I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KERRY. Mr. President, I thank Senator MURRAY for her work on this amendment.

Today, almost 15 million Americans are unemployed, 9 million can only find part-time work, and 25 percent of our Nation's teenagers and 42 percent of African-American teenagers are unemployed. Both the TANF Emergency Fund and the summer jobs program provide desperately needed jobs to our Nation's families who are the most vulnerable to our economic downturn. According to the Center on Budget and Policy Priorities, extending the TANF Emergency Fund will save more than 100,000 jobs. And providing up to $1.3 billion in funding for the summer jobs program will create 500,000 summer jobs.

I promise my colleagues, provide these summer jobs, and it will save far more than that money in the criminal justice system and in other social services. This is money well invested.

The PRESIDING OFFICER. The Senator from New Hampshire is recognized.

Mr. GREGG. Mr. President, why do we keep doing this? Why do we keep passing debt on to our children? Why do we keep running program after program out here that is shrouded in sweetness and light but not paid for?

We just passed a pay-go point of order 4 weeks ago to great fanfare, great breast-beating about how fiscally responsible we were going to be. Yet time after time since we passed that pay-go point of order, amendments have been brought to the floor which violate it. This is another one. This amendment costs $2 billion which is not paid for.

Summer jobs may be good. I am sure they are. But why do we want to put the debt for those summer jobs onto the children of the people who are having the summer jobs?

If this is a priority—and it is—let's pay for it. Let's take the money out of some other account. But let's not add to the debt, and let's not once again violate the pay-go rules which this Senate has so loudly proclaimed is the manner in which we will discipline ourselves fiscally. It is a $2 billion item. If we can't stand by pay-go for $2 billion, we are making a farce out of it.

As a result of this violation of pay-go, I raise a point of order against the amendment pursuant to section 201(a) of S. Res. 21, the concurrent resolution on the budget for fiscal year 2008.

The PRESIDING OFFICER. The Senator from Washington.

Mr. BAUCUS. How much time does the Senator from Washington have?

The PRESIDING OFFICER. The Senator has consumed her time.

Mrs. MURRAY. Mr. President, let me be clear: Working with the Finance Committee, this amendment is paid for over 10 years.

I ask that the budget point of order be waived.

Mr. GREGG. Mr. President, is this a pay-go point of order violation?

Mrs. MURRAY. I move that the budget point of order be waived and ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be.

The question is on agreeing to the motion. The clerk will call the roll.

The bill clerk called the roll.

The yeas and nays resulted—yeas 55, nays 45, as follows:

[Rollcall Vote No. 45 Leg.]

YEAS—55

Akaka	Feinstein	Mikulski
Baucus	Franken	Murray
Bayh	Gillibrand	Nelson (FL)
Begich	Hagan	Pryor
Bennet	Harkin	Reed
Bingaman	Inouye	Reid
Boxer	Johnson	Rockefeller
Brown (OH)	Kaufman	Sanders
Burris	Kerry	Schumer
Byrd	Klobuchar	Shaheen
Cantwell	Kohl	Specter
Cardin	Landrieu	Stabenow
Carper	Lautenberg	Tester
Casey	Leahy	Udall (CO)
Conrad	Levin	Udall (NM)
Dodd	Lieberman	Whitehouse
Dorgan	Lincoln	Wyden
Durbin	Menendez	
Feingold	Merkley	

NAYS—45

Alexander	DeMint	McCaskill
Barrasso	Ensign	McConnell
Bennett	Enzi	Murkowski
Bond	Graham	Nelson (NE)
Brown (MA)	Grassley	Risch
Brownback	Gregg	Roberts
Bunning	Hatch	Sessions
Burr	Hutchison	Shelby
Chambliss	Inhofe	Snowe
Coburn	Isakson	Thune
Cochran	Johanns	Vitter
Collins	Kyl	Voinovich
Corker	LeMieux	Warner
Cornyn	Lugar	Webb
Crapo	McCain	Wicker

The PRESIDING OFFICER. On this vote, the yeas are 55, the nays are 45. Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is rejected.

The point of order is sustained, and the amendment falls.

The Senator from New York is recognized.

MORNING BUSINESS

Mr. SCHUMER. Mr. President, I ask unanimous consent that upon disposition of the amendments in order this morning, the Senate then proceed to a period for the transaction of morning business until 12:30 p.m., with Senators permitted to speak therein for up to 10 minutes each, and that at 12:30 p.m., the Senate stand in recess until 2:15 p.m.

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

The Senator from Illinois is recognized.

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

The PRESIDING OFFICER. The Senate is in morning business.

HEALTH INSURANCE COSTS

Mr. BURRIS. Mr. President, there was an article in last Thursday's Chicago Tribune, my hometown newspaper, that caught my attention. It is shocking news for many of my fellow Illinoisans. I would like to share it with my colleagues today.

According to State records, Illinoisans who lose their jobs and have to buy their own health insurance will see their premiums increase by as much as 60 percent this year. As the Tribune notes, this is affecting more people than ever before because of the economic crisis.

There are currently more than one-half million consumers in Illinois who have individual health plans. Their base rates, which stand at 8.5 percent at the moment, will jump to more than 60 percent. Those are just the base rates. Elderly folks will likely see additional increases on top of that. So will those who have a history of illness. So will people who live in certain areas or who have only had a policy for a short period of time.

Insurance companies will pile on additional increases for all these folks, on top of a 60-percent increase that will affect every Illinoisan with an individual health plan.

Let me remind my colleagues that these are mostly folks who have lost their employment, so they do not have a steady stream of income to absorb these increases, and they do not have a choice but to pay whatever the insurance companies demand or go without the coverage they need.

This is bad news by itself, but it gets worse because they are not the only ones who will see their premiums go up. Small businesses are finding it harder than ever to afford coverage for their employees because they are being hit with big rate hikes even though business is not as good as it was a few years ago.

Companies, such as Illinois Blue Cross, have even acknowledged they will be increasing their rates by an average of 10 percent across the board and much more for some of their customers.

We have seen this kind of thing before. Just recently in California, a health insurance company raised its rates by 39 percent, a move that sparked national outrage and investigations by State and Federal regulators.

When we hear about this kind of behavior, there is an obvious question for us to ask, the same question that many folks in Illinois will be asking when they get their insurance bills over the next few months. That question is why. Why are insurance companies raising rates by as much as 60 percent? Why does it keep getting harder and harder to pay for health coverage when benefits are being slashed at the same time? It does not make any sense.

But when Illinoisans pick up their phones and they call their insurance providers and they ask them why, they probably will not be able to get an answer. Most insurance companies do not release that information and do not