

workers, but they don't have the revenue coming in. So we have \$20 billion to help out with the public transit, which is absolutely essential in our big cities, but it is vital all across our country—\$20 billion. They voted against that.

So we focused on individuals and families, first and foremost. We focused on what can we be doing, everything we can—many ideas from our colleagues on the other side—about how we can improve our ability to defeat this virus.

And yet there is another thing in this bill. The other thing in the bill is to make sure there is a job to go back to for the men and women who wake up tomorrow morning and don't have a job to go to. When this finally passes, I think it would be a good idea if the company that has been employing these folks still exists.

Now, how is that going to happen when they are not allowed to have any revenue? They are closed. Well, we have developed a plan in this bill to address this.

So it is really kind of two components. For small businesses, there is a program that has the effect that, at the end of the day, the Federal Government is going to pay for payroll for small business. That is amazing when you think about that. Nobody has ever imagined this before. The Federal Government is going to pay the payroll for small businesses as long as they keep their employees on the payroll.

The mechanism is a loan, which they will use to make the payments, and then they don't have to pay back the loan as long as they did, in fact, keep their workers on the payroll.

So we have offered, in this bill, to pay to keep people on the payroll of small business, and our Democratic friends voted no. No, they didn't want that.

Now, for large businesses, we took a different approach. We said we can't actually pay for the entire payroll of the entire American workforce that is like 150 million people, but here is what we can do: A big company, if it is solvent, if it is a viable business, but it is in a cash crunch because—have I mentioned they are not allowed to have sales; they are not allowed to have revenue; they have no customers, in many cases, if they could. Think about the airlines; there is nobody flying. Think of hotels; there is nobody staying in hotels. But it is all across the entire economy. So what we did is we said: Look, if you have a viable business, we are going to have a program where we are going to lend you some short-term money because this should not last long. You are going to have to pay it all back, but we want to keep you alive—this employer—so that when this is behind us and when we no longer have statewide shutdowns and when we are able to go back to work and go back to producing and living normally, it would be really nice if these employers still exist.

So that is what we created. The minority leader derisively called that a bailout to explain his vote against this.

This is not a bailout. It is ridiculous to characterize it that way. First of all, they have to pay back every dime that they borrow—every dime. It is explicit in the bill, in the law, that there can be no forgiveness. None of this can be written off. The companies that borrow this money have to pay back every dime.

And let me stress, this is not their fault. OK? You are operating a business somewhere in Pennsylvania, and the Governor says: By the way, close your doors at 8 o'clock Monday morning, and you don't reopen them until I say.

Now, look, I am not trying to attack my Governor. I understand why he is doing this, but the point is, it is not possible for a business to survive. And we are seeing this manifested, this sort of easy, visual view on this that some of my colleagues have mentioned—our financial markets because they reflect what the world thinks about the future of our economy, and it is really, really grim.

Some have suggested maybe we shouldn't focus on that. That is not the focus. That just gives us a reading of just how bad things have gotten, and it is really bad. And when my Democratic colleagues came down here and voted against all of these programs and all of these efforts to rescue American workers and families, advance our fight against this disease, and keep employers viable, I was just shocked. I just can't believe that they would do that; that they would come down here—and I can only conclude that they don't understand the urgency of this moment.

I think they have to understand the nature of the disease, the severity of the disease, what that is doing. Maybe there is a lack of appreciation for the fact that at the same time our economy is being destroyed—if they continue this obstruction, and they refuse to let us pass this because they dismissively refer to keeping alive employers as a "bailout," then a lot of these companies will fail, and they will not come back.

You don't just flip a switch and have a company that failed, that went bankrupt, and think you are going to turn it back on. It doesn't work that way. It could take years or decades to rebuild an economy, and that means how many millions of Americans lose out on so much opportunity, on so much of life.

That is what we can't let happen. We have to stop this as quickly as we can, and that means, I am convinced, these three elements: focusing on individuals who are adversely affected, and now that is virtually everybody. We have done that. Done that massively. Unprecedented scale in this bill. Focus on killing this virus, defeating this, developing the therapies, the cures, the ability to treat, the hospital capacity—it is in this bill. Look, there will be more to be done, but for now, this is huge, and we got these ideas from Democrats

and Republicans. We put them in the bill. And then, finally, if it is a fundamentally solvent business, just an extension of credit for a few months, a loan that they have to pay back so that there is a reasonable chance they will still be there.

This is exactly what this moment calls for. This is what we need to do for our country. I am hoping our Democratic colleagues will, frankly, come to their senses and conclude and understand that there is no time for games here. This is getting worse by the day. We have to act now. So I hope before the clock strikes midnight tonight, we will vote in favor of cloture on the motion to proceed, the procedural vote that allows us to pass this bill as soon as possible.

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#### RECESS

Mr. TOOMEY. Mr. President, I ask unanimous consent that the Senate stand in recess until 10 p.m. tonight.

There being no objection, the Senate, at 9 p.m., recessed until 10 p.m. and reassembled when called to order by the Presiding Officer (Mr. SASSE).

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#### MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019—Motion To Proceed—Continued

The PRESIDING OFFICER. The majority leader.

Mr. MCCONNELL. Mr. President, well, here we are, the eyes of the Nation are on the Senate, but, tonight, Senate Democrats blocked coronavirus relief from moving forward.

Republican and Democratic Senators just spent days collaborating in a bipartisan way with these working groups that we set up. Democratic ideas were incorporated, major changes were made at their request, but, today, the Speaker of the House, is back in town after taking a week off, and poured cold water on the whole bipartisan process.

Incredibly, what we witnessed a few hours ago is Senate Democrats voting to filibuster the bipartisan package that they helped craft over the last two days. It wasn't even a vote on final passage. It was simply a vote to limit further debate, after which there would have been 30 more hours to continue to negotiate if they wanted to drag this out endlessly. After that, of course, the futures market tanked in anticipation of an ugly tomorrow based upon an absence of the bipartisan agreement we have been seeking.

They voted to block, specifically, surge resources for hospitals, a massive expansion in unemployment benefits, historic relief for small businesses to prevent mass layoffs, direct checks for millions of Americans, and expanding healthcare workers' access to the masks that they need. Even if Democrats reverse course tomorrow—tomorrow—the vote they cast today will almost certainly cause more Americans to lose their jobs and more seniors'