

A new study last month found that cancer patients with Medicaid in California—we have 2 Senators from California who voted for this law—are less likely to get recommended treatment and they have a lower survival rate than people with other types of insurance. The Democrats celebrate the fact that they have all of these new people on Medicaid. This is not a success. Democrats don't want to talk about any of this.

Nobody on this side of the aisle is denying that there are people who have been helped by the health care law. Why won't any Democrat come to the floor of the Senate and admit that for every person who has benefited, someone else may have been harmed and may have suffered? Why won't Democrats admit and the President admit that the law has not lived up to their promises?

Why did we need a 2,000-page law that upended the entire health care system in this country basically to expand the broken Medicaid program? None of this had to happen. None of this is what people were asking for when Democrats wrote their law behind closed doors back there. It is certainly not what people are asking for today. This health care law has been expensive, disruptive, and devastating. It is headed for collapse, and if Democrats won't admit it, then they are just kidding themselves.

Republicans are ready to move on with a better approach. We will work to lower costs and make insurance affordable for all Americans. We will make sure that people who need insurance can actually get usable insurance. That means making coverage equal care. That is what it should do. Coverage ought to equal care. We will give people freedom, flexibility, and choice to allow patients to make the decisions that are best for them and their family—not Washington and President Obama telling them what is best for them and their family. Those people will be making those decisions for themselves. We will protect consumers by making insurance predictable and stable so people don't have to switch their coverage and their doctor every year.

Finally, we are going to fix Washington by making Medicare and Medicaid stronger for people who will absolutely rely on these programs.

President Obama and Democrats in Congress do have a choice. They can join with Republicans in accepting the inevitable. They can act now to reform our health care system in a way that works or they can stand by and watch as the wheels continue to come off of ObamaCare. The program is collapsing, and it is unavoidable. Congress should not allow this health care law to harm the American people for one day longer. Democrats should work with us to create a replacement that actually delivers care, not just unusable coverage.

I thank the Presiding Officer, and I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

#### SENIORS AND VETERANS EMERGENCY BENEFITS ACT

Ms. WARREN. Mr. President, the clock is ticking. Exactly 1 month from today, on January 1, approximately 70 million seniors, veterans, Americans with disabilities, and others who depend on Social Security and other benefits will get their first check of the new year. For those 70 million Americans—that is 1 in 5 Americans—January 1 is supposed to be a day of relief. This is the day when the Federal Government boosts their checks just a little bit to help with the rising costs of housing, food, and medical care. But unless Congress does something right now, for just the third time since 1975, seniors and veterans won't be receiving any cost-of-living increase on January 1—not one penny more.

Look at who gets left out in the cold. Two-thirds of seniors depend on Social Security for the majority of their income. For 15 million Americans, Social Security is all that stands between them and poverty, but not one of these Americans will see an extra penny next year, and millions of other Americans whose benefits are pegged to Social Security—millions who receive veterans' benefits, disability benefits, and other monthly payments—won't see an extra penny either.

Times are tough, but not for everyone. Last year, the CEOs at the biggest 350 American companies received, on average, a 3.9-percent pay increase. How much money is that? Since the average CEO at one of those top 350 companies made a cool \$16.3 million, a 3.9-percent raise landed them an additional half million bucks each. Everything is just great for America's top CEOs, who got huge raises, while 70 million seniors, veterans, and others who worked hard will be left with nothing. Why? It is not an accident. It is not inevitable. It is the result of deliberate policies made right here in Congress.

Social Security is supposed to be indexed to inflation so that when prices go up, benefits go up. But Congress's formula looks at the spending patterns of only about a quarter of the country, and the formula isn't geared to what older Americans actually spend their money on. In fact, official estimates show that the cost of core goods and services has increased, but seniors won't be getting a raise. Costs go forward while Social Security falls behind all because of the way that Congress says to calculate COLAs.

Skyrocketing CEO pay is also, in part, the result of policies set right here in Congress. Taxpayers subsidize CEOs' huge pay packages through billions of dollars in tax giveaways, including a crazy loophole that allows corporations to write off gigantic bonuses as business expenses. Sure, companies should make their own decisions

on how much to pay their executives, but because of laws Congress has passed, American taxpayers are forced to subsidize these multimillion-dollar pay packages.

These two decisions—how to calculate Social Security raises and whether to give tax breaks for multimillion-dollar CEO bonuses—are made right here in Congress, and right now Senators bow and scrape for highly paid CEOs while they turn their backs on retirees and vets. We are here because it is time for Congress to make different choices.

Representative TAMMY DUCKWORTH and I have introduced the Seniors And Veterans Emergency Benefits Act, or the SAVE Benefits Act, to give retirees, veterans, and Americans with disabilities a one-time payment of about \$581. That is the equivalent of a 3.9-percent increase over the average Social Security benefit—the same percentage raise CEOs received just last year.

Where would the money come from? Well, we can pay for it by closing the tax loophole for CEO bonuses that exceed \$1 million. In fact, according to the Chief Actuary of the Social Security Administration, closing just this one loophole will create enough revenue to give a \$581 raise to seniors and vets and still have billions of dollars left over to help boost the Social Security trust fund for the future.

The SAVE Benefits Act would give seniors, vets, and the disabled an extra \$581 a year. That \$581 a year may not mean much to a CEO, but that money will cover almost 3 months of groceries for seniors or a year's worth of out-of-pocket costs on prescription drugs for someone on Medicare. For seniors and vets, that \$581 means a lot.

Already, 21 Democratic Senators have signed on as cosponsors. Dozens of organizations—Social Security Works, the AFL-CIO, MoveOn.org, the National Organization For Women, VoteVets, the National Council of La Raza, and I could go on and on with this list—have already endorsed the bill. Across the country, more than 400,000 people have signed petitions urging Congress to pass the SAVE Benefits Act.

This is about money, but it is also about values. For too long, we have listened to a handful of the rich and powerful insist that we cut taxes for those at the top and leave everyone else behind. And now, across this country, people are saying: Enough. Taxpayers should not be forced to subsidize millionaire CEOs while seniors and vets have to fight for whatever scraps are left behind.

The clock is ticking. It is time for Congress to step up. The money is there—either way. It can go for a payment to 70 million Americans who need it and who have earned it or it can go to CEOs and the wealthiest corporations.

Let's vote on the SAVE Benefits Act. Let's show everyone where we stand—whether we stand up for tax breaks for

the country's most highly paid CEOs or whether we work for the seniors and vets who worked their hearts out to build this country.

Senator McCONNELL, brings this bill to the floor and let us vote.

I yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

Ms. HIRONO. Mr. President, last month I joined Senator WARREN and others in introducing the Seniors And Veterans Emergency Benefits Act, also known as the SAVE Benefits Act. This legislation is needed because for the first time in over 40 years, our seniors, veterans, and people with disabilities won't receive a cost-of-living adjustment, or a COLA, for 2016. We are here again to urge our colleagues to support this much needed legislation that would provide a 3.9-percent COLA increase next year. There is a reason we hit upon the 3.9-percent number as the appropriate increase. I will get to that.

Many of our people who rely on Social Security and other Federal benefits are on fixed incomes. Every extra dollar helps them buy basic necessities. These Americans worked hard and earned modest benefits. However, based on the current benefit formula this year, they are out of luck. They won't see any increase in their income.

But here is the thing. That is not the case for our Nation's top CEOs. According to analysis by the Economic Policy Institute, CEOs of some of America's biggest, richest corporations not only earn an average of \$16 million per year, but they received a 3.9-percent salary bump in 2014; hence our 3.9-percent COLA increase for recipients of the SAVE Benefits Act.

What does a 3.9-percent increase mean to these CEOs? About \$635,000 more a year in their pockets—far more than most workers who rely on Social Security saw in 1 year or 10 years or perhaps even in their lifetimes. By contrast, what does a 3.9-percent increase mean to most seniors in Hawaii? About \$580 more a year. Again, focusing on Hawaii, that is about enough for a Hawaii senior to buy almost 3 months of groceries or cover the average cost of a year's worth of prescription drugs. So \$580 is a big deal for a lot of people in Hawaii.

This bill would help about 19 percent of Hawaii's population, or 268,000 people. They include seniors, children, and disabled workers who rely on Social Security to make ends meet. It includes 24,000 veterans and their family members, who would receive an increase to their well-earned benefits. That extra payment of \$580 would help to prevent some 2,000 people in Hawaii from falling into poverty.

We are hearing from people all across the country about what will happen next year without the COLA increase.

One woman from Lanai City in Hawaii wrote:

I feel it is deplorable that Social Security did not receive a COLA increase. Many Seniors and poor people rely on this money to

help them make it through the month and although I am not one of them I still want to speak for them as I feel it is important.

This person from Lanai said this is a deplorable situation, and I agree. That is why we need to pass the SAVE Benefits Act.

This bill is paid for by closing a tax loophole that benefits the wealthiest CEOs. Remember that \$600,000-plus salary increase they got? Well, some of that is paid for by taxpayers because of this tax loophole.

This bipartisan idea of closing this tax loophole was even included in the former chairman of the House Ways and Means Committee's 2014 tax reform proposal.

We only have a few days left for Congress to act before the end of the year. I urge my colleagues to join me in letting seniors in Hawaii and across the country know that we are on their side by cosponsoring the SAVE Benefits Act. Let's just think about the disparity—\$600,000-plus increases for CEOs making over \$16 million a year versus the millions of seniors and veterans and disabled people who rely on Social Security and who need and deserve this COLA increase.

I urge my colleagues to bring the SAVE Benefits Act to the floor for a vote, vote on it, and send it on to President Obama for his signature.

I yield the floor.

The PRESIDING OFFICER (Ms. AYOTTE). The Senator from New York. Mr. SCHUMER. Madam President, today I wish to join my colleagues in strong support of the SAVE Benefits Act. I wish to commend the excellent work done by my friend and the Senator from Massachusetts, Ms. WARREN.

Millions of seniors and veterans deserve a little more money in their Social Security checks at the beginning of every year to help pay for the ever-increasing costs of rent and medicine and groceries. They earned it. The SAVE Benefits Act would provide a fair and well-deserved payment to our seniors receiving Social Security and veterans receiving Federal benefits who will not see a cost-of-living adjustment in their benefits next year. You see, next year there will be no official cost-of-living adjustment or COLA chiefly because the formula that determines it is heavily tied to the price of gasoline, which is low, but all the other cost-of-living indicators are up, including rent, medicine, and groceries. These are the costs our seniors are juggling most often.

I talk to seniors. They say: What is this? There is no inflation? My life costs me more each year—considerably more.

But because there was no official COLA even as those costs are going up, Social Security benefits will not increase by a single dime in 2016. And about two-thirds of seniors rely on Social Security for over half of their income.

If we don't help offset the increase in costs with an increase in these modest

benefits, many people will be left with one of these excruciating choices: Do I buy more groceries or pay the rent this month? Can I afford putting off taking my medication for another day or another week or even another month?

In the past, when we had years without an official COLA, Congress stepped in. In 2009 there wasn't a COLA. We were in the throes of recession. But Congress stepped in and passed a law I strongly supported—the ARRA—to provide a one-time \$250 payment to Social Security recipients and veterans to help them get through those tough times. Next year, we should do the same. But I hasten to add—I don't like to be partisan—in 2009 the House and Senate were Democratic, caring about Social Security. In 2015 the House and Senate are Republican, and we are getting no relief for seniors. Well, I hope that will change. The SAVE Benefits Act would change it. It would provide a one-time check of approximately \$580 for our veterans and our seniors and fully pay for it by closing a loophole that benefits corporate compensation packages over \$1 million. To boot, it would provide this benefit while also using some of the revenue to extend the life of Social Security.

In my State, over 4 million people would benefit—nearly 1.5 million women over the age of 65, a quarter of a million children, and half a million disabled workers in New York alone.

If we think about it in real terms, that \$580 is almost 3 months of groceries or the average annual out-of-pocket expenses that a senior has for prescription drugs for Medicare.

This is the right thing to do. Social Security and veterans' benefits should rise to keep pace with prices, but unless Congress acts, our seniors and our veterans will not see any increase in their own benefits next year. It is time to fix that.

I want to ask who on the other side would say millionaires should continue to get to deduct their bonuses while senior citizens get no COLA. What percentage of Republicans in America would say that? What percentage of Independents?

This should not be a partisan issue. We should just pass it and help the seniors as we did in 2009 when the Congress was under different control. This is a real test of who cares for the seniors, who understands their struggles, and who understands the sweat seniors break out in when they have to pay the bills and they don't have enough money to pay basic expenses. Well, those who cosponsored this bill understand. Those who support this bill understand. I would like to hear from my colleagues who don't support it what their alternative is.

I urge my colleagues on the other side to join us in extending to our seniors and our veterans a fair increase in benefits that they earned.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

Mr. LEAHY. I thank the distinguished Presiding Officer, my neighbor in New Hampshire.

I also want to thank Senator WARREN for her leadership on a matter of great importance to millions of Americans. In October, Social Security beneficiaries received some upsetting news. I know it is upsetting to a lot of Vermonters, as I have talked to them in grocery stores, on street corners, and even coming out of church on Sunday. For the third time in 40 years, the Social Security Administration announced that in 2016, Social Security payments will not include a cost-of-living increase. Unless Congress acts, seniors and others who receive Social Security benefits will not see an additional dime in payments in the new year.

For the nearly two-thirds of beneficiaries who depend on Social Security for at least half of their income, and for the 24 percent of those where Social Security is the sole source of income, this news is not just distressing, it is devastating.

I will not take the time here, but I could tell so many stories of what Vermonters have told me, and I share their concerns. In order to address this issue, I am proud to stand with thousands of Vermonters and millions of Americans to support Senator WARREN's bill to provide Social Security recipients, those who receive disability benefits, and veterans, among others, a one-time payment next year. This payment would be equivalent to the average increase of 3.9 percent—incidentally the same pay increase top CEOs in the United States saw last year.

Many in Congress have turned a blind eye to the problems facing Social Security, arguing the idea that we as a country cannot possibly afford to spend resources on our seniors, but every year hard-working Americans subsidize billions of dollars in tax subsidies for corporate CEOs. By no longer allowing corporations to receive tax deductions for performance pay packages for their executives, we could give a one-time emergency payment to our Nation's seniors, and we could increase the solvency of the Social Security trust fund without adding a penny to the deficit. It is a win-win. It is a matter of priorities.

Are we as a country going to support the millions of Americans who depend upon Social Security to make ends meet? Or are we going to continue to allow the country's top CEOs, whose average salary in 2014 topped \$16 million each, to continue to rake in billions of dollars thanks to the performance pay tax loophole? The choice should be clear. If these CEOs want to make more money, fine, but don't do it using a special tax loophole.

Social Security is an immensely important program, one that has helped millions of Americans stay out of poverty once entering retirement. This program has always represented a strong commitment to our Nation's seniors. Ever since Ida May Fuller of Vermont received the first Social Security check issued, vulnerable seniors have had a safety-net to fall back on in retirement or to supplement individual retirement savings or pensions. Support for this bill represents a continuing commitment to our Nation's seniors and also those with disabilities in an uncertain economy.

I hope we can redouble our commitment to seniors, veterans, and those with disabilities in this country by passing this important legislation. It is the least we can do.

Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. MARKEY. Thank you, Madam President, very much.

I am very proud to be a cosponsor of the SAVE Benefits Act. I think we owe an enormous debt of gratitude to Senator WARREN, my colleague from Massachusetts, for the legislation she has introduced because she is going to make sure the Social Security benefits for seniors, for veterans, and for those who are disabled will be protected, and I applaud her for the enormously innovative way she has framed this debate for our Nation.

The Social Security Administration has recently determined that seniors will not receive an increase in their benefits for the next year. That means approximately 70 million American seniors, veterans, and the disabled will not receive any increase in their benefits, including the 1.4 million people in Massachusetts who are dependent upon these benefits. That is completely unacceptable. What Senator WARREN has done is to say that for these seniors, for many of them, Social Security is their sole basis for having any income at all, and for most seniors it is the majority of their income in their retirement. Those seniors depend on these benefits to pay for food, rent, medicine, and the electricity bill. In their world, prices for food, clothing, and medicine are not going down, they are going up. These are the necessities of life, and our seniors should not have to choose between eating and heating.

We have a simple question to ask ourselves: Who contributed most to our country over the last generation? Is it a small handful of CEOs who are now paid exorbitant salaries or is it every American who got up every morning to build us into this incredible country we now live in? I think it was grandma and grandpa. Those are the people who got up every day. Those are the people who built this great country. Right now we are being told that their standard of living is going to stay the same or go down. There will be no increase for them.

Well, unfortunately CEOs in America make about 273 times what the average

American worker makes. Last year America's CEOs saw their pay increase by about \$635,000 to an average of \$16 million. A family in the top 1 percent has a net worth 288 times higher than the typical family. That is unacceptable and it must change.

Shouldn't our seniors—shouldn't grandma and grandpa who built this country receive an additional benefit from the economy which they created—this incredible wealth which they created in our country. When do they get their raise? They got up every morning.

My father worked for the Hood Milk Company. He got up every morning. He worked as hard as a human being can work, and so have hundreds of millions of Americans. They built this country with their hard work. They deserve a Social Security raise. They deserve a wage if they now have disabilities. If they are veterans, they not only got up and worked every single day, but they also saved our country, many of them overseas protecting us against our enemies. So that is what Senator WARREN's very wise piece of legislation focuses on. We know grandma and grandpa deserve a raise. We know the system that has been created allows those in the upper 1 percentile to continue to receive per year, on average, \$685,000 in raises—up to an average of \$16 million for salary. And we are saying to people who did the work: You don't get a raise at all.

I think for their sacrifice, for their hard work every single day, they deserve something. They built the greatest country in the history of the world. So let's give our seniors the 3.9-percent raise that Senator WARREN has proposed. Let's give them the kind of comfort they deserve for a lifetime of hard work, and let's thank Senator WARREN for reminding all of us of the obligation we have to those great Americans, so we don't forget them when it comes time at the end of the year to hand out bonuses. They deserve bonuses in the same way we know CEOs across our country, from Wall Street to Silicon Valley, are going to receive every year. We shouldn't turn our backs on those seniors.

Thank you, Senator WARREN, for all your great work.

Madam President, I yield back.

The PRESIDING OFFICER. The Senator from Minnesota.

Mr. FRANKEN. Madam President, we are just 1 month away from the new year 2016, which will bring a lot of good new things, I hope. The one thing it will not bring is a cost-of-living increase for seniors, veterans, and for people with disabilities. Despite the fact that the costs of health care, prescription drugs, and housing are increasing, the size of a Social Security check will not go up 1 cent on January 1, unless we act—unless Congress acts.

That is why Senator WARREN, my colleagues, and I have introduced the Senior And Veterans Emergency Benefits Act or SAVE Benefits Act. The

SAVE Benefits Act is a one-time payment to seniors and veterans receiving their earned benefits so they can better meet their basic living expenses.

The stagnant level for benefits in 2016 and its damaging effects are part of the bigger problem. Too many of our seniors are feeling the squeeze and just aren't secure enough in their retirement. Today's Social Security benefits are not enough to live on, and other retirement savings aren't filling the gap. You see, the share of private sector workers with pensions has fallen precipitously in recent years, and yet half of all Americans don't have retirement accounts or 401(k) plans or IRAs.

So without sufficient pensions or retirement accounts, many seniors depend on Social Security. Social Security benefits comprise over 90 percent of income for the poorest 25 percent of retirees. Social Security comprises 70 percent of income for the middle 50 percent of retirees. With the cost of things seniors have to spend money on increasing, the absence of a cost-of-living increase in Social Security benefits is especially damaging.

I have heard from many Minnesota seniors who are worried about the squeeze that no increase in Social Security will put on their budgets. Jeff from Minneapolis wrote: "Food prices are up and my rent is up 4 percent in 2015 and will be up again in 2016." He continues: "I lost most of my IRA earnings in the 2008–2009 debacle and now I rely almost entirely on Social Security."

If we want Minnesotans like Jeff—and millions of Americans across the country facing similar situations—to have a secure retirement, we need to increase these benefits. That is what the SAVE Benefits Act does. Under our bill, seniors and veterans have a 3.9-percent increase—the same percentage increase that CEO pay went up from 2013 to 2014. For the average beneficiary, a 3.9-percent raise would come to about \$580 a year.

While that \$580 may not sound like a lot compared, of course, to the raises that CEOs are getting, \$580 can make a big difference to the average American, especially the average senior. The \$580 may cover several months of groceries or out-of-pocket costs for prescription drugs for a senior on Medicare who has gone into their doughnut hole.

Some may ask if we can afford to give seniors and veterans a raise right now. Too often the ideas we have heard for "fixing" Social Security focus on cutting benefits, such as reducing cost-of-living increases by using chained CPI or raising the retirement age, but I think that is the wrong approach. We shouldn't cut our way to solvency. We need to strengthen our Social Security System by protecting and enhancing the benefits that seniors and veterans have earned, and that means improving Social Security's finances. A good place to start is by removing special provisions to the wealthiest Americans in our current Tax Code.

Right now, individuals making millions of dollars a year still pay payroll tax only on the first \$118,500 of their income. Over the long term, that is the sort of thing we need to address in order to strengthen Social Security.

This bill proposes to pay for the one-time increase of Social Security benefits in the same spirit—rebalancing our Tax Code by ending a tax deduction for CEO pay that doesn't make sense and allows corporations to avoid paying their fair share of taxes. CEOs and big businesses will still do just fine under this bill.

At the same time, the SAVE Benefits Act will provide critical assistance to Americans struggling to meet their expenses. In fact, this increase in benefits will lift about 8,000 Minnesotans out of poverty and thousands more in every State of our Union.

Ultimately, the debate over this bill comes down to priorities. What is more important to us—protecting high pay for the wealthiest Americans or tax deductions for corporations on that high pay or ensuring that veterans, seniors, and people with disabilities have the income security they need to pay for health care, prescription drugs, and housing?

As this year comes to a close, it is time to get our priorities straight and to stand up for our seniors and our veterans. They need a raise in 2016.

Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Rhode Island.

Mr. WHITEHOUSE. Madam President, I am here to join the chorus for providing some additional help to our seniors on Social Security. What can I say? Here we go again. In 2010 and in 2011, America's seniors were told by the Social Security Administration there would be no cost-of-living adjustment, no increase for them, and now it is happening a third time. We all know that the price of the things seniors actually buy has continued to go up, and yet no COLA.

In 2010 and 2011 we tried to remedy that with Senator SANDERS' Emergency Senior Citizens Relief Act. We did not succeed. There was opposition from the other side.

We did succeed at getting a one-time \$300 payment to seniors under the Economic Stimulus Act in 2008, back in the depths of the great Wall Street recession, and another \$250 under the Recovery Act. So we have done this before, and it has helped. I strongly encourage that we do it.

There is a flaw built into the Social Security COLA, which is that the CPI measures things that a lot of seniors don't buy. It measures laptops, it measures flat screens, and it measures a lot of technology, but seniors in Rhode Island who make a little over \$1,200 from Social Security on average aren't buying a lot of flat screen TVs and they are not buying a lot of laptops. What they are buying is fuel, medicines, food, and maybe something for the grandchildren at Christmas-time, and all of that keeps going up.

We should fix that formula. There should be a CPI-E, a CPI for elderly folks that tracks what they actually spend and not some hypothetical CPI that spreads across all age groups. That would be the ultimate fix, but in the meantime, we should do this. I think it is paid for very sensibly.

I commend Senator WARREN. We established as a country that beyond \$1 million in executive compensation, it wasn't going to be tax deductible any longer. If you are a big corporation and you want to pay your CEO more than \$1 million—fine, you still do that, but you don't get to have the American taxpayer kick in for the more-than-\$1 million salary.

So what did corporate America do? They took it out of salary and they moved it over to bonuses. Now you have those big bonuses over \$1 million. They dodged that exemption, and now the American taxpayer is back on the hook again to kick in for a \$1 million-plus compensation package for a corporate CEO. Come on. We ought to be able to get beyond that.

So we have a way to pay for it that is fair, sensible, and consistent with the policy that we have already agreed on as a nation, which is that above \$1 million in compensation, taxpayers shouldn't be kicking in any longer to help the company pay those exorbitant salaries. I think we have a very good way to spend those resources, which is helping seniors who now—for the third time since I have been in the Senate—are getting a zero COLA while everything goes up around them.

I commend Senator WARREN for taking the lead, and I am pleased to be a cosponsor on her bill.

I am delighted to yield back.

The PRESIDING OFFICER. The Senator from Massachusetts.

Ms. WARREN. Madam President, I appreciate the colleagues who came to the floor today to talk about the SAVE Benefits Act.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

Mr. WHITEHOUSE. Madam President, I ask unanimous consent to speak for up to 20 minutes in morning business.

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

#### CLIMATE CHANGE

Mr. WHITEHOUSE. Madam President, as the Presiding Officer knows well, every week that I am here and the Senate is in session, I come to the floor to remind us of the damage carbon pollution continues to do to our atmosphere and oceans. Today I rise for the 120th time to urge my colleagues to