

Their full risk premium will reach almost \$6,300 in 14 years, but their annual payment will double in the fourth year.

So how many 83-year-old retired couples do you know who can afford an extra \$5,800 in expenses just like that?

The holiday season just passed. I am sure the Bourgeois family—we have big families in South Louisiana—had their children, grandchildren, nieces, and nephews. But I am sure there is extra budgeting this year.

Families should not have to spend holidays budgeting for this kind of increase in flood insurance premium when they have never flooded. That is the crazy thing about it. They have never flooded, and these are the premium increases that they are seeing.

Now, families across Louisiana and in America's coastal communities—not just in Louisiana—are finding themselves in a similar situation to the Bourgeois'. By the way, Louisiana has been hard hit by hurricanes over the last few years: Ida, Delta, Zeta, and Laura. Folks in my State are still recovering, and they are responsible for maintaining their insurance. But with Risk Rating 2.0, it feels like the Biden administration is kicking them when they are trying to get back on their feet.

So it begs the question: Why is the administration allowing Risk Rating 2.0 to take effect?

Congress never required FEMA to implement this. President Biden can stop it with a stroke of the pen. He has the power. He should have asked FEMA to delay or cancel the implementation of Risk Rating 2.0 or to reconsider it altogether.

Throughout the process, though, FEMA has not only been slow to share information with policyholders, they have stonewalled Members of Congress. They are not being upfront about the costs to policyholders. Homeowners did not get significant information from FEMA until less than a month before Risk Rating 2.0 began to be implemented, and now many Louisiana policyholders are getting notices in the mail of their new risk premiums. Folks in my State, they feel blindsided. The Bourgeois family was blindsided when they got a notice that their full premium will go from \$500 a year to \$6,295.

We are here to serve the American people. And in case folks think, no, this is not true, they can look at this property—Four Point Drive, Raceland, LA—and they can see that it has never flooded. They can see that this is a single family, a main dwelling. They can see that it is a modest home; it is not a big mansion. The Bourgeois are not millionaires. And then they can see the premium they have to pay. They can see that there are no discounts being applied and that their premium eventually grows to that full-risk premium.

Now, it is not just this family with this; I have a dozen more insurance bills from constituents showing massive premium hikes through no fault of

their own. They are penalized just for living where their families have lived for generations. With Risk Rating 2.0, FEMA has put them into an impossible situation.

Now, by the way, families are now choosing to drop out of the program because they can't afford the premium. The pool of homeowners is becoming smaller, leaving those subject to the mandatory requirement to buy insurance worse off. Those who are required to own are now faced with the difficult task of coming up with thousands more to pay their insurance or lose their mortgage.

FEMA knows this is going to happen. They know that up to 20 to 25 percent of those policyholders will drop their policies because they cannot afford them. That has the potential to put this into what is called an actuarial death spiral, where the risk is placed upon fewer and fewer; therefore, premiums go up even greater and greater; therefore, more and more have to drop. If the intent is to destroy the program, to not help Americans in times of flooding, this policy could not be done more effectively.

There has to be another option. Congress has taken steps to avoid major flooding in the future. Louisiana has already received over \$680 million for coastal restoration, flood, and waterway projects from the Infrastructure Investment and Jobs Act. It is already delivering on its promises.

When I was helping to negotiate the bill, I had those Louisiana families in mind. What can we do to lower their risk of flooding—which, by the way, then helps everyone else in our country—to help make this Flood Insurance Program more affordable and sustainable?

Now, the second half of helping these families is ensuring that they are not forced to move because of unaffordable flood insurance premiums. Flood insurance must always remain affordable and accessible to the homeowner, accountable to the taxpayer, and sustainable for the future. Only President Biden has the power to change that now, which he has the responsibility to do.

I yield the floor.

The PRESIDING OFFICER. The Senator from Tennessee.

Mrs. BLACKBURN. Madam President, I ask permission to complete my remarks prior to the vote.

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

INFLATION

Mrs. BLACKBURN. Madam President, you would have to look long and hard to find a Tennessee family who is better off now than they were before Joe Biden became President. By the end of last year, Tennesseans were paying an extra \$629 per month just to cover the cost of inflation caused by this spending spree that Biden has been on—a \$6 trillion spending spree.

Madam President, it is \$629 per month, per family, in Tennessee. I am

noticing on my chart that in Hawaii, your monthly inflation costs are \$802 per month, for an overall impact of \$9,600. That is what this agenda is costing your constituents and my constituents in Tennessee. This is an enormous premium on the bare minimum, and Tennesseans know exactly who is responsible for this.

After 2 years of hearing their stories, I am positive that not one person working in the White House has bothered to leave Washington, DC, and witness for themselves what is happening to American families as they try to work their way through this.

It sure doesn't sound like my Democratic colleagues here in the Senate have been paying much attention to what is happening with families back home because if they had taken the time to put themselves in the shoes of a family who is trying to stretch that paycheck month after month after month, they never would have justified wasting families' money on social justice programs and green energy schemes. And the list goes on and on. Now those families, who have already been drained by Joe Biden's spending, are running out of things to cut in their family budgets. Small businesses are running out of places that they can cut back in their small business while they are trying to keep the doors open.

What we are hearing in Tennessee is this: There is less meat on the dinner table than there was a year ago because it costs almost 9 percent more to buy chicken and beef than just last year. They probably don't have cereal for the kids in the morning because the price of one box of cereal has risen about 16 percent.

Here we are in the dead of winter, and Tennesseans are paying upwards of 15 percent more to keep the heat on in their houses—15 percent more than they paid last year. If the kids lose a coat at school, it is going to cost 3 percent more to get a new one. If it snows, socks and boots are going to come at the same premium.

These percentages are adding up, and right now these families are praying that they will be able to move around money so that they can keep the kids warm, keep them in school, and keep the house dry. These are not things that are luxuries; they are necessities. The impact of inflation is measurable—measurable—to Tennessee families.

Local officials all across Tennessee are feeling a different sort of pain when they confront the effects of inflation. Earlier this month, I spoke about the incredible growth that is happening right now in West Tennessee. Companies like Ford Motor Company are moving in, and they are bringing thousands of jobs with them. Now the pressure is on our county mayors and other local officials to start building out roads and utility services to support these projects.

Officials in these rural counties have worked hard to keep their budgets balanced and their costs down. They, too,

have basically done everything right. They balanced their budget. They have a rainy-day fund. Yet they are still struggling to prepare for the future because even a healthy budget can't cover the cost of inflation. Supplies are too expensive. Raw materials are too expensive. Pipe for the water project is up 400 percent. Can't get transformers for utility projects. Can't keep all of the emergency vehicles and the schoolbuses and the county road department—those vehicles running because of the cost of diesel and what it has done.

What we know is that many things are just too expensive to afford. Money for luxuries? No. We have to keep the doors open, the lights on, keep them heated, and keep the buses running.

Everything from electrical equipment to parts for emergency vehicles comes with a big price tag. But there is something that Joe Biden and my Democratic colleagues could do about this. They could do it if they wanted to, if they chose to. It is amazing that they have chosen not to do this.

If the Democrats continue to spend, inflation will continue to rise. Economic growth will stagnate. The debt burden will become so large that future generations will never be able to escape it.

You know that debt burden right now is about \$95,000 per U.S. citizen? \$95,000. I have a grandchild due this year. When that baby is born, he is going to have his share—\$95,000—of our Nation's debt. Per taxpayer, that comes out to about a quarter million dollars. I would say: Is that moral, is it immoral to pass this on to our children and grandchildren?

This debt burden will be very difficult for future generations to escape. And the people who have already lost so much to this Big Government will continue to suffer. For 2 years, the Biden administration has appeared to ignore that type of suffering.

Now, I say "ignored" because it would be impossible for them to not know how obvious and unhappy the American people are with this impact of inflation and the cost of living on them every day. A Reuters poll recently released just before President Biden delivered his State of the Union Address shows that 65 percent of Americans think that this country is on the wrong track. A year ago, 58 percent of Americans believed we were on the wrong track. So it is safe to say that not only are they unhappy, they see this downward spiral that Joe Biden and the Democrats have thrown them into. The only way out of this is to get our fiscal house in order. And that does include cutting spending.

Last week, I introduced legislation to cut Federal spending by 1 percent. That is one penny out of every dollar. Every Agency should be able to save a penny out of their budget. And if they can do that 1 penny, maybe they could do 2 pennies; maybe they could do 5 pennies. We could pass those bills this

month to cut 1 percent, 2 percent, or 5 percent out of the budget. Putting politics aside, it is going to take making certain that we prioritize fiscal responsibility. The frustration that the American people feel with what has happened in this building on the Democrats' watch doesn't compare to the pain the people in this country feel when they explain to their kids why there is less food in their lunch boxes this week, why there are different food items on the table when they come home every night. But 13-percent food inflation—that is tough. That is tough on families. You couple that with the amount of inflation at the gas pump and life becomes incredibly expensive.

I yield the floor.

NOMINATION OF CINDY K. CHUNG

Mr. DURBIN. Madam President, today, the Senate will vote to confirm Cindy Chung to a Pennsylvania seat on the Third Circuit Court of Appeals. Ms. Chung has worked in public service for two decades and is an accomplished litigator. She received degrees from Yale University and Columbia Law School before clerking for Judge Myron Thompson on the U.S. District Court for the Middle District of Alabama.

Ms. Chung began her career as a prosecutor handling public corruption and other matters in the New York County District Attorney's Office before joining the Justice Department's Civil Rights Division, where she prosecuted human trafficking and criminal civil rights violations, including the first case prosecuted under the Shepard-Byrd Hate Crimes Prevention Act. She then joined the U.S. Attorney's Office for the Western District of Pennsylvania where, for more than 7 years, she handled a range of criminal matters. In 2021, President Biden nominated Ms. Chung to serve as a U.S. Attorney for the Western District of Pennsylvania, and the Senate unanimously confirmed her to that role. As U.S. Attorney, Ms. Chung has prioritized the prosecution of hate crimes and violent crimes.

As a practicing attorney, Ms. Chung has appeared in both State and Federal court and has tried 24 cases to verdict. She has significant experience in the courtroom and was unanimously rated "well qualified" by the American Bar Association. Ms. Chung has deep ties to the Pennsylvania legal community and enjoys bipartisan support, having received positive blue slips from her home State Senators for her nomination in the 117th Congress, and a bipartisan vote out of committee. When confirmed, she will make history as the first AAPI judge on the Third Circuit.

I strongly support her nomination and urge my colleagues to do the same.

EXECUTIVE CALENDAR

The PRESIDING OFFICER. Under the previous order, the clerk will report the Chung nomination.

The legislative clerk read the nomination of Cindy K. Chung, of Pennsylvania, to be United States Circuit Judge for the Third Circuit.

VOTE ON CHUNG NOMINATION

The PRESIDING OFFICER. The question is, Will the Senate advise and consent to the Chung nomination?

Mr. CARPER. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from New Mexico (Mr. HEINRICH), the Senator from California (Mr. PADILLA), the Senator from Vermont (Mr. SANDERS), and the Senator from Georgia (Mr. WARNOCK) are necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from Wyoming (Mr. BARRASSO) and the Senator from Alaska (Mr. SULLIVAN).

The result was announced—yeas 50, nays 44, as follows:

[Rollcall Vote No. 9 Ex.]

YEAS—50

Baldwin	Graham	Peters
Bennet	Hassan	Reed
Blumenthal	Hickenlooper	Rosen
Booker	Hirono	Schatz
Brown	Kaine	Schumer
Cantwell	Kelly	Shaheen
Cardin	King	Sinema
Carper	Klobuchar	Smith
Casey	Lujan	Stabenow
Collins	Manchin	Tester
Coons	Markey	Van Hollen
Cortez Masto	Menendez	Warner
Duckworth	Merkley	Warren
Durbin	Murkowski	Welch
Feinstein	Murphy	Whitehouse
Fetterman	Murray	Wyden
Gillibrand	Ossoff	

NAYS—44

Blackburn	Grassley	Ricketts
Boozman	Hagerty	Risch
Braun	Hawley	Romney
Britt	Hoeven	Rounds
Budd	Hyde-Smith	Rubio
Capito	Johnson	Schmitt
Cassidy	Kennedy	Scott (FL)
Cornyn	Lankford	Scott (SC)
Cotton	Lee	Thune
Cramer	Lummis	Tillis
Crapo	Marshall	Tuberville
Cruz	McConnell	Vance
Daines	Moran	Wicker
Ernst	Mullin	Young
Fischer	Paul	

NOT VOTING—6

Barrasso	Padilla	Sullivan
Heinrich	Sanders	Warnock

The nomination was confirmed.

The PRESIDING OFFICER (Mr. KING). Under the previous order, the motion to reconsider is considered made and laid upon the table, and the President will be immediately notified of the Senate's action.

CLOTURE MOTION

The PRESIDING OFFICER. Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The senior 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, do hereby