



United States  
of America

# Congressional Record

PROCEEDINGS AND DEBATES OF THE 113<sup>th</sup> CONGRESS, SECOND SESSION

Vol. 160

WASHINGTON, MONDAY, JANUARY 27, 2014

No. 15

## Senate

The Senate met at 2 p.m. and was called to order by the Honorable CHRISTOPHER MURPHY, a Senator from the State of Connecticut.

### PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Eternal Father, our souls long for You, for we find strength and joy in Your presence. Guide our lawmakers to trust You, seeking in every undertaking to know and do Your will. When they go through difficult seasons, may they remember that a bountiful harvest is certain if they persevere with integrity. Lord, give them a faith that will trust You even when the darkness is blacker than a thousand midnights. May they always find strength in Your providential leading.

We pray in Your strong Name. Amen.

### PLEDGE OF ALLEGIANCE

The Presiding Officer led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

### APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. LEAHY).

The legislative clerk read the following letter:

U. S. SENATE,  
PRESIDENT PRO TEMPORE,  
Washington, DC, January 27, 2014.

To the Senate:

Under the provisions of Rule I, paragraph 3, of the Standing Rules of the Senate, I hereby appoint the Honorable CHRISTOPHER MURPHY, a Senator from the State of Connecticut, to perform the duties of the Chair.

PATRICK J. LEAHY,  
President pro tempore.

Mr. MURPHY thereupon assumed the Chair as Acting President pro tempore.

### RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

### HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014—MOTION TO PROCEED

Mr. REID. Mr. President, I move to proceed to Calendar No. 294.

The ACTING PRESIDENT pro tempore. The clerk will report the motion.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 294, S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

### SCHEDULE

Mr. REID. Mr. President, at 5:30 p.m. there will be a rollcall vote on the motion to invoke cloture on the motion to proceed to the flood insurance bill.

MEASURE PLACED ON THE CALENDAR—S. 1950

Mr. REID. Mr. President, I am told that S. 1950 is at the desk and due for a second reading.

The ACTING PRESIDENT pro tempore. The clerk will read the bill by title for the second time.

The legislative clerk read as follows:

A bill (S. 1950) to improve the provision of medical services and benefits to veterans, and for other purposes.

Mr. REID. I would object to any further proceedings with respect to this bill at this time.

The ACTING PRESIDENT pro tempore. Objection having been heard, the bill will be placed on the calendar under the provisions of rule XIV.

### FLOOD INSURANCE

Mr. REID. Mr. President, as I announced earlier, today the Senate will

vote at 5:30 to advance legislation which will protect millions of homeowners and small businesses from drastic increases in flood insurance premiums. This bipartisan measure will save many homeowners thousands of dollars a year and protect America's recovering housing market.

Since higher premiums would kick in whenever a home is sold, still struggling housing markets across the country could stumble if Congress allows flood insurance rates to skyrocket. That will happen if we don't move this legislation.

The bill before the Senate will preserve current rates until the Federal Emergency Management Agency submits a plan to keep premiums reasonable and provide stability to home and business owners.

I wish to thank Senators MENENDEZ and LANDRIEU, as well as Senator ISAKSON, for their leadership on this issue. Their bill will cut through the red tape and give consumers better, cheaper options when they shop for insurance.

So I hope the Senate can wrap up work quickly on this measure. We have tried for weeks to get agreement to move forward on it, but we are never quite there. Always there are requests to give a little more time. That time has run out. Homeowners deserve certainty, and the Senate faces a substantial workload over the next 3 weeks.

Tomorrow, President Obama will address Congress and the Nation in his annual State of the Union address. I, like the American people, look forward to hearing the President's vision to create an economy in which the middle class grows and prospers, because every individual should have a fair shot at success.

The Senate must also consider a number of critical national security and judicial nominations in the coming weeks. With the help of my Republican colleagues, we could process these nominations swiftly and painlessly—without late night or weekend votes.

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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S467

As always, it will depend upon the level of cooperation we receive from the Republicans.

This work period the Senate will also consider a farm bill conference report. This legislation is a compromise that was reached thanks to the leadership of Chairwoman STABENOW, and it will reduce the deficit and cut waste and fraud, all while protecting hungry children and families.

The Senate will also debate legislation to effectively prevent and punish sexual assault in the Nation's Armed Forces, and we have competing views of this with Senator McCASKILL and Senator GILLIBRAND.

Democrats will continue our fight to restore benefits to 1.6 million Americans looking for work during difficult economic times. In the last 2 weeks since Republicans filibustered a bill to restore this important lifeline, an additional 150,000 Americans have lost their emergency unemployment benefits. For many families already suffering through hard times, the loss of \$300 a week has meant going without food, turning down the heat on freezing days or staring down homelessness.

One Nevada woman—a Vietnam veteran in her sixties who has worked all her life and raised a family—said she is afraid she will end up on the streets if Washington doesn't restore her emergency benefits. This is what she wrote to me:

It is not that I don't want to work. It is that I am unable to procure job . . . I do feel that it might be my age, but I am more energetic than some young people I know. Please continue to [work to] get this passed, as I am fearful that I will end up homeless.

Her situation is not unique. Nationwide, thousands upon thousands of veterans looking for work have been kicked off unemployment. In Nevada, where unemployment is still almost 9 percent, 21,000 people struggling to find jobs have been cut off from these benefits. In fact, unemployment actually ticked up slightly in Las Vegas last month. As long as there are three job seekers for every available position, we owe it to Americans to lend a helping hand during this emergency.

#### RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will resume consideration of the motion to proceed to S. 1926.

Mr. REID. I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. COLLINS. I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Ms. COLLINS. Mr. President, I ask unanimous consent that I be permitted

to speak for up to 15 minutes as if in morning business.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

#### MARGARET CHASE SMITH

Ms. COLLINS. Mr. President, 50 years ago today, on January 27, 1964, Senator Margaret Chase Smith of Maine announced her candidacy for President of the United States. The following July, at the Republican National Convention in San Francisco, the great lady from Maine became the first woman in history to ever have her name entered into nomination by a major party for our Nation's highest office. I rise to commemorate this remarkable leader and this significant milestone in our history.

At the time of her announcement, Senator Smith was in her 24th year in Congress and was an established groundbreaker. She was the first woman elected to both the House and the Senate and the first to serve on the Armed Services Committee. She was the woman who gave other women the opportunity to pursue careers in the military. Due to her early and energetic support for the space program, she has been called the woman who put a man on the Moon.

Her courageous "Declaration of Conscience" delivered in the Senate on June 1, 1950, turned the tide against McCarthyism and reminded all Americans of our Nation's core values of free expression and independent thought.

Senator Smith made her Presidential announcement in a speech at the Women's National Press Club in Washington. Yes, Mr. President, there was a separate press club for women in those days. It was an important address in which she described both the progress that America had made against bigotry, prejudice, extremism, and hatred as well as the challenges that remained, but Margaret Chase Smith saved the best for last. After telling her audience of the flood of letters she had been receiving from all over the country urging her to run for President, Senator Smith described the reasons offered by her supporters, such as she had more experience at the national level than any of the other confirmed candidates, she had the stature that could break the barrier against women being seriously considered for President, she would provide a moderate, middle-of-the-road option in an election that was shaping up as one between a very conservative and very liberal philosophy.

Then she described the reasons she should not run: The widespread contention that the Presidency was a man's job, her lack of financial resources, and a professional political organization, and the fact that the odds were stacked heavily against her. Senator Smith said she found the reasons offered against running far more compelling than those in favor. So imagine the surprise of her audience when she said that because of those very reasons, she

had decided to enter the New Hampshire primary.

Senator Smith's campaign was off and running, and what a campaign it was. Senator Smith accepted no money from anyone. All contributions—whether they were large or small—were returned to sender. She took to the campaign trail only when the Senate was not in session in order to preserve her perfect record of never missing a rollcall vote and to keep the pledge of dedicated service she had made to the people of Maine. Her campaign motto was: "There is nothing more effective than a handshake and a little conversation."

As a consequence of her self-imposed financial and time restraints, Senator Smith did not win a primary. But in the one primary where she was able to campaign somewhat extensively—the State of Illinois for all of two weeks—and a total expenditure of \$85—she finished a strong second in a field of six. She lost only to the eventual nominee, Barry Goldwater. With 25 percent of the vote, she came in far ahead of such well-known candidates as Richard Nixon, Nelson Rockefeller, and Henry Cabot Lodge. It is intriguing to think what she might have done with a more traditional campaign.

At the Republican National Convention in San Francisco that year, Senator Smith's name was entered into nomination by Senator George Aiken of Vermont. He told the delegates that Senator Smith's integrity, ability, common sense, and courage made her "the best qualified person you ever voted for." On the first ballot, 27 delegates did vote for Margaret Chase Smith from the great State of Maine.

Unlike the other candidates, Senator Smith did not release her delegates to the landslide victor, Senator Goldwater. That was not done out of spite. Indeed, she campaigned earnestly for him in the general election. It was done because she wanted to demonstrate—she wanted the historical record to show that a woman had been given serious consideration for the Presidency of this country.

Many words have been spoken over many years in attempts to describe the character of Senator Margaret Chase Smith. Perhaps the best were offered by the candidate herself on that campaign trail a half century ago. She said:

I have few illusions and no money, but I'm staying for the finish. When people keep telling you, you can't do a thing, you kind of like to try.

On this milestone anniversary, I am honored to celebrate an extraordinary woman from Maine who tried and failed in one endeavor but in doing so inspired generations of Americans with her strength and determination and demonstrated, as she once said, that a woman's place is "everywhere."

Today, the Senate has a record 20 women Senators. In a sense each of us owes a debt to Senator Margaret Chase Smith, but none more so than I. You

see, I first met Senator Smith when I was a high school senior from Caribou, ME. I was selected as one of two students to come to Washington as part of the Senate Youth Program sponsored by the William Randolph Hearst Foundation, a program that still exists today. I remember how excited I was to see Senator Smith and her graciousness in inviting me into her office and spending nearly 2 hours with me.

As the Presiding Officer can appreciate, for any of us to spend 2 hours with anyone is remarkable nowadays, but Margaret Chase Smith carved out that time to talk with me. Recently her library sent me copies of her appointment book for that day so I could see that my appointment with her was listed and preserved for all time.

She talked to me not about what it was like being the only woman in the Senate, she talked to me instead about her service on the Armed Services Committee, about what we could do to create more jobs in this country and, most of all, about her famous "Declaration of Conscience" in which she stood up against the smear campaign and the excesses of Senator Joseph McCarthy. Through that speech she taught us all to stand tall for what we believe in and to speak out against injustice and bigotry.

I remember when I left her office I was so thrilled and inspired. I remember thinking women could do anything. This was back in 1971, and although I came from a family with wonderful role models in both my mother and my father, who were so active in their community and in their State, there were a lot of other messages about that time that raised doubts in the minds of growing girls about whether we could, in fact, be whatever we wanted to be. So that message that I learned from Margaret Chase Smith was so important in shaping who I am today.

Although I did not know it at the time at all, that meeting with Margaret Chase Smith shortly after I had turned 18 as a high school senior taught me I could achieve my dream, and in many ways it was the first step on a journey that led me to run for her seat in the Senate 25 years later.

Today I am so proud that the desk at which I stand—the desk that I use and is assigned to me on the Senate floor—once belonged to the legendary Senator from Maine Margaret Chase Smith. What a wonderful role model she was to me the entire time I was growing up when she was representing the State of Maine with such integrity, skill, and courage. I feel so fortunate to hold her seat in the Senate.

So today it gives me great pride as well as great pleasure to inform my colleagues that this is the 50th anniversary of the day that Senator Margaret Chase Smith of Maine became the first woman in history to announce her candidacy for President of the United States and later that year to be the first woman to have her name placed in nomination by a major polit-

ical party. Let us celebrate this day as we also celebrate the presence of a record number of women in the Senate. I believe that would have made Senator Smith very proud.

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

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

#### IMMIGRATION REFORM

Mr. SESSIONS. Mr. President, the immigration issue the country is wrestling with is broad and deep and has huge ramifications in a host of areas. But one area that has just been ignored systematically, it seems to me—at least to a degree that is unacceptable—is the impact a massive increase in immigration to America will have on the already declining wages and job prospects of Americans who are hurting today. That is just a fact that needs to be discussed. We need to be honest about it.

Prime Minister David Cameron in the United Kingdom has announced major reductions in immigration and said there may be more. He said we cannot expect that foreign workers would take jobs we need to be training Britons to do. How simple and valuable a concept is that?

So we are talking about legislation that can shift the power, wealth from working people to businesspeople, the corporations, because it will shift, if not done properly—and we believe in immigration. We are not opposed to immigration. It just needs to be done at the level and in the proper way so our workers are not so adversely impacted, as would occur if the Senate bill were to become law. Thank goodness the House is saying they are not going to pass that bill.

President Obama is preparing to deliver a State of the Union Address tomorrow night in which he will address the continued financial collapse of the American middle class, much of which has occurred on his watch. However, it did start before he took office.

Since 2000, the average wage of working Americans has declined. As adjusted for inflation, it is negative. In the last 2 or 3 years—since the recession is supposed to be over and has been announced is over—that decline has accelerated. Professor Borjas and others have tagged a lot of that result as occurring because of a substantial increase in immigration that has been occurring in America. If the President wishes to demonstrate a sincere concern for struggling workers, then he must recognize the negative impact his immigration policies are having on wage earners throughout the country right now.

According to Harvard Professor Borjas, the Nation's leading expert on

immigration and an economist—himself an immigrant from Cuba as a young man—Professor Borjas says every dollar of increased profit for companies that use immigrant labor is offset by a dollar in lost wages for the Americans competing with that immigrant labor. Think about that.

In fact, he estimates that businesses lobbying for this bill will benefit on an order of \$400 billion. They and their political activist allies lobbying for this bill, they definitely receive a financial benefit. He estimates, based on rigorous analysis that virtually every dollar of that will come from reduced wages of American workers.

That is the way, colleagues, the free enterprise system works. If we have more cotton in America, the price of cotton goes down. If we bring in more labor than we have had before, the price of labor comes down. That is just the way it works. We have not eliminated the law of supply and demand. The law of supply and demand dictates that an increased supply of workers will result in a reduced cost of hiring workers.

The President's push for higher Federal wage controls and extended unemployment jobless benefits is effectively an admission that his policies have cut wages and reduced the ability of Americans to get jobs.

But these measures he is proposing are treating the symptoms. Why are not wages going up as they have throughout most of the history of our country, naturally through supply and demand? Could it be that we have had, as Professor Borjas said, for the last 30 years an incredible increase in the flow of foreign workers who are competing for these jobs every single year?

One cannot return to full employment and rising wages for workers at all skill levels without tightening the labor market. We have a loose labor market. We have a surplus of people looking for jobs.

Gene Sperling, the President's top adviser on the economy, said just a few weeks ago that we have three workers applying for each one job that exists in America. Why in the world then would we want to bring in and allow businesses to demand increased numbers of low-skilled workers?

The President's plan will provide companies an incentive to hire even fewer American workers, and they will be less likely to hire a person who has been unemployed for a long time—the long-term unemployed.

The United States has already formally admitted more immigrants, largely lesser skilled, in the last 10 years than any prior 10-year period in America's history. So the question every reporter, pundit, and lawmaker should ask is this: How does the President think it will help Americans trying to climb into the middle class to pass an immigration plan that would

double the number of immigrant workers competing against them for jobs and wages?

The single largest category in our budget right now is welfare and poverty support programs helping people who have lower incomes. Including State contributions, my Budget Committee staff has discovered we spend more than a \$1 trillion on Federal means-tested support programs each year—over \$1 trillion. That is greater than the defense budget, more than Social Security, more than Medicare. A record one in five households today received food stamps in 2013—one in five. The majority of them are working age. That is the first time that has happened that a majority of the recipients of food stamps are within the working age group.

Our urgent national mission is to begin transitioning these struggling workers into good jobs with rising wages. Instead, the President proposes to increase Federal spending even more to sustain millions on welfare while increasing the supply and the admission of lower skilled immigrants to take the available jobs that exist.

House leaders are reportedly rushing to assemble a plan that is similar to the President's. I hope not. But that is what is being suggested. This would be the worst thing they could do at such a time. Instead, the Democratic Senate having spoken, the Republican House must stand, expose the President's disastrous policies, and advocate a new direction that promotes assimilation, rising wages, and a growing middle class for all Americans, including those who have recently immigrated.

Our lower skilled workers are the ones who are adversely affected the most from increased flows of immigrant labor into the country. I just hope we will consider this and talk honestly about it because it is not going away. It is a reality. The suggestion that somehow this will not happen is not so. The Congressional Budget Office, in scoring the Senate bill, concluded it would pull down wages of Americans for 20 years.

The last thing this Senate or any President of the United States should do would be to advocate and promote a policy that will pull down wages. We need to be looking for ways to increase wages. When you are in a hole, the first thing you do is stop digging. Do not make it worse. Do not create four or five applicants for every one job that exists in America.

I hope the President will talk about that. I challenge him to talk about it. I am going to watch what he says. I expect him, as President of the United States addressing a joint session of Congress, to tell the truth and be accurate about his analysis and discussion of this important issue. It is important to America. We believe in immigration, but we want a lawful system of immigration, an immigration system that first and foremost does not damage, hurt, and weaken the financial position

of already struggling American workers. Isn't that our first responsibility?

We should create this lawful system in a way that serves the long-term interests, the legitimate long-term interests of the United States of America and all the people who are in it, not just a few special ones with big money and special political power.

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

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. NELSON. Mr. President, I want to speak about the flood insurance bill. I am speaking with a smile on my face because I believe we have the 60 votes to break the filibuster so we can get to the bill. I would hope that if we exceed that 60-vote threshold, indeed those who have been trying to torpedo this bill would then, instead of stringing us out all week, making us go through all of the parliamentary procedures when we have the votes, would let us get it passed.

The problem is going to be down at the other end of that hallway because the Speaker of the House has already said that he does not like it. But what he is going to find out that he does not like is that a lot of Members of the House of Representatives have constituents who are facing 10-fold increases in their flood insurance because of something that was tacked onto a transportation bill.

That was a year ago, Biggert-Waters, the sponsors in the House for this law which is now causing these unforeseen and never-expected huge increases. We can rectify that today. At 5:30 we are going to have the vote on the motion for cloture to cut off debate so that we can get to the bill.

What does this bill do? It is really easy. It delays these giant rate hikes for 4 years, and it mandates on FEMA an affordability study so that we can see. I mean, you can say you want rates to go up and be actuarially sound. But if what happens is what has been happening, that people cannot afford it because it is 10 times as much, or that because it is so high it completely dries up the real estate market, that is not helping anybody.

That is hurting a lot of people. It is hurting our economic recovery just at the moment in which the real estate market is coming back all along the coasts of America, as well as along the rivers and lakes, the very places that flood insurance is necessary for a homeowner or a business.

I might say that today, as I was in Florida, the temperature was in the 60s, moving to the 70s. I got off the plane here, and it was in the 30s. But the chilling winds of Biggert-Waters,

with the gargantuan flood insurance rate hikes—those chilling winds are not only killing real estate sales, they are killing commerce, and it is putting an impossible financial burden on our people.

We can take care of this at 5:30. Some have opposed us the whole way as we have tried a handful of times to bring up this legislation, asking unanimous consent. Finally, thanks to the leader, who has forced the issue, we are going to vote on cutting off debate today.

I have several documented cases along Florida's gulf coast where the premiums for flood insurance have gone up by 10 times. In one particular case in Pinellas County, chronicled by the Tampa Bay Times, the premium was \$4,500, and it has gone to \$45,000.

No homeowner can endure and afford that kind of increase. In another case, a \$1,400 flood insurance premium has gone to \$14,000. It is the same. We should be around here promoting home ownership. But if the poor homeowner has a mortgage because they have gotten a loan from the bank, what is the bank going to do to require some security for their loan? They are going to require flood insurance.

So how can we expect a homeowner to have to go through this. You can say this is a subsidized program. It is. But the big losses in the program have been because of very unusual climatic events. In the first place, it was Hurricane Katrina. That was an ordinary, garden-variety category 3 Hurricane. Those of us in Florida understand hurricanes.

But what happened with this hurricane? It went to the east of New Orleans, so the counter clockwise winds were not coming directly from the gulf. They were coming in over New Orleans, over Lake Pontchartrain. It caused the lake to rise, it filled up the canals. The water rose in the canals. The water pressure against the side of the canals increased. There were faulty canal dikes, and they breached in a couple of places, and then all of the water flooded into parts of New Orleans and filled up the bowl of New Orleans.

That was a huge loss to the Federal Flood Insurance Program. Then there was another extraordinary event. This was just a year ago. This was a category 1 storm, and it was extraordinary because it hit in the winter. Where did it hit? It hit the highly urbanized coasts of New Jersey, New York, and parts of New England. As a result, there were huge losses there and people were desperate to have assistance. Look at what those folks are facing with regard to the flood insurance hikes.

We can take care of all of this at 5:30 p.m. this afternoon as we start the process of getting on the bill. I urge all of our Senators—because sooner or later somebody in your State is going to face a flood, and they are going to get remapped. They may not be paying those rates now, but they are going to get remapped because of those floods,

and then they are going to get hit with these unaffordable, gargantuan rate hikes on the premiums of Federal flood insurance—this is the right thing to do.

I see my colleague from Utah. The Senator used to tell me they don't ever have floods there, but I will bet they do. Even though Utah is a dry State, I know Utah has water because it supports a population which is represented by my most distinguished and dear personal friend Senator HATCH.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Utah.

Mr. HATCH. I thank my dear colleague. The Senator is a very close personal friend of mine too.

I have to say we have had our floods out there too, and thank goodness we have had some of these things to help us, no question about it. The last one was in St. George. It was very devastating to people. I appreciate the Senator's work.

#### ALTERNATIVE AFFORDABLE CARE ACT

Mr. President, I rise today to speak on a legislative proposal I unveiled yesterday with two of my colleagues, Senator RICHARD BURR and Dr. TOM COBURN, that represents our vision for an alternative to ObamaCare.

Let me start by saying something that most Americans—from Utah to North Carolina to Oklahoma—know to be true: ObamaCare just is not working. Try as he might during the State of the Union Address tomorrow, President Obama will not be able to convince the American people that his health care law is anything other than an unmitigated disaster. This horribly misguided law puts government between people and their doctors. It includes over \$1 trillion in new taxes and a new unsustainable entitlement.

It includes mandates and regulations that have forced too many Americans off their health plans and businesses to cut back on hiring. It has done next to nothing to put a brake on skyrocketing health care costs that are hitting every family in this country.

The three of us knew there was another way, a better way—a way that doesn't need 2,700 pages of government programs and mandates to enact commonsense reforms that the American people want and need.

Let me say that these two Senators with whom I have joined on this proposal have been looking at this for some time, as have I. I commend them for their leadership.

Our plan rests on four simple principles. First, repeal ObamaCare with all its costly mandates, taxes, and regulations in its entirety.

Second, reduce costs by taking government out of the equation, and, instead, empowering consumers to make choices about their own health care.

Third, provide commonsense consumer protections to protect individuals with preexisting conditions.

Fourth, reform our broken Medicaid system by giving States more flexi-

bility to provide the best coverage for their citizens.

We are confident our plan will accomplish all of this, and it would do so without adding one red cent to our \$17 trillion debt.

These four principles are the core of what we unveiled today. They are smart, they make sense, and they are what the people of my State have been looking for, and I think the people of every State. We start with the biggest barrier to health care in this country, and that happens to be skyrocketing health costs. Too many families cannot afford to buy insurance or to see a doctor. Why? Because of costs.

We recognized this. Our plan would give people affordable options that meet their needs by harnessing the power of the marketplace, not through Washington-directed mandates. With more options in the private insurance marketplace—particularly in the small group and individual markets—on top of greater consumer protections and more transparency, the American people would be better able to purchase coverage that is right for them.

We can see the importance of choice in the failings of ObamaCare, which is struggling to sign up young people who might need a health plan that is affordable instead of one that includes coverage they will never use or need. Maybe a 25-year-old male auto mechanic, for example, only wants catastrophic coverage and not a plan that includes maternity care. We give people those options to allow them to find coverage that best meets their needs. Our plan does that.

We also include significant commonsense consumer protections, such as making sure a person cannot have their coverage cancelled if they get sick. We help make sure patients with preexisting conditions can gain access to affordable coverage and let children stay on their parents' insurance through age 26—something we were always willing to do.

We also get rid of lifetime limits. Under our plan, insurers won't be able to put a cap on total benefits to be paid out over a person's lifetime, eliminating a patient's fear of maxing out their health care coverage. We give States more options to provide people with more coverage while once again reducing costs.

Under our plan, families earning up to \$71,000—or 300 percent of the Federal poverty level—will get a tax credit to purchase the insurance of their choosing. We help small businesses enjoy the same advantages as large businesses by allowing them to band together to leverage their purchasing power to buy insurance. This just plain makes sense.

I have to say one of the most absurd aspects of ObamaCare is that a good portion of the people it covers is through Medicaid. Yet as we all know, Medicaid is a financially unsound program that is threatening State budgets. Its expansion under ObamaCare only threatens the program further.

Our plan includes a key reform that is similar to the Medicaid modernization plan that House Energy and Commerce Committee chairman FRED UPTON and myself put out last year. Currently, Federal taxpayers have an open-ended liability to match State Medicaid spending, which is a significant driver in Medicaid's budgetary challenges.

Our proposal would create per capita spending caps—similar to what President Clinton and many Democrats who remain in this Chamber supported in the past—to ensure that the dollars follow the patient. This structural reform of Medicaid is coupled with new flexibility for States to best manage their Medicaid populations.

On top of that, we give those on Medicaid the option of purchasing private health insurance, which is more frequently accepted by quality doctors.

I want to emphasize that our proposal trusts the American people to make the best choices for themselves. That is why we include an expansion of health savings accounts so people can plan and save for their future medical needs. That also means injecting transparency into health care costs so people know which provider charges what and how successful those providers are.

We include other cost-containing measures such as medical malpractice liability reform to help reduce the costly practice of defensive medicine.

In my early life, I actually tried medical liability cases, defending doctors, hospitals, nurses, and health care practitioners, et cetera. Most of those cases were frivolous. They were brought to get the defense costs. Doctors were scared, so doctors were told: Fill up your records to show that you went way beyond the standard of care and the standard of practice. Thus, we have had hundreds of millions of dollars in unnecessary defensive medicine ever since.

We also reduce the distortions in the Tax Code that actually increase the cost of health care in our country by capping the employee exclusion. This is a key way of restraining costs that has been cited across the economic spectrum.

The bottom line is that this proposal is sustainable and achievable, and without the tax hikes, mandates, and budget-busting spending that have made ObamaCare care so unpopular with the American people. Most importantly, unlike ObamaCare, our plan will reduce health care costs for American individuals, families, and businesses.

I look forward to working with my colleagues and experts throughout the health care community to better refine and improve our blueprint, and that is what it is right now, it is a blueprint.

I am confident we will be able to build strong consensus around our ideas and be in a position to formally introduce legislation that will repeal the President's health law and replace it with strong reforms that will actually lower costs, reduce spending, and

put high-quality care within the reach of every American. Frankly, this approach should appeal to everyone, Democrats and Republicans.

I know my colleagues on the other side are very nervous about the failures—already—of ObamaCare, and it is just starting. Anybody who thinks that once we heal the rollout disaster everything is going to be OK, let me say that is only the beginning. ObamaCare is a disaster, and every day it continues is going to be more of a disaster. I think my colleagues on the other side ought to take a look at what we are proposing because it may be one way of helping their colleagues and their constituents understand that they really are serious about trying to get health care we can live with and can help our country.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. HEINRICH.) The clerk will call the roll. The assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. KING). Without objection, it is so ordered.

Mr. WICKER. Mr. President, I ask unanimous consent to speak as in morning business.

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

#### STATE OF THE UNION ADDRESS

Mr. WICKER. Mr. President, I rise this afternoon to talk about the President's sixth State of the Union Address tomorrow night. Although I do not think the Framers imagined the pageantry that has come to accompany the State of the Union, it certainly is enshrined in the Constitution. According to article II, section 3:

The President shall from time to time, give the Congress information on the State of the Union and recommend to their consideration such measures as he shall judge necessary and expedient.

“Recommend for Congress consideration such measures”—I note with interest in today's Wall Street Journal on the front page that President Obama intends to assert a unilateral agenda at the State of the Union, according to press reports, at least in the Wall Street Journal. The article begins:

President Barack Obama Tuesday night will seek to shift the public's souring view of his leadership.

It goes on to say in paragraph 2:

Mr. Obama will emphasize his intention to use unilateral Presidential authority, bypassing Congress when necessary, to an extent not seen in his previous State of the Union speeches.

This certainly does not sound like article II, section 3, where the State of the Union is anticipated by our Founders as an opportunity for the President to make recommendations to the Congress, but we shall see. It should not be difficult for President Obama to outline a number of national priorities

that are necessary and expedient for the Congress to consider. As we enter the sixth year of the Obama administration, the economy continues to suffer from anemic growth and chronically high unemployment. Family poverty statistics are at record high levels. Small businesses, the ones that create our Nation's jobs for the most part, are struggling to pay for government mandates and keep Americans at work at the same time.

Of course, a major concern for Americans is the President's health care law, legislation that was rammed through Congress without bipartisan support. Individuals, families, businesses, and investors can plainly see that the law is plagued with problems. Hardly a day goes by without hearing from our citizens back home who are frustrated and worried about how the law impacts them.

Instead of more affordable and more accessible health care, families in my State and across the country are dealing with a backlash of canceled insurance policies, higher premiums, and fewer choices. No one can dispute these facts. At this point, Americans are right to be doubtful of more promises. They want to see results. They want to see real health care reform. They want to see job-creating strategies that will work, that have been proven to work.

Americans need more tomorrow night than phraseology from the President. Without leadership and accountability, the public is right to lack confidence that the President's big government approach can move us forward or that the President wants to work with Congress toward bipartisan solutions.

I hope we can work together for bipartisan solutions. One recent poll suggests—and this is stunning—that a majority of Americans actually question the Obama administration's competence in running the government. The same survey showed that most Americans believe the economy is either staying the same or getting worse.

I believe the American public sees things correctly. Until Americans see significant improvements in their lives, attempts by the White House to spin a positive economic message will ring hollow. Many Americans have been forced to take part-time work or have left the labor force altogether. In the December jobs report, an official report of the government, we saw that the labor force participation rate, which reflects the number of adult Americans who have a job or are looking for one, has fallen to its lowest level since 1979.

Let me repeat that. After 5 years of the Obama administration's leadership, the labor force participation rate is the worst it has been since 1978. Recent estimates indicate that median household income is almost \$2,400 less than it was 4 years ago, in inflation-adjusted dollars.

President Obama has tried to shift the blame for the harm caused by his health care law, but that attempt to

duck responsibility will not wash with the American people. Millions of Americans have had their health coverage canceled, even though the President repeatedly promised: If you like your health care plan, you can keep your health care plan. Oftentimes he punctuated that with “. . . you can keep your health care plan, period.”

The President recently said he regrets that Americans find themselves in that situation. Americans find themselves in that situation because of the health care law which he rammed through Congress on a strictly partisan basis. They find themselves in that situation because they were told a very flat and emphatic statement by the President of the United States, the leader of the free world. That emphatic direct statement turned out not to be the case.

Americans are uncertain of how they will afford significantly higher premiums. Employers are facing costly mandates. Now we learned at the end of last week that Moody's has downgraded the economic outlook for health insurers, citing the law's difficult implementation and the administration's numerous delays. So Moody's downgraded the outlook of these health insurers that are trying to make the law work.

As the country's chief executive, the President should start a dialogue in his State of the Union speech tomorrow night that focuses on ways to empower Americans to create jobs and opportunities. This body is controlled by the Democrats. The other body is controlled by the Republicans. We need bipartisan solutions to create jobs and opportunities. We have seen a big government approach with more burdensome regulations and more bureaucratic intrusions. We have seen how that approach does not work.

The State of the Union offers the President an opportunity to outline issues where he is willing to work with Republicans in a bipartisan way. We should be talking about market-driven strategies to reform health care. We should be talking about the Keystone XL Pipeline and how to advance America's rich energy potential, the most abundant energy sources in the world right here in America. Keystone XL Pipeline would be a jobs win for the Obama administration. Yet the President cannot bring himself to come forward on this bipartisan idea.

Of course the best welfare program is a jobs program. The best unemployment program is one that creates jobs for Americans. Americans are ready to go to work. Rather than focus on the politics of jealousy and income inequality, the President should demonstrate leadership and cooperation. In a divided government, both leadership and cooperation are needed to bring about the enduring economic recovery this country needs.

I look forward to the President's address tomorrow night and hope we can hear bipartisan solutions to move us forward.

I yield the floor.

MLB HALL OF FAME INDUCTEES

Mr. CHAMBLISS. Mr. President, I rise to pay tribute to three gentlemen who, as a result of a vote taken by the baseball writers of America a couple of weeks ago, are going to be inducted into the Baseball Hall of Fame. These three men are former Atlanta manager Bobby Cox and former pitchers Tom Glavine and Greg Maddux. These incredible athletes have left their imprint not only on Georgians but on the entire baseball community around the world. These three gentlemen are among baseball's most accomplished coaches and players and will deservedly be inducted into the National Baseball Hall of Fame in July of this year.

So far as I know, there has never been three individuals who spent most of their time with the same team, inducted into the Hall of Fame in the same year—truly remarkable.

First, let me mention and honor Bobby Cox, a baseball legend and one of Major League Baseball's winningest managers. With a record of 2,504 wins, he ranks fourth on baseball's all-time managers win list. Bobby Cox started his career with the Braves in 1978. He left briefly in 1982 to manage the Toronto Blue Jays, only to return to the Braves in 1985, where he would spend the remainder of his career until his retirement following the 2010 season.

In 1995 he led the Braves to the World Series Championship, where they faced the Cleveland Indians. The Braves won the series in game 6 in Atlanta, claiming the team's third championship in franchise history. Aside from Bobby's remarkable .556 percent winning percentage, he is also remembered for his all-time record for ejections in Major League Baseball with 158. For those of us who know Bobby well and know he is one of the nicest people you will ever meet—and he is a big teddy bear—it is fair to say that if Bobby did not agree with a call on the field, he was quick to express his dissatisfaction and his disgust with it, and nobody could protect their players as a manager better than Bobby could.

It was no surprise when he would sometimes find himself watching the game ultimately from the locker room. No one can question Bobby's sheer passion and love for the game of baseball. Both the city of Atlanta and the State of Georgia are in his debt.

I would also like to acknowledge the impressive careers of Tom Glavine and Gregg Maddox and highlight a few of their accomplishments.

As Greg Maddux and Tom Glavine combined for over 400 wins, they will be the first players in 40 years who spent the majority of their careers together to become Hall of Farmers in the same year. The last to do so were New York Yankee players Mickey Mantle and Whitey Ford.

The Braves drafted Tom Glavine in the second round in 1984. He was such a talented athlete that the very same year the Los Angeles Kings drafted him

in the fourth round to play professional hockey. Luckily for the Braves and for baseball, he chose baseball.

He went on to spend 17 of his 22 decorated seasons in Atlanta. The famous lefthander ended his distinguished professional career with 305 wins, 2,607 strikeouts, and two Cy Young Awards, which he received in 1991 and 1998, both as a Brave.

In the Brave's 1995 World Series victory, Glavine was named the most valuable player. When the lefty pitcher grabbed the bat and stepped up to the plate, we saw something not often seen in today's game. He came out swinging and he could hit.

Glavine was the recipient of four Silver Slugger Awards, an award given to the best offensive player at each position each year.

His teammate Greg Maddux was known as a right-handed control pitcher with great precision and accuracy, not missing his targets often. He wouldn't beat you with a 100-mile-per-hour fastball, but he would embarrass you with placement and movement rarely seen before or since.

Maddux started his career in 1986 with the Chicago Cubs. Following his seventh season with the Cubs, and with the Cy Young Award under his belt, the Braves signed Maddux as a free agent in 1993, in what is widely described as one of baseball's best free agent deals.

He then went on to win five more consecutive Cy Young Awards in a Braves uniform. Maddux ended his career with 335 wins, a 3.13 ERA, 3,371 strikeouts, an impressive four Cy Young Awards, and a record 18 Gold Gloves in 23 seasons.

Together these individuals led the Braves to 14 straight division championships—an unparalleled accomplishment in any sport. I daresay that record will likely never be broken.

It comes as no surprise that the Braves have retired the numbers 6, 31, and 47 to celebrate and recognize the distinguished careers of these three men.

I am pleased to join Georgians in congratulating Bobby Cox, Tom Glavine, and Greg Maddux on their tremendous accomplishment of being inducted into the National Baseball Hall of Fame.

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Ms. LANDRIEU. Mr. President, I ask unanimous consent to dispense with the quorum call and to speak for up to 5 minutes.

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

Ms. LANDRIEU. Mr. President, at 5:30 today the Senate is going to cast a very important vote to people in many States, not just the State of Louisiana, which I have had the honor and the privilege of representing now for almost 18 years, but to States from one

end of this country to the other, including coastal States and interior States, on an issue that is very important to homeowners and business owners alike. The vote we are going to cast is a vote to begin debating a Menendez-Isakson bill that will fix the many urgent problems that have presented themselves in a recently passed bill called Biggert-Waters.

Biggert-Waters is a bill that had wonderful intentions, which were to strengthen the flood insurance program and to make it self-sustainable. It is a program many people depend on. It is a public-private partnership that provides affordable flood insurance for the middle class. But the bill was built backward and upside down. The bill had good intentions, but it has had very detrimental consequences. So the bill we are going to vote to go to debate on—the Menendez-Isakson bill—is really a good-faith attempt to correct some of the problems with Biggert-Waters and to lead us in a direction to a place where this country can have a public-private partnership for flood insurance that actually works for the taxpayer, for the millions and millions of people—5 million plus—who are going to have to have flood insurance, whether they have had it in the past or not. There are new maps that are coming and millions and millions of people will be required by the law to have flood insurance if they have a mortgage on their home, and most people have mortgages. Most people are unable to pay cash for their homes. Some people are fortunate to do so, but I would say 95 percent of the people have mortgages on their homes. So if people have mortgages, they are going to be required to have flood insurance, and if they are required to have flood insurance they will have Biggert-Waters, unless we can postpone it and instead get Menendez-Isakson.

Many of the critics who are not supporting the reform effort we have underway say we are trying to protect mansions on the beach. So I pulled some random pictures from the Web page I set up called "My Home My Story." This is in St. Amant, LA, Walker, Belle Chasse, Chalmette, Pointe Coupee, Mandeville—these are a variety of neighborhoods—Independence, LA; New Orleans—there is no beach within miles of this home. There is no beach within miles of Independence. This is very far inland.

We can see this is a home where there is water all around here, but this house is raised probably 13 to 17 feet, which is now the required elevation in many parts of Louisiana and the gulf coast. But except for this home, which looks like a beautiful old mansion, none of these are mansions and none of them are on a beach. What is happening all over America is that these flood maps are being put into place, not just on the coast of California or Louisiana or Mississippi, Alabama, Florida, but I call the attention of my colleagues particularly to inland

States such as Pennsylvania. We have had a lot of criticism from some of the representatives from Pennsylvania about what we are doing.

I ask unanimous consent to have printed in the RECORD the statistics about States that are not coastal States such as Pennsylvania. We just got some new material which I will submit for the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

Community means any State, or area or political subdivision thereof, or any Indian tribe or authorized tribal organization or Alaska Native village or authorized native organization, which has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. The number of communities is approximate for each state.

	FIRMs Effective After July 2012	Proposed FIRM Updates Introduced	FIRM Updates Possible	Total
AK	5	10	10	25
AL	50	50	150	250
AR	30	15	50	95
AZ	30	5	10	45
CA	75	15	125	215
CO	100	5	25	130
CT	30	—	25	55
DC	—	5	—	5
DE	—	25	25	50
FL	75	150	125	350
GA	75	100	75	250
HI	—	5	5	10
IA	75	15	300	390
ID	5	5	50	60
IL	50	125	250	425
IN	75	5	25	105
KS	10	15	100	125
KY	100	125	75	300
LA	50	10	50	110
MA	125	—	50	175
MD	50	100	10	160
ME	15	100	150	265
MI	75	—	475	550
MN	75	—	100	175
MO	75	5	100	180
MS	50	75	75	200
MT	50	5	10	65
NC	15	300	250	565
ND	125	5	5	135
NE	30	15	50	95
NH	50	25	—	75
NJ	10	350	75	435
NM	25	—	10	35
NV	10	5	5	20
NY	50	225	350	625
OH	30	—	300	330
OK	100	50	5	155
OR	30	50	15	95
PA	425	700	300	1425
PR	5	—	—	5
RI	25	—	15	40
SC	75	75	50	200
SD	50	—	5	55
TN	30	25	5	60
TX	125	100	100	325
UT	50	—	50	100
VA	15	150	15	180
VT	25	—	5	30
WA	150	15	50	215
WI	50	75	75	200
WV	75	15	15	105
WY	25	—	5	30
Total Count	2,950	3,150	4,200	10,300

All of these dots on this map represent flood maps. The purple are flood maps that are in effect. Green are proposed flood maps that will be introduced, and gold are new flood maps that are possible. The State of Pennsylvania is No. 1 in the number of new flood maps that will be proposed, by a long shot. There will be 1,425 new maps in Pennsylvania alone—people who have never been in a flood zone, people who will soon be in a flood zone, and when they find out their insurance is

\$10,000 or \$5,000 a year or \$20,000 a year, they are not going to be happy, let me assure my colleagues. Pennsylvania is No. 1. No. 2 is New York where 625 new maps are going to be executed; in New Jersey, 435 new maps; in North Carolina, 565 new maps; and in Michigan, 550 new maps.

Everyone thinks this is a Louisiana issue. I have been trying to say for a year and a half: Yes, this affects my State; yes, it affects Mississippi and Georgia and Alabama. But the country needs to wake up. This issue will affect people in many places, because of the new maps that are coming out, because of the new science, the new ability to measure elevations. There are going to be people who have never been in a flood zone, and they are going to be told they are now in a flood zone. We better get a program they can afford.

I thank Senator MENENDEZ and Senator ISAKSON for their leadership. They will both speak later this evening as we move to this vote. Let's have this debate. Let's come up with a new approach that works for the taxpayer, the homeowners, as well as the realtors, the bankers, and the stakeholder groups that have been so supportive. Realtors, home builders, the National Association of Counties, League of Cities, Bankers Association, Community Bankers, and Independent Insurance Agents are all supporting these efforts.

I yield the floor and thank my colleague for his courtesy.

The PRESIDING OFFICER. The Senator from Georgia.

Mr. ISAKSON. Mr. President, I ask unanimous consent to be recognized for 1 minute.

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

Mr. ISAKSON. Mr. President, I thank the Senator from Iowa for allowing me to jump in front of him.

I commend the Senator from Louisiana and confirm everything she said. The vote tonight on the motion to proceed is important. This is an important debate not just for coastal States and not just for the coastline but for the entire United States, because the unintended consequences of Biggert-Waters as it goes into place are less insurance coverage for less and less Americans and more damage in case of another terrible storm such as Sandy or Katrina.

I commend the distinguished Senator from Louisiana and the coalition she has worked with to bring this issue forward. I hope all of our colleagues will vote yes on the motion to proceed this evening.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

WAR ON POVERTY

Mr. GRASSLEY. Mr. President, tomorrow night we have the State of the Union Address, and news reports say that one of the issues the President will be speaking about is income inequality. That brings me to something I should have spoken on a couple of

weeks ago, because January 8, 2014, marked the 50th anniversary of President Johnson's call for a war on poverty. This anniversary provides a time to reflect on and reevaluate its twin aims of poverty relief and economic opportunity.

The goal of poverty relief is to ensure that even those who might find themselves in tough times have sufficient assistance to meet their basic human needs while lifting themselves out of abject poverty. In other words, we have to make sure people have a roof over their heads and food on their table, as minimums.

The goal of economic opportunity is to ensure the lower rungs on the economic ladder are strong enough to support that climb out of poverty. Economic opportunity is another term for the American dream that through hard work, as we know, we can improve not just a person's own lot in life but that a person's children and a person's children's children will be better off.

If we judge the war on poverty according to the first aim, a good case can be made that we have been very successful. Looking at the official poverty level that is based on income prior to many transfer payments, little has changed since 1964. However, consumption-based studies show the poor are much better off today than they were decades ago. A study available from the National Bureau of Economic Research that looks at consumption rather than income shows over a 26-percent decline in poverty since 1960.

There is little doubt that programs from Social Security to food stamps, from Medicaid to heating assistance, have helped increase the standard of living for those at or below the poverty level. However, economic growth and the general decline in the cost of technology have also been a great source of poverty reduction.

While providing relief from poverty is an admirable goal, the American dream has always been about opportunity. As President Johnson said in his State of the Union Address 50 years ago, the goal of the war on poverty "is not only to relieve the symptoms of poverty, but to cure it and, above all, to prevent it."

It is this goal of the war on poverty that has largely fallen flat. As I referenced earlier, the official poverty level has changed little in the 50-year fight on poverty, despite spending trillions of dollars on antipoverty measures. In 1964, around 19 percent lived in poverty. Today, according to the most recent census data, that number stands only slightly lower at 15 percent.

We all know America is the land of opportunity. In America, we have no caste system. Laws and social norms do not relegate any individual or any group of individuals to lower social status. It can be tough, but individuals can and do climb their way to the top. Sometimes this process can take generations, but it has always been a



source of pride that the next generation is better off and has more opportunities than the generation that came just before.

Indeed, there is considerable upward mobility in our economy. A 2007 Treasury study on income mobility found that between 1996 and 2005, around half of those taxpayers who found themselves in the bottom quintile in 1996 moved to a higher income group in 2005.

How about the very top of the income distribution my colleagues are fixated on? Contrary to what some may claim, those at the top are not the same year after year. The Treasury study found of those taxpayers who were in the top one-hundredth of 1 percent in 1996, only 25 percent remained in that group in 2005.

While there is upward mobility in America, there is always room for improvement. And there certainly are those who feel trapped in a cycle of poverty.

Unfortunately, too often programs meant to help the less fortunate can act as an anchor, preventing Americans from climbing up the ladder of success. I have no doubt the vast majority of those living at or below the poverty lines are very hard-working people. Our programs do not act as an anchor because of the poor themselves but because too often programs meant to help actually turn out to punish success. Too often those who are seeking to escape generations of poverty feel as if the harder they work, the further behind they get.

The landmark welfare reform legislation Congress passed in 1996 sought to lift the anchor off the backs of the poor. It sought to increase opportunity by incentivizing individuals to work.

The welfare reform law was meant to reward personal responsibility and a strong work ethic rather than punish these traits so essential to success.

The landmark law established work requirements, requiring individuals to work when job ready and within 2 years after coming on assistance. To receive funding, States must require a minimum amount of work, and that participation must be in hours by families receiving assistance. This meets one of TANF's—Temporary Assistance for Needy Families—primary goals: to end the dependence of needy parents on government benefits by promoting job preparation.

In other words, if you are going to move up the economic ladder, you have to be in the world to work. If you are shunted off to the side of society, out of sight, out of mind, then there is no opportunity to move up.

In the years that followed, those who argued dire consequences would result, particularly for single mothers—these people were proven wrong. Following the enactment of welfare reform, there was a precipitous decline in welfare caseload and usage. At the same time, the single mother labor force participation rose and their incomes rose.

Unfortunately, President Obama has persistently implemented policies that erode these statutory regulations; thereby, discouraging personal responsibility and a strong work ethic.

On July 12, 2012, the administration issued what is referred to as guidance to States about this TANF Program. This guidance explained how States can now seek waivers of work requirements for welfare recipients for the first time since the TANF Program was created in the 1996 welfare reform law.

The 1996 welfare reform helped families to enjoy the dignity of self-sufficiency. It reduced poverty. Instead of pushing families out of poverty, the President's policies trapped Americans in soul-crushing government dependency.

While welfare reform made strides, too often those working hard to get a leg up feel as if they are only treading water. In November 2012, the Congressional Budget Office released a report looking at the effective marginal tax rate of low- and moderate-income workers; that is, how much extra tax or reduction in government benefits is imposed on an American worker when he or she earns an additional dollar of income; in other words, people are pretty sophisticated about looking at how much they get in a government program, and if they go into the world to work, are they going to be penalized for it instead of drawing help.

According to CBO, in 2013, the average marginal effective tax rate faced by low- to moderate-income workers was 32 percent. Keep in mind this is just the average. Many workers experience marginal effective rates far exceeding the top statutory rate of 39.6 percent paid by the highest income people in America.

For an example, an economist with the Urban Institute calculated the marginal effective tax rate of a single parent with two children under various scenarios. Just one scenario examined what would happen if a household income rose from \$10,000 to \$40,000.

Perhaps a single mother was able to increase her skills and earning potential by taking classes at night at a local community college. If this single mother had been receiving all the benefits she was eligible for, she would face a marginal effective tax rate of 80 percent as a reward for trying to make a better life for her and her family. That is a far higher marginal tax rate than most on the left even proposed for the much derided top 1 percent.

It is difficult to blame an individual in this situation who becomes disgruntled and just gives up, not seeking employment. It is we in the government who have tilted the scales against those low-income Americans trying to realize the American dream. In order to alleviate this disincentive, there must be a better coordination between benefits and how they are phased out.

Instead of reducing this disincentive to work, in recent years we have actually made it worse. The premium tax

credit and cost-sharing subsidies that were enacted as a part of the Affordable Care Act will increase marginal tax rates by an average of 12 percentage points. Moreover, according to an analysis by the Joint Committee on Taxation, when the premium tax credit is fully in effect, some workers could experience “infinite marginal tax rates.”

Some of you may wonder what is an infinite marginal tax rate. To put this into more understandable language, this means some workers could actually face marginal effective rates exceeding 100 percent.

For a worker in this situation, it means if they decide to put in a few more hours at work or get a second job to earn extra cash, they could actually end up worse off financially. Of course, this is an absurd result that tells people do not work hard, do not try to advance your situation, because if you do, we are going to take it all away from you.

Harvard economics professor and former chief White House economist Greg Mankiw recently opined on this result saying: “It is hard to believe that the law is so badly written as to have this feature.” Well, Professor, believe it or not, the President and the majority party did enact this law with this feature, and they did so with the full knowledge of the Joint Committee on Taxation analysis which I had made public.

Often I hear my colleagues on the other side come to the floor to pound the table about income inequality—something we are going to hear the President talk about tomorrow night in his State of the Union Address, we are told. There are a number of studies that examine income inequality. There is great variation among these studies on how income inequality is measured and the degree to which it has actually increased over the years.

However, all these studies do point to some degree of increasing inequality over the last several decades. That we have to admit. This has occurred during both Republican and Democratic administrations. It has also been occurring across most of the developed countries. It happens not just in the United States but other places as well.

My colleagues on the other side of the aisle often cite income inequality to justify whatever Democratic policy agenda is up at that particular time. Whether it is taxing the rich, raising the minimum wage or extending unemployment benefits, they cite income inequality to justify their aims.

However, these policies either fail to address the root causes of inequality or are nothing more than a temporary bandaid. Income inequality is a symptom of much larger structural problems, not the disease itself. Raising taxes might be successful at generating revenue to fund greater wealth transfer payments, but it does nothing to rectify what caused the inequality in the first place.

Soak-the-rich policies do not create greater opportunity for low-income individuals. In fact, because of the negative effects on economic growth and capital formation, they can reduce opportunity not only for the poor but for all Americans. Our country has historically been a land of opportunity. Whether such policies are well intended or cynical political opportunism, they are not worth trading away our Nation's legacy of opportunity.

You do not have to take my word for the antigrowth effects of increasing taxes. Research by Christina Romer, President Obama's former chief economist, found that a tax increase of 1 percent of GDP reduces economic growth by as much as 3 percent. According to this study, tax increases have such a substantial effect on economic growth because of the "powerful negative effect of tax increases on investment."

In effect, what those who pursue wealth-destroying redistributionist policies are saying—to quote Margaret Thatcher—is that they "would rather that the poor were poorer, provided that the rich were less rich."

That may reduce inequality but at the expense of making us all worse off. Our goal must be to create wealth and to create opportunity for all Americans.

I reject the notion that in order to improve the lot of one individual someone else must be made worse off. The leadership of the majority has become fixated on redistributing the existing economic pie. I believe the better policy is to increase the size of that pie. When this occurs, no one is made better off at the expense of anyone else.

This is best achieved through progrowth policies aimed at growing the economic pie, not by taking from some and giving to others.

Similarly, increasing the minimum wage or extending emergency unemployment benefits also fail to address long-term causes of inequality. These proposals are well intended, and I myself have supported both under the right circumstances but neither strike at the heart of income inequality.

While there are many contributing factors, much of the research points to the widening wage gap between skilled and unskilled labor. If we are to address income inequality, the primary focus must be on ensuring individuals have the skills necessary to compete in a 21st century economy.

One way to accomplish this is through greater competition in education through increased school choice. We should also further expand our efforts made in 1996 to incentivize individuals to work and ensure those who want to work can gain the skills that are necessary for a 21st century economy.

There are certain ways we can help reduce poverty and promote opportunity. However, just throwing more and more money at existing programs is not the answer. According to a Con-

gressional Research Service report, Federal spending on low-income assistance programs as a percent of Federal outlays has more than doubled since the 1970s.

No amount of money then will change the tried-and-true formula for escaping poverty; namely, graduate high school, wait until marriage to have children, and find a job and keep it for at least 1 year. While even those who follow this formula can fall on tough times, statistically it is rare that they will find themselves poor for a sustained period of time.

We should be sure our laws and programs encourage rather than discourage these three keys to success. One place to start is to take a look at reducing or eliminating the marriage penalty that can arise in both our tax laws and benefit programs.

The war on poverty will not be won as long as the value of marriage is diminished.

You cannot disagree with the facts. Children in single-parent households will face more challenges and are more likely to be poor.

Some economists say that children raised in single-parent homes are four times more likely to be living in poverty. According to census data, in 2012 just 6.3 percent of the families headed by married couples are poor. In contrast, 31 percent of those in single-parent households are poor.

Today, more children are born out of wedlock, more marriages are dissolved, families are not as strong as they could or should be, and we have a social problem that cannot be cured with more government spending. The war on poverty must be solved in part by encouraging and nurturing healthy families.

Of course, there is no magic cure-all for poverty. In fact, that is the point. The notion that experts in Washington can wage a successful war on poverty with spending programs as a weapon was never realistic. We are dealing with real people, with real lives trying to realize their dreams, not pieces on a chess board that we can move around as we wish.

Our goal should be to tear down the barriers to economic opportunity and simply get out of the way. When we discover that well-intentioned programs designed to help the poor are actually trapping them in generational poverty, we need to have the courage to chart a new course.

The American dream is not to be dependent upon others for bare substance but to have the opportunity to get ahead through your own hard work and perseverance. All Americans deserve the self-respect that comes from earning your own success in life.

Millions of immigrants have flocked to our shores because America offered greater economic opportunity than any other nation. We are at risk of losing part of what has made our society unique. We should seize the opportunity of this anniversary of the war on poverty 50 years ago to reevaluate

our approach to ending poverty and get back to what has historically worked for generations of Americans, and that is simply to promote economic opportunity.

I yield the floor.

The PRESIDING OFFICER. The Senator from Mississippi.

Mr. COCHRAN. Mr. President, my remarks to the Senate will deal with the Homeowner Flood Insurance Affordability Act. I am pleased the Senate is close to considering a bill to protect homeowners and businesses from unintended increases in the cost of flood insurance.

In July 2012, as part of a larger legislative package that included the highway bill and the Gulf Coast RESTORE Act, Congress passed the so-called Biggert-Waters Flood Insurance Reform Act with no opportunity for amendments. The Biggert-Waters Act generally succeeded in its aim to strengthen and ensure the long-term fiscal solvency of the National Flood Insurance Program.

But we need to take another look at a few of the act's reforms that are causing a great deal of consternation throughout my State and the rest of the country. At the time of its consideration by the Senate, we knew Biggert-Waters might cause modest increases in flood insurance premiums. Administration officials testified repeatedly before our committees that the increases would be manageable for American homeowners.

Unfortunately, the increases have been anything but manageable, as skyrocketing premiums are driving citizens out of their homes and threatening the future viability of entire communities.

These Americans are receiving notices that their flood insurance premiums are rising to stratospheric heights, regardless of the fact that their homes may have never flooded or despite investments in flood control infrastructure and mitigation against future risk.

A constituent from Ocean Springs, MS, contacted my office to give us her perspective on the legislation. She wrote:

Built in 1986, [my house] survived all hurricanes including Katrina. I used my retirement savings to buy the house. Before closing, flood insurance was grandfathered at \$245 per year. After closing, the rate skyrocketed to \$18,450. You can understand my shock.

If you do the math, her new rates are more than 75 times the rate when she purchased her home. I hope Senators will vote to end this debate tonight and proceed to the Homeowner Flood Insurance Affordability Act. This is our opportunity to protect homeowners from skyrocketing flood insurance premiums until Congress is provided assurances from the administration related to affordability and the engineering practices it is using to make flood insurance rate determinations.

A study by the National Academies of Science produced in March 2013 has

called into question some of the engineering practices the government uses to determine rates. It is important that we make certain the government's engineering practices and procedures are sound and understand the implications of these rates before we allow them to devalue private property and ruin people's lives. It will be very challenging to rebuild neighborhoods or restore home equity once they are lost. We must get it right.

The long-term solvency of the National Flood Insurance Program is critical to protecting taxpayer investments, communicating flood risk to homeowners and encouraging communities to invest in mitigation measures. The reform legislation enacted in 2012 made positive changes to the program. However, some of those changes are now working in opposition to the broader goals of reform. These shortcomings are alienating the very people the program is intended to help and actually threaten to make the program less solvent in the long run.

The long term viability of the flood insurance program is important to many inland and coastal States. The new insurance rates penalize citizens, who have followed the rules and places the heaviest burden on those who are just now recovering from recent disasters. In my State, communities continue to work to overcome the damage caused by the greatest natural disaster in our Nation's history, the effects of the Deepwater Horizon oil spill in 2010, and now dramatic flood insurance rate increases.

Our bill does not create new programs to address rising premiums. It simply leaves in place some current practices so that we can make sure the productive reforms we enacted in 2012 will actually improve the credibility of the program among communities and homeowners. Our bill would not affect the positive reforms related to expanding program participation or the phase-out of subsidized flood insurance premiums for vacation homes and homes that have a history of repeated flooding.

The consideration and passage of this bill would represent a bipartisan consensus to make modest changes to existing law, while protecting homeowners and steering the National Flood Insurance Program onto a path to fiscal sustainability.

The PRESIDING OFFICER. The Senator from New Jersey.

Mr. MENENDEZ. Mr. President, I ask unanimous consent to speak for up to 15 minutes.

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

Mr. MENENDEZ. Mr. President, I rise in support of the Homeowner Flood Insurance Affordability Act, which I have sponsored with Senator ISAKSON. It is a bipartisan, bicameral piece of legislation to ensure that families will be able to afford flood insurance so they can stay in their homes, businesses can stay open, and property val-

ues will not plummet. This broadly bipartisan legislation will stop the most onerous and damaging rate increases while minimizing the impact on the National Flood Insurance Program's solvency.

I want to thank all of those who have supported the legislation, all of our cosponsors, as well as the National Association of Home Builders, the National Association of Realtors, the American Bankers Association, the Independent Community Bankers of America, the Independent Insurance Agents and Brokers of America, the National Association of Counties, the National League of Cities, and Greater New Orleans, Incorporated, who have all endorsed our bill.

I specifically want to thank my lead Republican cosponsor Senator ISAKSON. I have had the pleasure to work with Senator ISAKSON on a number of issues. I have come to respect his honesty and desire to come together and get things done regardless of the issue.

I also want to thank Senator LANDRIEU who has been focused like a hawk on this issue for years now. She is without a doubt the Senate's preeminent expert on disaster recovery and flooding issues. The people of Louisiana are fortunate to have such a tireless champion. She has taken the time and effort to understand every aspect of flooding and disaster recovery.

I saw that expertise firsthand when Senator LANDRIEU came to New Jersey after Sandy struck and worked with us. I cannot thank her enough for the valuable insight she gave to us as we were dealing with Sandy recovery.

When Sandy struck New Jersey, over 2 million households were without power, 346,000 homes were damaged or lay in ruin, and, most tragically of all, 37 fellow New Jerseyans lost their lives. But true to our State's motto we were Jersey tough. People who lost their homes were knocked down but not out. They got up, dusted themselves off and started the long process of rebuilding.

But just as they were getting started, they got hit by another disaster, this time a manmade one that took the form of drastic flood insurance premium hikes that threaten to finish the job that Sandy started. I started receiving letters—first dozens, then hundreds, then thousands of people pleading to me for help. They wrote in desperation that their insurance premium was about to go from about \$1,000 a year to an incredible \$10,000. They told me after exhausting all of their savings on repairing and rebuilding their home, they simply had no more to spare—none left.

They were being hit by what I have come to call a triple whammy. First they got hit by the worst natural disaster in our State's history. Then they were faced with drastically elevated premiums mandated by Biggert-Waters. Finally, they had to contend with fatally flawed mapping processes that further exacerbated the drastic rate increases.

While Sandy made New Jersey especially vulnerable to the rate hikes required under Biggert-Waters, make no mistake about it, this is not a New Jersey or New York issue. It is not even a coastal issue. The reason this bill has such broad support across the ideological and geographical spectrum and the political spectrum is because flood insurance is not just a coastal or a northeast issue, it is an issue that affects the entire country.

The fact remains that 55 percent of Americans live within 50 miles of the coast. National Flood Insurance insures more than 5.5 million properties across all 50 States. Every State in the Nation will see premiums on some of their properties increase as a result of Biggert-Waters. As this map shows, FEMA is in the process of updating maps in every State. The different colors are simply what the status is of that effort.

People who played by the rules and built to code will suddenly find that they are no longer in compliance and will be faced with a difficult decision: Spend upwards of \$100,000 to elevate their home 3, 4, 5 or more feet from its current level or see their annual insurance premium spike from \$1,000 to \$10,000 to \$20,000 over the next 5 years.

Not all of these increases will be so drastic, but the many that are will act as a de facto eviction notice for homeowners who have lived in their homes and played by the rules their entire lives. If they try to sell their homes, prospective buyers will balk after learning of the high premium cost that comes with it, leaving the owner no choice but to sell at a fire sale.

This will drive down property values just as the housing market is still struggling to recover. We all know that declining property values have a domino effect, causing entire neighborhoods to decline in value, which in turn hurts the broader economy. What is most alarming is the fact that FEMA does not even know the size or scope of this problem.

They were supposed to complete a study into the affordability of rate increases under Biggert-Waters by last April, but they failed to do it. This was a mandated study that I was able to include in Biggert-Waters because I knew that this was going to be a problem. The main reason for the delay is they simply do not know what the new rates are going to look like. They do not know how many families will see rates double or triple—or many times more—so they cannot even guess on how these hikes will affect affordability.

Think about that for a second. We are making dramatic changes in policy that could impact more than 5.5 million policyholders—that is really families. These changes can have ripple effects throughout the housing market and our entire economy, before we even know the extent of the changes and their impact.

That is simply not acceptable. No one can argue to me that is sound public policy. In addition to the impacts

on families, the housing market, and the economy, drastic rate increases could actually have the perverse effect of undermining the solvency of the program. It could end up costing taxpayers more in disaster assistance payments by pricing homeowners out of insurance.

Recent reports suggest that only about 18 percent of properties in the flood zones participate in the program. One study has shown that for every 10-percent increase in premiums, program participation decreases by approximately 2.9 percent, almost 3 percent.

If rates are raised too high and too quickly, people will simply opt to drop their insurance, decreasing participation and the risk pool the National Flood Insurance Program draws on. The sharper the increases, the higher the proportion of dropouts. As with any insurance fund, this is about spreading risk. The smaller the risk pool, the greater the risk, and, therefore, the higher the costs. It perpetuates itself.

By pricing people out of the flood insurance program, increasing rates could have the unintended consequences of actually making the program less solvent. Reduced program participation would also increase the amount taxpayers are on the hook in disaster assistance payments.

Since FEMA grants, SBA loans, and other disaster assistance are reserved for unmet needs, more uninsured homeowners translate into more disaster assistance payouts.

Not only are we blind to the extent of these rate hikes and the effect they will have on program participation and the overall budget, we are also allowing what I believe to be a highly questionable mapping process to justify them. My experience with FEMA's map updates has led me to have serious doubts about the process and the accuracy of their results.

In December of 2012, FEMA released advisory base flood elevation maps, or ABFEs, for 10 counties in New Jersey. These showed a dramatic expansion of what are known as a V zone, which are high-risk flood zones that require houses to undergo special retrofitting that is often prohibitively expensive. For the thousands of families who were now in this dread V zone, the notification they received might as well have been an eviction notice, because they were never going to be able to afford the retrofitting, and without it they couldn't afford their premiums.

To be fair, FEMA did say that this first round of maps was conservative and subject to change in the next phase of the updates, but they maintained the changes would be minimal and the zones would remain largely intact.

After working with municipalities and counties, challenging the accuracy of these maps, and pushing FEMA to expedite their review process, they finally released a new iteration that showed as much as an 80-percent decline in the V-zone area in some of our counties. This was not a small mistake or a rounding error, it was a fatally flawed process that resulted in needless anxiety and frustration for thousands of homeowners only months out from Sandy.

While this is bad enough, imagine how much worse the consequences would have been if premium rates were

increased to reflect these inaccurate ABFEs. Families would be forced out of their homes and homeowners would lose the most valuable asset they have—something they have worked their whole lives for—all because of inaccurate maps.

While there is no question we need to put the flood insurance program on a more solvent trajectory, we first need to understand the scope of these changes and be sure the mapping process used to set these rates is accurate. We need to understand the impact these dramatic changes in Biggert-Waters will have on the housing market before it is too late.

Unfortunately, Biggert-Waters forces changes that are far too large, far too fast, without having all the facts. It requires FEMA to increase rates dramatically even before FEMA knows the scope of these changes or how they will impact program participation. That is why our bill would impose a moratorium on the phaseout of subsidies in Biggert-Waters for most primary residences until FEMA completes the affordability study that was mandated in Biggert-Waters and proposes a regulatory framework to address the issues found in the study.

It would also require FEMA to certify in writing that it has implemented a flood mapping approach that utilizes sound scientific and engineering methodologies before certain rate reforms are implemented. For any property sales that occurred during this period, the homeowner would continue to receive the same treatment as the previous owner of the property, unless they trigger some other provision of Biggert-Waters not covered by this bill. For prospective home buyers, the certainty that they will not see their rate dramatically increase simply because they purchased a home is critically important to maintaining property values.

Also, this new legislation would give FEMA more flexibility to complete the affordability study. It would reimburse qualifying homeowners for successful appeals of erroneous flood map determinations. It would give communities fair credit for locally funded flood protection systems. It would continue the fair treatment afforded to communities with floodproof basement exemptions. It would provide for a FEMA ombudsman to advocate for and provide information to policyholders.

Just as important as what this bill would do, it is also important to know what this bill will not do. The legislation would not stop the phaseout of taxpayer subsidies for vacation homes and homes that have substantially been damaged. It would not stop the phaseout of taxpayer-funded subsidies for properties that have been repetitively flooded, including the 1 percent riskiest properties that account for over one-third of all claims. It would not encourage new construction in environmentally sensitive or flood-prone areas, and it would not stop most of the important reforms included in Biggert-Waters.

This legislation simply provides temporary relief to a targeted group of property owners who played by the rules and are now poised to see the most valuable asset in their life become worthless, all through no fault of their own.

This bill doesn't include everything I wanted—and I know there are many other ideas that other cosponsors wanted to include—but in order to reach a true consensus, this bill focuses on ideas that had broad bipartisan support. That is why we are here today, Democrats and Republicans, asking for the support of the Senate on this vital piece of legislation.

We tried to reach a delicate balance with this bill that recognizes the need to improve solvency and phase out certain subsidies, but tries to do so without discouraging program participation and thus undermining solvency and fiscal responsibility.

Finally, this isn't only about insurance rates, tables, and actuarial risk rates, it is about our fellow citizens. It is about people, people who played by the rules their whole lives and are now facing a life-altering event they never could have prepared or planned for.

If Biggert-Waters is allowed to be implemented as written, we will see property values drop, middle-class families forced from their homes, and our economy suffer.

The Homeowner Flood Insurance Affordability Act is a broadly bipartisan, carefully crafted, tightly targeted approach to restore the solvency of the program, while fulfilling the original intent of the program to make flood insurance affordable and accessible. That is why we hope our colleagues will vote yes on cloture so we can proceed to provide relief to families before it is too late.

I yield the floor.

The PRESIDING OFFICER. All time has expired.

#### CLOTURE MOTION

The PRESIDING OFFICER. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The assistant legislative clerk read as follows:

#### CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, hereby move to bring to a close debate on the motion to proceed to Calendar No. 294, S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, and for other purposes.

HARRY REID; ROBERT MENENDEZ; MARY L. LANDRIEU; SHERROD BROWN; RICHARD BLUMENTHAL; JOE MANCHIN III; TOM UDALL; PATRICK J. LEAHY; BILL NELSON; CHRISTOPHER A. COONS; CHRISTOPHER MURPHY; MARK R. WARNER; KAY R. HAGAN; AMY KLOBUCHAR; TIM KAINE; THOMAS R. CARPER; DIANNE FEINSTEIN.

The PRESIDING OFFICER. By unanimous consent, the quorum call has been waived.

The question is, is it the sense of the Senate that debate on the motion to proceed to S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Iowa (Mr. HARKIN), is necessarily absent.

The PRESIDING OFFICER (Mr. DONNELLY). Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 86, nays 13, as follows:

[Rollcall Vote No. 14 Leg.]

YEAS—86

Alexander	Franken	Murkowski
Ayotte	Gillibrand	Murphy
Baldwin	Graham	Murray
Baucus	Grassley	Nelson
Begich	Hagan	Portman
Bennet	Hatch	Pryor
Blumenthal	Heinrich	Reed
Blunt	Heitkamp	Reid
Booker	Hirono	Rockefeller
Boozman	Hoeven	Rubio
Boxer	Isakson	Sanders
Brown	Johanns	Schatz
Burr	Johnson (SD)	Schumer
Cantwell	Johnson (WI)	Scott
Cardin	Kaine	Sessions
Carper	King	Shaheen
Casey	Kirk	Stabenow
Chambliss	Klobuchar	Tester
Coats	Landrieu	Thune
Cochran	Leahy	Toomey
Collins	Levin	Udall (CO)
Coons	Manchin	Udall (NM)
Cornyn	Markey	Vitter
Cruz	McCain	Warner
Donnelly	McCaskill	Warren
Durbin	McConnell	Whitehouse
Feinstein	Menendez	Wicker
Fischer	Merkley	Wyden
Flake	Mikulski	

NAYS—13

Barrasso	Heller	Risch
Coburn	Inhofe	Roberts
Corker	Lee	Shelby
Crapo	Moran	
Enzi	Paul	

NOT VOTING—1

Harkin

The PRESIDING OFFICER. The yeas are 86 and the nays are 13. Three-fifths of the Senators duly chosen and sworn having voted in the affirmative, the motion is agreed to.

The Senator from Ohio.

Mr. BROWN. Mr. President, I ask unanimous consent to speak for up to 10 minutes as if in morning business.

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

EXTENDING UNEMPLOYMENT INSURANCE

Mr. BROWN. Mr. President, it has been almost 1 month since Senators and House Members went home and failed to extend unemployment insurance, a lifeline for 1.6 million Americans.

In my home State of Ohio, 52,000 have lost their unemployment benefits—people who were working, lost their jobs, were looking for work, and have had their benefits ended. Another 76,000 in my State alone—from Toledo to Chillicothe to Cleveland to Dayton—will lose their benefits by the end of the year.

This insurance program is not called unemployment welfare; it is called unemployment insurance. People pay into it when they are working and get the

benefits when they are laid off, and they only receive these benefits if they are actively seeking work. This is why it is called unemployment insurance. This is a program which has worked. This not only hurts the families who aren't receiving the unemployment benefits of about \$300 a week. It is also money which goes into our economy and helps our economy grow.

A new report shows that because we didn't have an extension of these benefits, we have lost \$1.76 billion in economic activity just in this 1 month alone. Ohio has lost tens of millions of dollars.

What does that mean? It means people don't have \$300 a week in their pocket to go to the grocery store or to fix their car which they need to look for work. They don't have money to go to the local store or to buy clothes for their kids.

Economic experts have said extending unemployment benefits will create 200,000 jobs in our country because of the economic activity generated. So it is not just these families—in Ohio, 52,000 workers and in many cases their families—who are hurting. It is also the communities from Toledo to Steubenville, all over my State, and all over this country. At a time when Congress should be helping to grow this economy, our inaction slows growth and makes it harder to find work.

We know we are still emerging from the worst recession since the Great Depression. We have made progress, but there are still nearly 11 million Americans unemployed, and about 4 million have been unemployed for at least 27 weeks.

When President Bush signed the latest round of emergency assistance into effect, the unemployment rate was about 5.5 percent—more than 1 point lower than it is today. Today, the long-term unemployment rate is more than double what it has been at any other time Congress has let emergency jobless assistance expire.

Americans work hard. They want to work. Yet there is one job opening for every three job seekers.

The same people who don't like unemployment insurance typically don't like the way Social Security works—another social insurance program—and typically don't like Medicare—another social insurance program. Medicare, Social Security, unemployment insurance—they are social insurance programs you pay into when you are working and get benefits when you are not, whether it is Medicare or Social Security or whether it is unemployment.

I will read a couple stories from real people affected by this. These aren't just numbers. These are real people hurt when Congress doesn't do its job.

Senator JACK REED of Rhode Island has been on this floor over and over. A number of us have pushed for this unemployment insurance extension. We continue to be met by a threatened filibuster. The House of Representatives continues to dig in and do nothing

about unemployment insurance because they simply don't believe in the unemployment insurance program.

I'm in my mid-40s, have a Master's degree, and had an excellent career history until I was laid off—through no fault of my own—late last spring. I've been searching for work for 7 months and hope to find something soon. While I am encouraged that I have had five interviews in the last two weeks, I know that if I am not hired soon, I will not be able to pay my rent and buy groceries.

I would much rather be working, and I am doing the best I can to find something. Please do not assume the long term unemployed have given up. We have not. We need support in continuing our search, however, so we can afford the bare necessities.

The \$300 a week for somebody like Emily—I don't know precisely what she would get based on her income and all the years she worked and all that she would need, but it is clear we are turning our backs on people such as Emily from Lake County.

Matthew from Cuyahoga County:

I was laid off almost a year ago, and I have been diligently looking for work but have not been able to find anything yet.

One of my children was recently diagnosed with an incurable, yet manageable disease, and the medical bills have exhausted our emergency fund.

I have worked extremely hard my entire adult life to provide a good life for my family only to see it threatened by the continual bickering in Congress. For many of us, the recession is not over.

Please work with other Senators to continue the federal unemployment benefits.

That is what we are doing. We are going to continue to bring this issue to the floor. We are going to continue to work to extend unemployment insurance for people such as Matthew, for people such as Emily.

Terry from Medina County writes:

I am a 59 year old single parent and have been diligently looking for employment since November of 2012, [13 months]. I have been able to secure some temporary work but not a permanent job.

I have worked since I was 17 years old and I have never been out of work before. I am also a college educated woman with a Masters Degree in Public Administration. If I don't find something soon, I may have to file for bankruptcy. My house will likely go into foreclosure by the spring. My son may have to live with his dad to finish out his last year of high school, and he will struggle to obtain the necessary finances to afford college.

Senator Brown, I want to work. I do not want to stay home and collect unemployment or not utilize my brain, talents and experience. I am an intelligent, capable, healthy person with a lot to offer. . . .

It is time to stop blaming those who have been unemployed due to these circumstances and stop publicly declaring they don't want to work.

I could have brought 15 more letters to the floor from people who have had long work histories, of people who lost their jobs because of economic situation—not because of anything they did wrong—of people who are looking actively for work, of people who simply want to continue contributing to their family and to their community.

I urge my colleagues to get out of Washington, to do as Pope Francis said when he exhorted his parish priests: Go

out and smell like the flock. Go out and understand how people live and what their lives are like and how people suffer if they cannot find work and, where we can, do something about it to, No. 1, help the 50,000 families in Ohio and over a million around the country and, No. 2, help grow our economy by the infusion of these dollars into communities that will make a difference in the lives of those families and help to create jobs in our communities.

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

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

Mr. DURBIN. I ask unanimous consent to speak in morning business.

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

TRIBUTE TO JOHN ROGERS, SR.

Mr. DURBIN. Mr. President, last Friday at Rockefeller Chapel on the campus of the University of Chicago hundreds braved the frigid weather to pay tribute to a fallen American hero. The life story of John Rogers, Sr., recalls an extraordinary chapter in the life of our Nation.

Seventy years ago, during World War II, the first African-American military aviators in the history of the United States Armed Forces deployed to North Africa.

These brave men were part of the now-legendary 99th Pursuit Squadron of the United States Army Air Corps. We know them better today as the very first Tuskegee Airmen to be deployed overseas—the first of the first.

During the war, Tuskegee Airmen were often referred to as “Red Tails,” after the distinctive color of the aircraft tails. Many of the bomber crews whose missions the Tuskegee Airman escorted over Nazi-occupied Europe had another name for them. They called them the “Red-Tailed Angels” because they made possible for so many other pilots to come home after the war to their families.

Last Tuesday, one of those original Red-Tailed Angels went to his final home. I am proud to say that I knew him and his family. His name was Judge John Rogers. He was 95 years old. He lived in Chicago.

Let me tell you about him.

John Rogers was born in Knoxville, TN in 1918. His father was a minister who also owned his own 12-chair barber shop. His mother died of tuberculosis when Judge Rogers was just 4 years old. The family lives across the street from Knoxville College, which John’s parents had both attended.

Their father instilled in John and his three sisters a reverence for education. In addition to learning, young John Rogers also developed a love of flying.

These were years when flying was still a new miracle.

As a boy, Judge Rogers would construct his own model planes using paper, string and the light wood from cheese boxes. When he was 9 or 10 years old, he walked miles from his family’s home to the Knoxville airport just to be able to say that he had touched an airplane. When he was 12, he suffered another terrible loss. His father died of kidney failure.

John and his three sisters moved to Chicago to live with his mother’s brother, a kind man who raised them in a loving home. Judge Rogers attended Tilden Technical High School in Chicago, walking 4 miles each way to school—8 miles a day.

After high school, he earned a degree from Chicago Teachers College. He put himself through college working as a short-order cook, among other jobs. After college, he became a teacher in the Chicago public schools.

At the same time he was studying to be a teacher, he was also learning to fly in the Army’s Civilian Pilot Training Program in Chicago, where all the instructors were black.

He received his civilian pilot’s license in 1938, when he was 20 years old—only about 120 African Americans pilot in the whole country at that time.

When World War II broke out, John Rogers tried to enlist in the Army as a pilot. The Army told him that it didn’t have any “colored” pilots and didn’t have any plans to have any “colored” pilots,” but they had an opening for a truck driver. John Rogers told them: No thanks. He said he figured if he was going to be in combat, it was safer to be in the air than on the ground. So he volunteered in 1941 for a new Army Air Corps training program that had just been established for African American pilots in Tuskegee, AL.

He became part of the 99th Pursuit Squadron, the first all-black air unit, under the leadership of the legendary Lt. Colonel—later General—Benjamin O. Davis. In April 1943, he one of the first 28 African-American pilots to go overseas.

The 99th was based in Northern Africa and flew escort and bombing missions over Italy. Pilots of the 99th once set a record for destroying five enemy aircraft in under 4 minutes. Even among such an elite group of pilots, John Rogers stood out for his keen eyesight and steady nerves.

Mark Hanson is curator of the Chanute Air Museum—formerly Chanute Air Force Base—in Rantoul, IL, where the 99th was first activated. He said John Rogers was revered as a pilot who was so good he “could put a 500-pound bomb through a building’s window.”

A photo at the Chanute museum, taken by an armaments officer and friend, shows John Rogers standing next to his P-40 Warhawk. An inscription on the photo reads: “This is Jack Rogers, the best dive-bomber pilot in the business.”

Another photo of John Rogers and members of the 99th hangs at the Smithsonian Air and Space Museum in Washington, DC.

The skill of the men of the 99th was well known among pilots, especially by the British, who often asked for the Airmen’s close-air support.

What I am about to say here I read as I sat at that church service. I looked at it and I said it must be a misprint, and I read it again and it is true. All told, John Rogers flew 120 often dangerous combat missions for his Nation, over Europe, most of it over Nazi-occupied territory, and he rose to the rank of Army captain—120 missions.

After the war, he returned to Chicago. He decided at that time he wanted to go to law school so he said: I am going to the best. He applied over the phone at the University of Chicago law school. He was told that he lacked “the necessary qualifications.”

Undeterred, John Roger showed up the next day at the law school wearing his Army officer’s uniform. He said that someone who served his country in war deserved a chance to at least take a test to prove that he did have the qualifications to go to law school. So they gave him a test and he passed it, and he attended law school under the GI bill.

He went to school year-round, summers too, and graduated ahead of his class in 1948. He also, over time, earned a Ph.D. from Ohio State University.

On his first day in law school, John Rogers met his future wife Jewel Stradford, who would go on to become the first African American woman to graduate from the University of Chicago law school. She later served in the administrations of two Presidents of the United States. John and Jewel Rogers have one son, John, Jr. Although they divorced after 15 years of marriage, they remained close friends until her death many years later, and they both were actively engaged in raising an extraordinary son who is my friend today.

Judge Rogers practiced law in Chicago for almost 30 years. He gained a reputation as an outstanding attorney who was committed to justice and to his clients—and to mentoring younger and talented African-American lawyers.

In 1968, on a blind date, he met a fellow University of Chicago graduate, an educator who was active with the NAACP fund. John Rogers and Gwen DuBose dated for 33 years before marrying in 2001. They were a good match, and they were devoted to one another.

In May 1977, John Rogers was appointed an associate judge in Cook County, and several months later he was assigned to the juvenile division. Some judges don’t like the juvenile court and look for a transfer. The cases can be heartbreaking and the proceedings occur out of the public view,

so juvenile court judges don't receive the publicity some of their colleagues receive.

John Rogers loved juvenile court. He spent 21 years as a judge there and eventually became the supervising judge. To the often-complicated cases involving minors, Judge Rogers strove to bring wisdom, compassion, and justice.

Gwen Rogers has a stack of letters from men and women who appeared before Judge Rogers as youths and later wrote him letters thanking him for giving them a second chance. There was one letter in particular that he kept close and read several times. It was from a man who appeared before Judge Rogers on three different occasions. On his third court appearance, Judge Rogers said: "I could send you to juvenile detention and you would deserve it. But I still see a glimmer of hope in you, so I am sending you to Boystown." He made it clear to the young man that this was his last chance.

Years later that boy—now a grown man—wrote to him and said he finished at Boys Town, went on to graduate from college, became a minister, and founded a church in the Presiding Officer's home State of Indiana.

Judge Rogers was the sort of man who became a father to many young men who needed someone to look up to. The young man he really poured his hopes and dreams into was his own son John Rogers, Jr. When John Jr. was 12 years old, his parents invested in some stock for him. Every birthday and Christmas after that, instead of toys John Jr. received stock certificates. At the age of 16, he got his first summer job—that was a family rule. Judge Rogers saved every dime he could in order to send his son to the best school. Eventually John Rogers, Jr. graduated from Princeton University. He would go on to found Ariel Capital Management, now called Ariel Investments, the first African-American-owned asset management company in America.

In 2007, the Tuskegee Airmen were honored right here in the U.S. Capitol with a Congressional Gold Medal, the highest civilian honor our Nation can bestow. The Tuskegee Airmen are the largest group ever to receive the medal. About 300 of the airmen crowded into the Capitol Rotunda on that cold March day to receive their medals. What an incredible sight. Many wore red jackets, a symbol of their Red-Tailed Angels reputation.

Afterwards, I was honored to host a reception in my Capitol office for the 11 Tuskegee Airmen from my home State of Illinois. One of them was John Rogers. Also joining us for that little reception was my colleague at the time, Senator Barack Obama. What a moment that was to see the arc of history and justice.

Five years later, President Barack Obama invited Judge Rogers and 14 other surviving Tuskegee Airmen to the White House for a screening of

"Red Tails," a George Lucas film about the historic flyers. Talk about the arc of history—the first African-American President inviting the first African-American aviators to the White House.

Judge Rogers, this man whose courage helped to break the color barrier in America's military, first knew Barack Obama as a promising young community organizer who was dating Michelle Robinson. The Rogers and Robinson families go back a long, long way. When John Rogers, Jr. was captain of Princeton's basketball team, he recruited Craig Robinson, Michelle's brother, to play for Princeton. Craig Robinson would later help persuade his younger sister to attend Princeton. There they were all those years later, Judge Rogers, President and Mrs. Obama, together in the White House watching a Hollywood film about the Tuskegee Airmen.

Judge Rogers' granddaughter Victoria said her grandfather actually watched the film three different times. Every time he moved his hands as though he were flying. She said, "He said he could remember the tension."

A while back Judge Rogers told a reporter: "I hope there are planes in heaven so I can fly, because you know how much I love to fly."

Well, Judge, I hope there are planes there too for your sake, and I hope you are sitting in first class or in the cockpit where you belong. You earned it.

In closing, Loretta and I and our family extend our sincere condolences again to Judge Rogers, his beloved wife Gwen, his son John, Jr., his granddaughter Victoria, to the rest of the Rogers family, to Judge Rogers' many friends, and all of those whose lives he touched and enriched.

That gathering in that Rockefeller Chapel was such an outstanding turnout of people in Chicago who wanted to pay tribute to the great man John Rogers, Sr. He will be dearly missed.

#### MORNING BUSINESS

Mr. DURBIN. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each.

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

#### U.S.-CHINA SISTER CITY PROGRAM

Mr. PORTMAN. Mr. President, today I wish to recognize the Sister City programs in Ohio. The Sister Cities International program was created by President Eisenhower in 1956 with the intent of fostering peace and prosperity through cultural exchanges that promote appreciation through mutual experience and understanding.

Through the years, relationships have been formed and strengthened through "citizen diplomacy" and person-to-person exchanges between U.S. and international cities. These educational, informational, and cultural

exchanges have not only created important diplomatic, economic and trade relationships, but they have also formed lasting personal bonds between individuals and cities.

The Sister City programs have positively impacted many cities throughout the United States, but today I would like to specifically recognize the 2014 U.S.-China Sister City Award recipients in my home State of Ohio. The State of Ohio was one of four recipients in the country for the Longest Relationship Award for its relationship that began in 1979 with the Hubei Province. Cincinnati was one of four programs in our Nation to be recognized as a Best Overall U.S.-China Sister City program in 2014. This strong relationship between Cincinnati and its Chinese Sister City Liuzhou in the Guangxi Province has existed since 1988. I was honored to be one of the original board members of this special Sister City relationship. In addition, the Columbus Sister City program was one of only three U.S.-China Sister City programs in the country to win a Sustainable Development Award. The relationship between Columbus and its Chinese Sister City, Hefei in the Anhui Province also began in 1988.

The U.S.-China Sister City programs in Ohio have been successful in forming relationships that mutually benefit the partnering communities by building global cooperation at the municipal level, promoting cultural understanding, and encouraging economic development. Some of the cultural exchanges made possible through these programs in Ohio include educational student and teacher exchanges, home stays, summer language camp exchanges, art exchanges, and science and medical exchanges.

The participants in these programs have demonstrated a commitment to enrich their communities culturally and economically, and I am inspired by the achievements that have been made in Ohio. I would like to congratulate the Ohio Sister City programs on being 2014 U.S.-China Sister City award recipients.

#### ADDITIONAL STATEMENTS

#### VERMONT ESSAY WINNERS

• Mr. SANDERS. Mr. President, I ask to have printed in the RECORD winning essays written by Vermont High School students as part of the Fourth Annual State of the Union Essay contest conducted by my office.

The essays follow:

Alexina Federhen, Mount Anthony Union High School, Grade 11 (Winner)

#### A HOUSE DIVIDED

2013 was a difficult year for America. Nature brought death and disaster by fire, wind, and water; four prominent banks used unethical methods to deprive Americans of their homes; numerous individuals, businesses, and the city of Detroit hit financial rock bottom; and shootings in our schools