given me permission. Their story is so compelling, I want the CONGRESSIONAL RECORD to reflect it, and those who follow this debate to hear it.

A few weeks ago, a small business owner from Joliet, IL, called my office to say:

Please keep fighting for affordable health care and a public option. Don't back down.

That was the message.

The man's name is Dave Poll. He and his wife Claire own the Sir Speedy Printing business in Joliet. The Polls opened their business in 1980, in the middle of a bitter recession—almost 30 years ago. For years, they bought health insurance for their employees and themselves under a small group policy, but they had to drop that coverage 4 years ago after their premiums nearly doubled over just 3 or 4 years.

Then the recession hit, and they had to let their employees go. Now it is just Dave and Claire running their little printing business. Dave is 59 years old. His wife Claire, who works there with him, is 57. They have two grown sons and a daughter in college.

The week before Dave Poll called my office, his wife Claire had blacked out for a few seconds while waiting on a customer. She had been diagnosed with high blood pressure before, so they did not want to take any chances and Dave insisted she call her doctor. The doctor said she had to go to the hospital.

After 2 hours in the emergency room, and less than 10 minutes with a doctor—less than 10 minutes—the Polls left the hospital with test results that did not show anything and about \$2,000 in medical bills. Mr. President, 10 minutes, \$2,000.

Dave said:

A lot of people have it a lot worse. Please keep fighting for all of us.

Two weeks later, Dave Poll called my office again. Claire had felt bone-tired at work one day, so she went back to the hospital. Tests showed this time that she had advanced cancer, and it has already spread throughout her body.

A few days after her diagnosis, Claire spent 3 days in the hospital to have a port implanted and to receive her first dose of chemo. Just for those 3 days in the hospital—3 days now—her bill was

\$84,000—\$84,000. Additional chemo treatments are going to cost her \$25,000 a month.

Remember, the Polls—these small business owners—have no health insurance. They have no idea how they are going to pay these bills. In the first 6 months of this year, the Polls took out of their business a combined salary—in 6 months—of \$15,000.

That is how quickly families can be on the verge of bankruptcy in America, because of our broken health insurance system. One week you are getting by, hoping the medicines you need are on Wal-Mart's list of \$4-a-month prescriptions, and praying that you do not have a serious illness or accident. Two weeks later, you can be diagnosed with an illness that will not only cost you your health but everything you have ever accumulated in your life.

Could Claire Poll's cancer have been found sooner if they had not had to drop their health insurance? We will never know the answer to that. But we know this: 45,000 Americans each year—122 people every single day—die prematurely because they are uninsured. More Americans die every month because they do not have insurance than we lost in the tragedy of 9/11.

We know health care costs are a major factor in two-thirds of all bankruptcies in America today. And of those people filing for bankruptcy because of medical bills, three-fourths of them had health insurance, but it was not any good. It did not help them when they needed it or it was rescinded at the last minute when the health insurance company saw you were sick and dropped the coverage. It happens too often in this country today.

We know we cannot afford not to make this change. Health care spending in America doubles every 10 years. We are spending \$2.7 trillion a year on health care now. In 10 years, if we stay on this same path, America will be spending \$5.4 trillion on health care, and the average premium for a family health insurance policy will be in the range of \$25,000 to \$30,000 a year.

Health care spending will crowd out investments in education, green energy, and many other national priorities, and it will ruin more and more families financially. According to a new study by the Kaiser Family Foundation, if premiums continue to rise as quickly as they have over the last 5 years, the cost of the average family health policy will increase from \$13,375 a year today to over \$24,000 10 years from now.

How many families can afford to take \$24,000 out of their annual paycheck that they face now? How many families could even consider paying \$25,000 a month for chemotherapy? Almost none of us.

When Dave Poll called my office the second time, he said:

Now we may become some of those people who lose their home and business because of health care costs.

Think about that. Dave and Claire: 29 years in their business, they gave their

whole life to it, and now, because they did not have health insurance, they could lose everything—not just their business but their home as well—as Dave struggles to give Claire the care she needs to stay alive.

No family should have to go through what they have been through. No family should be forced into bankruptcy because of illness. Every other country in the world—every other advanced country in the world—provides basic health care for their citizens. These countries spend less than we do on health care and they ensure everybody. And on many important measures of health—from infant mortality to life expectancy at age 60—many of these countries, spending a lot less, get much better results.

Several years ago, the World Health Organization made the first major effort to rank the health systems of 191 countries in the world. France and Italy were the top two. The United States was not even in the top 10, not even in the top 20. We rank 37th in the world. We are No. 1 in health care spending, No. 37 in health care outcomes. That is what our current health care system gives us.

The health care and insurance companies spend millions of dollars to scare people into thinking that universal, affordable health coverage for all Americans will mean less coverage and less choice for Americans who already have health insurance. That is just a scare tactic. Look at all the other countries in the world that spend less than we do, cover everybody, and get better health results.

America—the wealthiest, most creative society on Earth—can solve this problem. It is not just a matter of science and economics, it is a test of our moral character, and it is a test of whether our democracy still works.

The profits of America's health insurance companies have increased 428 percent over the last 10 years. They do not need any more help from Congress. I wonder why my colleagues on the Republican side of the aisle have no alternative to this current system that has treated this poor family in Joliet, IL, so poorly. They do not have any proposal they bring before us which would address the issue of the cost, security, and stability of health insurance that every family and every business wants.

I have yet to hear the first Republican Senator come to the floor and call for health insurance reform saying that we have to end this practice of denying coverage for preexisting conditions or when families get sick or when kids reach the age of 23.

Don't they hear the same things we hear? Don't they receive the same kinds of e-mails and telephone calls we do? I am sure they do. But if they do, why aren't they joining us in this effort? Only one Republican Senator, OLYMPIA SNOWE of Maine, has had the political courage to step forward and join us in this effort—1 out of 40.

You would think there would be other Republican Senators open to this