

health. Last weekend, the family of a New York City emergency room doctor released some devastating news. Dr. Lorna Breen had been in the trenches battling this virus for weeks. She was working long hours, as many of our healthcare providers are, and told her family about the devastation that she was seeing every day.

She contracted COVID-19 and took a week and a half off to recover, but then she went back to work, eager to help where she could. Shortly after, Dr. Breen's family intervened and brought her home to Charlottesville, VA, to rest and to spend a little time with her family and for R&R.

Sadly, tragically, the struggles Dr. Breen was facing felt untenable. After overcoming COVID-19, she ultimately took her own life by suicide.

Dr. Breen was a hero who devoted her entire life to caring for others, to putting others before herself. While her tragic death cannot be reversed, it should serve as a warning signal about the broader impact of this virus.

In a recent poll by the Kaiser Family Foundation, nearly half of Americans reported that coronavirus is having a negative impact on their mental health—one-half. That is up from one-third in March. The number of texts to the Federal Disaster Distress Helpline skyrocketed in April—more than a 1,000-percent increase.

As we continue to discuss what future coronavirus legislation could look like, we cannot ignore the mental health impact. Nationwide, we rely on the community mental health centers and community behavioral health organizations to support those battling mental health and substance abuse disorders. As the need for these services has increased, resources have actually decreased. More than 90 percent of the community behavioral health organizations nationwide have been forced to reduce their operations—reduce their operations at a time of increased need and demand—and more than 60 percent of behavioral health organizations project they can't survive financially for more than 3 months under the current COVID-19 conditions.

Congress tried to do something to help. We provided \$175 billion for the Public Health and Social Services Emergency Fund to support healthcare providers on the frontlines of this crisis. As this funding is being distributed, mental health providers cannot be forgotten.

Along with 24 of our colleagues, Senator STABENOW and I have sent a letter to Secretary Azar and Administrator Verma, urging them to quickly allocate this funding and ensure that these mental health organizations are included. Not only do they provide vital care and support for individuals struggling with mental health issues; they also are key to fighting addiction and substance abuse.

Those struggling to overcome addiction are often living in a fragile state, fighting each day to stay the course,

but the current circumstances have made those daily battles much more difficult. They are isolated from their friends and loved ones, and they are dealing with the anxiety caused by the virus and possibly—probably—facing financial struggles.

The new stressors brought on by this virus are compounded by reduced capacity for treatment. In-person support meetings are canceled, treatment clinics and counselors are curtailing appointments, and the barriers to overcoming addiction loom even larger. For those individuals, treatment cannot simply be delayed.

Our country has made serious inroads in our battle against the opioid epidemic. In 2018, overdose deaths were down 4 percent from the previous year, the first decrease in nearly three decades. We can't let the coronavirus derail the progress we have fought so hard to make.

The CARES Act—I am glad to say—does expand access to telehealth. I think many Americans are experiencing the benefits of telehealth, and I predict at some point this will change a lot of the ways that we receive consultation by healthcare providers: not having to drive our car and make appointments, pay for parking, spend a lot of time out of our day. We can simply do it through video conference, conveniently and effectively. But more must be done to support those battling addiction and mental health challenges.

For those who are transitioning from the criminal justice system, the need for additional resources and support is especially dire. Earlier this year, Senator BLUMENTHAL and I introduced the Crisis Stabilization and Community Reentry Act to support those who have been a part of the criminal justice system and to provide stable treatment for those with mental illness.

Most prisoners who are receiving treatment for a mental health or a substance use disorder are released without a plan to keep them on their regimen. This often leads to higher recidivism rates, unsurprisingly, which could be avoided. It also means that law enforcement is, all too often, left to be the first responders for those suffering a mental health crisis, which can escalate those confrontations and put both the officer and the individual in that crisis at risk.

This bill creates grants to connect law enforcement, State and local, and community resources to help individuals who are either engaged in the criminal justice system or have been released from prison and makes it possible for them to access the resources they need to have a successful reentry into civilized society. These grants connect those services to make sure that people suffering from an acute episode can access treatment without the risk of being reincarcerated.

We are facing a battle unlike any we have seen in my lifetime, and the stress and the anxiety that come with

it are taking a tremendous toll on the American people. It is not just the virus and the threat of catching the virus that are taking the toll. We need to look at this holistically and realize, if you are a victim of domestic violence and you are forced to be confined with your abuser and have nowhere else to go and maybe have no money coming in the front door, only to have your abuser abusing alcohol and perhaps becoming even more violent—there are a whole catalog of problems associated with this virus and the virus itself, the risk of infection being just one, and we need to look at this holistically.

As our discussions continue this week on how to support the American people during this unprecedented time, resources for mental health and substance abuse treatment providers cannot fall by the wayside.

(Mr. CRUZ assumed the Chair.)

RECESS

Mr. CORNYN. Mr. President, I ask unanimous consent that the Senate stand in recess until 2:15 p.m. today.

Thereupon, the Senate, at 12:18 p.m., recessed until 2:17 p.m. and reassembled when called to order by the Presiding Officer (Mrs. CAPITO).

EXECUTIVE CALENDAR—Continued

The PRESIDING OFFICER. The Democratic leader.

UNANIMOUS CONSENT REQUEST

Mr. SCHUMER. Madam President, over the past few months, both parties have worked together to provide historic levels of funding to help small businesses retain employees, meet payroll, and stay afloat during the COVID-19 pandemic. The Paycheck Protection Program—the main instrument to help small businesses—received \$349 billion under the CARES Act and another \$310 billion in supplemental legislation.

The public has a right to know how this money is being spent. Oversight, transparency, and accountability are crucial because from the moment the administration began implementing these funds, it became clear that much of it wasn't going to those who needed it most.

Today, we are not taking any other action on the floor dealing with COVID. We thought we would take this opportunity to ask unanimous consent to get something real done that should have bipartisan support on both sides of the aisle. Who can be against transparency? Who can be against accountability? Who cannot want to know where close to \$700 billion of the taxpayers' money is going? Is it going to the right places?

Unfortunately, today at least 200 publicly traded companies have managed to secure PPP loans, and most of those are not very small, including some companies whose owners are large contributors to President Trump. Truly small businesses, however—the

hundreds of thousands of mom-and-pop shops with less than 20 employees, the proverbial restaurant owner or the butcher, the baker, and the candlestick maker—have been mostly shut out because they didn't have a standing relationship with a big bank.

There have been great disparities when it comes to minority-owned businesses. According to the Center for Responsible Lending, over 90 percent of African-American-owned and Latino-owned businesses were likely shut out of PPP funding. Women-owned businesses have also been neglected. We have tried to fix some of these problems in COVID 3.5, working closely with the Senators from Maryland and New Hampshire and the Senator from Florida, but much more needs to be done. We need data to help further inform who is being left out so we can continue to make the necessary fixes to see that all small businesses are helped.

My friends Senators CARDIN and SHAHEEN have a bill they worked on to do just that. I want to thank them. They will talk more about this bill in a moment, but I want to make one point here. This is a very simple piece of legislation. It requires the kind of transparency expected from any Federal program of this size and importance: regular public reporting of how and where taxpayer dollars are spent.

This is something my Republican colleagues have always believed in. I hope that my Republican colleagues will not object to this legislation when I ask unanimous consent in a few minutes, after Senators CARDIN and SHAHEEN have spoken. I hope they will not object just because it comes from this side of the aisle. It is a good idea. There is no reason to object to this very unobjectionable idea and get this body focused on COVID, not on extraneous matters, which we seem to be doing now, when COVID is the most important issue we face.

We are doing quite literally nothing else on the floor of the Senate today. There is no other business before us, no votes whatsoever. We are here to force some action, force some progress, and force some focus on COVID-related legislation. I prefer to do this in a completely bipartisan way. But from the get-go, Democrats have had to force the issue on many COVID response programs. The leader lays down a bill, it has no Democratic input, and then, of course, we have to work toward that goal, and we have. The fact that the first bill passed 96 to 0 is a tribute to this body that we can come together when there is real need.

We should be doing it the same way today. We should be working together in support of our healthcare system, for testing so desperately needed, unemployment insurance, and crucial improvements to small business lending, all of which Democrats said we needed—our Republican friends first resisted and then came along, led by the Republican leader—and all of which passed with unanimous support.

The same thing should happen today. We should pass this. We should UC it and get the oversight this program so desperately needs.

I yield the floor to Senator CARDIN.
The PRESIDING OFFICER. The Senator from Maryland.

Mr. CARDIN. Madam President, let me thank Leader SCHUMER for initiating this discussion. I am very pleased Senator SHAHEEN is also on the floor. The two of us worked on the Democratic side, with Senator RUBIO and Senator COLLINS on the Republican side. We are very proud of the tools we made available to small business. These are important tools to keep small businesses alive during COVID-19.

The Paycheck Protection Program got money out quickly and helped small businesses stay afloat. We have provided \$660 billion under the Paycheck Protection Program. The economic disaster loan program, the loan and grant program—we have now provided \$70 billion for that program. But here is the issue. We had to adjust both of those programs without even knowing all the specifics on how the first amount of money was distributed. We are hearing that we are going to be running out of money again soon and that Congress is going to be asked to make additional changes in these programs, and we still don't know the specifics on how this money was distributed.

We are all frustrated here. I really appreciate the leadership. I know my chairman is on the floor. He has been demanding this information and has been unable to get it. We are going to be asked to act again without having the specific information.

Senator SCHUMER is absolutely right. We know in the first round that those who had preferred relationships with banking institutions got priority. That we know. But we don't know how much. We don't know how many loans the big banks have issued and what size they have issued, what their compensation has been, and how those loan decisions were made. We need to know that because we are relying on the private banking institutions to make the 7(a) loans in all communities.

We expanded this program to nonprofits. That was a good thing. But we don't know how many of the nonprofits have received help under this program—the specific dollar amounts, the specific loans, the specific locations.

Here is the challenge. I got a call yesterday where they wanted to expand eligibility under this program. We know there are some difficulties in the programs themselves that need attention. There is now a desire to expand eligibility. They are also being asked what comes next.

Restaurants are still ordered to be closed in my State. They are going to need additional help. How do we go about crafting what we need to do if we don't know what has been done already?

We have been asking for this information over and over again. We haven't been able to get it. It is our responsibility to oversight these programs.

Now I am quoting from my chairman. He said—and I agree with him—it is our responsibility to oversight. But if we don't have the information, how can we oversight? I am concerned about underbanked and underserved communities getting their fair share of this help, and yet we don't have the specifics on the number of minority small businesses, the number of women-owned small businesses, the number of veteran-owned small businesses. We don't know about rural small businesses and how well they have done.

We need to have that information in order to make the next judgments in this Congress. And yes, we do need transparency because we have even heard from this administration that there may very well have been small businesses that didn't qualify for this loan that have gotten help or had their own ability to handle this crisis but yet still asked the government for these funds or may have violated the size standards that are in this legislation.

We need to have that transparency for oversight. It is our responsibility. That is why we do need to act as a Senate. The legislation that we are going to bring forward is very common sense. It just tells the Small Business Administration to make available the information on the PPP loans, on the EIDL loans and grants, so that we can analyze this, know how these loans have been made and make the proper oversight and adjustment that we may need to make in these programs in order to make sure small businesses get through COVID-19.

I urge my colleagues, let's get this done and continue to work in a bipartisan way to make sure small businesses in this country are protected.

I see Senator SHAHEEN is on the floor. I will yield the floor so Senator SHAHEEN can be recognized.

The PRESIDING OFFICER. The Senator from New Hampshire.

Mrs. SHAHEEN. Madam President, I am pleased to be able to join my colleague Senator CARDIN, who is the ranking member on the Small Business and Entrepreneurship Committee, as well as Minority Leader SCHUMER. I am pleased that the chairman of the Small Business and Entrepreneurship Committee, Senator RUBIO, is also here because Senator CARDIN, Senator RUBIO, Senator COLLINS, and I all worked on the Paycheck Protection Program and the small business provisions that are in the CARES package that we passed over 5 weeks ago. I am proud of our efforts to negotiate in a bipartisan way to help small businesses get through this crisis.

Not only did we pass, in that first CARES package, \$350 billion to help small business, but just a couple of weeks ago, Congress also came together to pass an additional \$370 billion

for the Paycheck Protection Program and the Economic Injury Disaster Loan Program.

Our intent in passing that legislation was to deliver relief to small businesses that are truly hurting. Small businesses are the lifeblood of this economy nationally, really, and certainly in New Hampshire, where 99 percent of our businesses are considered small businesses. They employ over 50 percent of the New Hampshire workforce.

In New Hampshire, 20,000 small businesses and nonprofits have received over \$2.5 billion in low-interest, forgivable loans under the Paycheck Protection Program. There have been challenges. We have heard some of those stories from small businesses that weren't able to access this assistance because some larger businesses got into the queue ahead of them—some of those large, publicly traded companies that had a relationship with their lender, and so they were able to get in early. We need information if we are going to correct the things that haven't been working about this program. That is why the legislation that Senator CARDIN, Senator SCHUMER, and I are introducing, I think, would be so helpful.

The Trump administration and Congress need to be held accountable for implementation of these programs. In order to do that, we have to have oversight, as Senator CARDIN said. Transparency is fundamental. We need to ensure that assistance is going to the small businesses and nonprofits that need it most.

Senator CARDIN listed off a number of those companies: the women-owned companies, minority-owned companies. We also need to think about those businesses that have fewer than 10 employees—those mom-and-pop shops that really need help, that may not have as long a relationship with their lender or may not have any relationship with a lender.

All we are asking for today is a measure that would provide the bare minimum that this administration should provide to ensure that these programs are functioning as Congress intended.

This is commonsense legislation. All it would do is require the Small Business Administration to provide daily reporting on PPP and EIDL loans, to provide more detailed weekly reports on these programs, and to make this information publicly available, while at the same time protecting borrower and participant privacy.

We have heard the horror stories about problems with this program. There have also been a lot of success stories. But the public isn't going to know both sides of that unless there is reporting and transparency so that people know what is working and what is not working.

The bill would also ensure that PPP and EIDL funds are reaching underserved and underbanked borrowers. It would establish an early warning sys-

tem for the SBA and for Congress so we can figure out how to respond to things that aren't working and when we are expecting an additional funding shortfall.

These proposals shouldn't be controversial. These are all things that I have heard people on both sides of the aisle talking about supporting. What they will do is allow Congress to perform our basic oversight responsibilities and foster public confidence in the integrity of these programs. And perhaps, most important, these improvements will help make sure that the limited resources that are available are getting to the small businesses that need them the most.

I yield the floor.

Mr. SCHUMER. I want to thank my colleagues not only for their eloquent remarks but their hard work. We know that Senator RUBIO has a 2:30 appointment so Senator BLUMENTHAL has graciously agreed to speak after we ask our unanimous consent request.

As if in legislative session, I ask unanimous consent the Senate proceed to the immediate consideration of a bill that is at the desk that would require the Administrator of the Small Business Administration to report on COVID-19 recovery small business programs; I further ask that the bill be considered read three times and passed and the motion to reconsider be considered made and laid upon the table, with no intervening action or debate.

The PRESIDING OFFICER. Is there objection?

The Senator from Florida.

Mr. RUBIO. Reserving the right to object, let me first begin by saying that this is the first time I had a chance to speak on the floor about the Paycheck Protection Program since it passed. I want to say this unequivocally. Despite everything you read out there, in my mind, I don't think there is any question that by far this has been the most successful part of the CARES Act.

To put it in perspective, this was something we worked on in a bipartisan way. In less than a week, it was crafted, and then the agencies had less than 6 days to put together the rules.

Until Friday, April 4, no bank in America had ever made a PPP loan; no one had ever applied for one; and the SBA had never approved one. It was a massive program. We looked at the results. They are stunning—the results that we have seen.

Does the program have problems? Sure. I think any time that you create something that spends \$500 billion, \$600 billion that reaches over 50 percent of the U.S. economy and put it together so quickly, there are going to be unintended consequences. I will come back to that point in a moment. I think the biggest problem this program has had from the very beginning, which created some of these tensions that we read about in the press, is that it was underfunded from the very beginning. I mean, the demand was greater than the

supply, even potentially right now after the second round.

We have heard the reports about publicly traded companies. We all know how we feel about that, and I am glad that is being addressed now. I also want to put it in perspective. They have taken 0.35 percent of the funds that were approved—not 35 percent, not 3.5 percent, 0.35 percent of the money that has been lent.

It is not like they took half the money, which is what the perception is that has been created in the coverage. Meanwhile, that means the rest of it went to somebody who is not publicly traded. That is an extraordinary achievement, nonetheless, and I am glad that is being looked at.

On transparency, they are all valid points. Myself—Friday, Saturday—I was really upset that we weren't getting those numbers. The reason why I want the numbers is, A, we want to make sure this program that we put our names on and worked hard on—all of us have—is reaching its intended audience and, B, the points that were made here as well, to the extent that changes have to be in any future funding, we want to make sure that future funding is targeted in the right way. The problem is—I was as upset as anybody.

I hope that the agencies are watching these proceedings now and understanding why it is so important that our Members have accurate details and regular information about how this program is rolling out.

What we do know, when they finally released numbers on Saturday, is that in round 2, the average loan went from \$206,000 in round 1 to \$76,000 or so in round 2. That is a stunning drop. It tells you it is reaching smaller business.

We know that 72 percent of loans made in round 2 were under \$50,000, and 85 percent were under \$100,000. We do know that 4,400 of the 5,200 lenders in the program—or 5,400 lenders in the program have less than \$1 billion in assets. We know it is reaching the regional banks, the smaller banks, the credit unions.

The reason why doing what is being proposed now will be problematic is twofold. The first is, some of the demographic data that is being asked is not on the application. It is not even clear that they would be able to produce that for us unless they stopped the process, created a new application, and then began the process as well.

We will know the answer to that question in the forgiveness phase. I do believe in the forgiveness phase it is very valid to ask that information on demographics be included in the forgiveness application that people are going to have to file.

I think the best path forward is, in my view, not to pass something like this today, although something like this may be necessary if we can't get these numbers. But let's find out, first and foremost, what data points do they

have. What data points does the SBA have at their disposal and see if we can get them to do what they should be doing already, which is producing it on a regular—maybe not on a daily basis. What I don't want to see is an already overburdened agency that is small to begin with and struggling to get all these programs running having to pull people off getting people money to fill out this information.

We have to understand that in the end, it is not the Administrator or the Treasury Secretary who will have to write these things up and collect it. It is going to be people who, in many cases, are working from home, living in this region under all the restrictions that are there.

I think this agency is already struggling to manage this massive program, and to add an additional requirement without thinking it through would have an unintended consequence of potentially slowing the program down.

It is my view that we are going to find out all of this information, and we are going to know it in a timely fashion so we can do something about it. I do not believe that passing this today is the right approach, given the fact that we first need to know what data they have at their disposal before we can ask them to produce it. Otherwise, I fear they are going to stop or they are going to slow down, and real businesses, small businesses, and not-for-profits will be delayed. I will object to this request.

The PRESIDING OFFICER. The objection is heard.

The Democratic leader.

Mr. SCHUMER. I want to thank my colleague from Florida. I believe he is sincere and has the best of intentions to want to make this program work.

I want to make two quick points. The first point is, the more data we have and the sooner we have it, the better we can make the program. It will not slow it down. It will improve it and make it better—the sooner the better.

Second, about demographic information, I understand the problem, but there are a lot of ways to skin that cat. If we looked at ZIP Codes, we might very easily be able to tell demographic information.

I thank my colleague. I regret that we cannot move this legislation—the only COVID legislation that will be talked about on the floor thus far, even though we were asked by the majority leader to come back during the crisis, and I hope we can move forward quickly in the future to get the kind of information we need.

With that I yield the floor. I yield to the Senator from Connecticut.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. BLUMENTHAL. Madam President, I thank my colleagues Senator CARDIN, Senator SHAHEEN, and Senator SCHUMER for their leadership on this issue of seeking better transparency and oversight with regard to a program that involves now almost a trillion tax-

payer dollars. I also join Senator SCHUMER in the sentiment that our colleague from Florida has been both sincere and bipartisan in his efforts on this program.

The fact is that this program, the Paycheck Protection Program, cries out for stronger oversight as does the entire CARES package. We will now be spending an authorized \$3 trillion—the Federal budget and then half again—with little or no oversight. Yet we know that this program meets a need among small businesses that is absolutely critical. I have traveled my State via video conference and have had telephone calls and communications of all kinds with small businesses around Connecticut, and I have seen and heard firsthand how they are hanging by a thread—struggling to keep their doors open and stay alive. This program gives them a lifeline.

It has, in fact, provided many powerful success stories, as my colleague Senator SHAHEEN said, but it has also produced some horror stories about big customers of big banks who have received favored treatment to the detriment of the smaller businesses that were supposed to have been the beneficiaries of this program. We need to make sure that these funds go to the small businesses, which really need it, and we should make sure that this program is adequately and effectively administered. We need to make sure there is transparency and disclosure about who is receiving these loans that can be converted and forgiven so that they can become grants and so that the real needs of those businesses can be met and their employees can continue to be employed. Those kinds of imperatives we must assure.

We know that the ripple effect of the closures of these businesses is tragic and traumatic. That is why we need to continue this program, but we need to do so with the oversight that assures that its purposes are met. For the businesses that have told me, for example, that they need more flexibility, those needs need to be met. Numbers of them have indicated they would like to extend the time provided to them to hire back their employees past the time in which the State is likely to allow them to open. They also need more funding for fixed costs. Basically, they need some flexibility because every business is different, and the oversight in this bill will help to alert the SBA and Congress to those needs.

Finally, the oversight needed here is simply one example of the accountability that should be imposed on the entire CARES Act. Real accountability demands a watchdog, not a lap dog, in order to stop the waste, fraud, and favoritism that seems all too common in this administration. That is why I have been working with my colleagues—most prominently, Senator WARREN—in the strengthening of the oversight of programs created by the CARES Act during this pandemic. We need to make sure there is effective enforcement and

a hammer, which will be essential to deter wrongdoing, preserve resources, and conserve credibility.

Strong scrutiny is required to make sure that aid reaches the right hands. I know that all of us believe, for example, that conflicts of interest should be barred; that retaliation against whistleblowers should be prevented; and that the firing of the inspector general without just cause should be stopped, which means keeping an eye on these programs—not just a wandering eye but one of focused, strict scrutiny that will assure transparency and make sure this program serves the needs it was intended to.

The only people who feel threatened by that kind of oversight are the ones who are trying to game the system or hide something. The rest of us, which means the workers, their families, and small businesses, demand oversight. This bill is a good way to begin. It is a start, not a finish, to the task of the oversight ahead of us.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

CORONAVIRUS

Mr. GRASSLEY. Madam President, when it comes to the virus pandemic that faces the world, the World Health Organization is not serving its member nations the way it should. The World Health Organization's mission is to promote worldwide health, to reduce the burdens of disease and poverty, and to provide access to healthcare, especially for the world's most vulnerable populations. The World Health Organization states as its guiding principle that all people should enjoy the highest standard of health regardless of race, religion, economics, social condition, or political belief. It serves primarily as a coordinating body to share information and best practices by connecting experts in different countries.

The virus that emerged in Wuhan, China, which has caused the disease now known as COVID-19, has had a devastating impact on the health of people worldwide as well as the global economy. Nations, including the United States, have been scrambling to deal with the impact of the virus since the beginning of the year. Without a doubt, worldwide efforts to combat COVID-19 would have been greatly benefited from independent, unbiased, and informative data from the world's leader in health, the World Health Organization. Unfortunately, information coming from this organization since the beginning of the year has left much to be desired in its often providing information that we know now to be inaccurate or at least incomplete. The American people and the citizens of every country—all of whom rely on direct and truthful information—deserve better from Dr. Tedros and his team who lead the World Health Organization.

China, which is where the current crisis began, has not done its part either in its seeking of or in providing that very crucial information that, had