

House and fulfill our Constitutional responsibility. Every Member's duty was to read the bill, evaluate its merits, and then vote his or her conscience. I concluded that, if I were given the chance, I would vote against this bill. History and experience tell us that the provisions in this bill will do long-lasting damage to the economic well-being of millions of American families and small businesses, delaying a future economic recovery and harming the people most in need of help.

This bill repeats the mistakes of the past. It contains the same kind of flawed provisions that the Democrat-controlled Congress enacted in 2008 to deal with the mortgage crisis. America cannot afford another slow growth decade like we had under President Obama. Yet that is exactly the kind of future this bill is poised to give us. I want to put a stop to the damage that COVID-19 is doing, including to our economy, but this bill will only prolong the economic recovery.

Many provisions of this bill recognize that economic stability depends on employment stability. This bill, however, contains provisions unrelated to fighting the disease, and worse, incentives that will lead to more, not fewer, layoffs. The people most likely to be affected will be primarily middle-class families and lower wage earners.

The bill incentivizes layoffs by providing for "unemployment insurance (UI) on steroids," or regular unemployment benefits together with \$600 per week above the traditional benefit level. One of the perverse incentives of this bill is that it would leave many employees financially better off if they were laid-off than if they continued working. On the one hand, Congress is incentivizing small businesses to borrow billions of dollars from the Small Business Administration to keep people employed while simultaneously creating counterincentives that will encourage unemployment. That makes no sense.

I support policies that will encourage job stability. Our economic recovery will be hastened if people have a job ready and waiting for them once we get past the current health crisis; it will help people maintain their health insurance; it will give people hope; and a ready workforce will help avoid supply chain disruptions and shortages of critical supplies needed to fight this virus.

This bill also contains provisions that will unnecessarily extend the recovery of America's capital markets. Currently, the markets are down about 30-percent from their all-time highs from just a few weeks ago. In this next economic recovery, we must focus on bringing stability to capital markets as we rebuild the job market. This bill, however, contains provisions that will deny this needed stability. Section 4003 prohibits businesses that utilize the lending and loan guarantee programs from engaging in stock buybacks and issuing dividends—not only during the term of the loan but even after the loan has been repaid. Allowing stock redemptions and dividends could help calm volatility in the capital markets. Congress should not discourage these kinds of actions. We need to help bring stability back to the stock market.

Other provisions give a green light to union organizers while preventing a business from speaking out against union activities. Businesses that access government loans in the short term, including so that they can pay their employees, are being given a long-term

"stand-down" order by Congress when it comes to this issue. Businesses that will be affected by this are currently in crisis and Congress' response is to put its thumb on the scale in favor of labor, a Democrat constituency that funnels millions into Democrat campaign coffers.

These provisions also lose sight of the fact that many businesses that utilize these programs will do so not because of their own mismanagement or malfeasance but because government told these businesses to shut their doors. Or, in some cases, because patriotic business owners took out a loan to retool or ramp up production to manufacture critical medical supplies like ventilators, hospital masks and testing kits even when that is not their normal business.

It makes no sense to punish these companies with these kinds of restrictions but especially after the loan has been repaid. If we tie the hands of business for years to come, we should not expect a full and robust economic recovery. These restrictions are unreasonable. They may discourage companies from taking out loans. This, in turn, will put people out of work, harming American families and small businesses.

Dating back to Greek times, physicians swore the Hippocratic Corpus. It was an oath, a code of medical ethics, in which a physician pledged to "help the sick and abstain from all intentional wrong-doing and harm. . . ." That obligation is sometimes summarized as, "First, do no harm." As Congress considers this legislation, we would do well to follow the Hippocratic Oath ourselves. We should not pass a law that includes extraneous spending or that would further impose economic harm on struggling American families and small businesses.

Finally, I want to make this point. It is often said that "crisis reveals character." This response of the American people to this crisis says a lot about their character. Over and over again, Americans have demonstrated that they are strong, independent, entrepreneurial, resilient, patriotic, and compassionate and that they are willing to sacrifice to get our nation through. I am encouraged by their spirit.

What the present crisis reveals about Congress, however, is tragic. The simple truth is that Congress has failed to plan and budget for an emergency such as an economic recession, a natural disaster, a national security threat, or a public health crisis. Every member of Congress knows that, once every few years, we will be called on to respond to a disaster. Yet, Congress fails to plan properly. Our budget does not include any reserves to deal with these emergencies.

Accordingly, when faced with a crisis, Congress rushes to pass an emergency spending bill—like this one—that adds billions and billions or trillions more to the deficit. Today's bill spends nearly \$6 trillion when we factor in the anticipated response of the Federal Reserve. This spending is on top of the already projected annual deficit of \$1.083 trillion and a national debt of \$23.6 trillion. Congress cannot keep doing this. Congress needs to cut spending, balance the budget, and establish an emergency fund so that we can deal with these crises responsibly.

I also want to note an additional way in which Congress has failed in its Constitutional responsibilities. The House of Representatives is a co-equal to the Senate. While the Senate was working this past week, the Democratic

House leadership had members sitting at home. Speaker PELOSI should have convened the House on Monday. This would have made it possible for the House to engage in a full debate, to deliberate, and even propose better ideas. That did not happen. Instead, this bill, which is the single largest supplemental spending bill in U.S. history, will pass without a vote of the full House—with every member voting.

## MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019

SPEECH OF

**HON. PRAMILA JAYAPAL**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 27, 2020*

Ms. JAYAPAL. Mr. Speaker, I rise in support of H.R. 748, the Coronavirus Aid, Relief, and Economic Security (CARES) Act. On Thursday, the United States gained the unfortunate distinction of being the country with the largest number of known COVID-19 cases in the world. As people across the country struggle to stem the COVID-19 pandemic, this bill is an urgently needed \$2 trillion disaster-relief package that delivers immediate support to individuals, families, and small businesses across the country, while also providing worker-centered relief for some industries.

My home state of Washington has been reeling from the spread of COVID-19, with over 3,200 cases and 147 deaths as of last night. I am so proud that we have one of the finest public health systems in the country, but it is under siege—as are our healthcare institutions, our economy, and my constituents. I have been focusing my efforts wholly and completely on ensuring that we in Congress do everything in our power to deliver a response from the Federal government that matches the enormous scale of this crisis.

This bill is an important step in that direction, though we will certainly need to do even more. The CARES Act puts \$100 billion into ensuring hospitals and healthcare providers can cover COVID-19-related costs and \$200 million to prevent the spread of COVID-19 in nursing homes. Importantly, after years of disinvestment in the Strategic National Stockpile, the CARES Act adds \$16 billion to the Stockpile to provide essential personal protective equipment for our frontline workers and emergency responders.

This bill also includes a critical priority for me: the largest expansion of unemployment insurance in decades to ensure that most workers get nearly 100 percent of their prelayoff wage without traditional restrictions. It also creates a special Pandemic Unemployment Assistance program to provide relief to those who may be ineligible for regular unemployment benefits, like gig workers and people who are self-employed.

Because people are suffering right now, I believe we must include direct cash support to individuals. I had advocated for double the amount that is in the bill, for monthly instead of a one-time payment, and for everyone to be included. We were not able to get that. However, the CARES Act delivers \$1,200 per adult and \$500 per child in cash relief to the vast majority of everyday people to immediately help put cash in people's pockets to pay those mounting bills.

To keep people in their homes, the bill provides \$3 billion in rental assistance. It enacts a 120-day moratorium on evictions for properties receiving federal assistance as well as a 60-day foreclosure moratorium on federally backed mortgages and up to 180 days of forbearance. The bill also includes crucial funding to the Emergency Services Grant to ensure we are providing care to people experiencing homelessness. However, we still need a real response to the surge of homelessness in this time of crisis. My Housing is a Human Right Act, introduced last week, puts important measures on the table to ensure that we address homelessness in the short and longer-term.

One of the most important things I heard from my district was the pain and suffering of small business owners and non-profits of all sizes. The CARES Act creates a Payment Protection Program that helps businesses keep workers on payroll, through \$350 billion in forgivable loans that can also be used for payroll, rent, utilities, and other necessary costs that will help small businesses weather the crisis. Small businesses will also have some opportunity to receive direct grants of \$10,000 as an emergency bridge loan. The bill creates safeguards to protect against employers gaming the program. It also recognizes that some employers will be forced to do temporary furloughs, but then bring their employees back on. This is a pro-worker provision that will incentivize employers to avoid layoffs. It is crucial that we in Congress ensure that these loans are carefully managed and scrutinized to prevent predatory lenders from taking advantage of desperate times to force unfair or exploitative loan terms on small businesses, and to prevent bundling or repackaging in ways that would create expanded economic inequality or lead to the unstable market conditions that caused the last major recession.

On education, the bill invests over \$30 billion for states, school districts, and institutions of higher education to help alleviate the challenges educators, students, and families are struggling with in light of school and childcare center closures. This is especially acute for students with disabilities, English language learners, and students experiencing homelessness. However, as state budgets decline due to the pandemic response, it will be critical for Congress to step in and ensure equity for our nation's students. Specifically, Congress must take further steps to address the "homework gap" and ensure the tens of millions of students at home have the technology they need to ensure they do not fall behind.

The CARES Act also helps borrowers facing insurmountable student loan payments during the pandemic. It suspends payments for all federally-held student loans through September 30, 2020, during which time interest will not accrue, and borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation. It also prohibits forced collections such as garnishment of wages, tax refunds, and Social Security benefits, and negative credit reporting during this time period. While the bill does require the Education Secretary to keep borrowers apprised of when normal payments will resume after the pandemic ends, Congress will need to exert strong oversight over servicers and Department of Education to ensure that students aren't penalized for taking advantage of

this program. I am disappointed that millions of borrowers holding over \$300 billion in private student loans, federal Perkins loans, and commercially held federal student loans are left out of the relief this bill provides. There is no doubt that Congress must take significant additional steps to expand student debt relief during this pandemic to avoid another crisis that followed the last financial meltdown. Adopting pieces of my College for All Act and, at a minimum, cancelling student loan debt for the duration of this crisis would not only provide enormous relief and avoid fiscal cliffs for student loan borrowers, it would also contribute to stimulating the economy as we move into recovery. I will be pushing for this in the next package.

It is critically important that we immediately address the unique funding delays that Native American tribes have faced in the COVID-19 response and supports chronically underfunded programs in the Indian Health Service. I'm proud that this bill begins to do that. It ensures Native American Tribes, Tribally owned businesses and Native American owned businesses have equal access to federal COVID-19 economic recovery resources by establishing an \$8 billion Tribal Coronavirus Relief fund and ensuring parity in access to other crucial programs to help Native American communities across the country.

There is no question that this bill is not perfect. There are many things in our Democratic House bill that reflect the urgency and scale of the crisis that did not make it into this bill. There are also things in the bill that Republicans insisted on—such as a \$500 billion "slush fund" for the Treasury Secretary—that allow for giant corporations to get enormous amounts of taxpayer dollars with little oversight or accountability. We must immediately work to strengthen those accountability provisions and ensure that there is real authority for the Oversight Panel that was established as a last-minute concession to Republicans. We should use the kinds of worker-centered conditions that we were able to include in the provisions on airline industry assistance as a model: ensuring that funds go to support the payroll and benefits of employees, prohibiting stock buybacks and dividends, as well as real limitations on executive compensation for corporations that receive taxpayer assistance. That will ensure that corporations and CEOs are not getting blank checks while millions of people remain unemployed, without paid leave or health care during this crisis and the subsequent recovery period.

Nor is this package sufficient. Unfortunately, the scale of this crisis is enormous and we are only beginning to see the devastation it will wreak on our families, communities, and economy. I will immediately begin drafting priorities for the next package. These will include: more money for states and localities, our health care system, and a strong and robust safety net that includes everyone. We must ensure health care—from testing to treatment to recovery—for everyone without costs. We have to immediately fix the fact that too many immigrants—including those who are working right now to guarantee food is put into food banks and on tables across the country—are excluded from any relief we have passed, simply because they are undocumented, DACA and TPS recipients, or legal permanent residents who have been here for less than five years. This is immoral. COVID-19 does not discrimi-

nate based on country of origin or immigration status and our relief packages cannot discriminate either.

Our next package must include strong protections against price-gouging, including a specific mandate that the Federal Trade Commission prioritize and proactively prosecute cases of COVID-related price gouging, and safeguards to prevent large corporate mergers from taking place while oversight bodies are distracted by this pandemic. And all federal agencies must temporarily halt all rulemaking that is unrelated to COVID-19 as our states and municipalities struggle to respond to urgent community needs.

In addition, we must ensure that robust paid leave provisions apply to all workers in this time of crisis, including at companies that employ 500 or more workers. These large companies are best situated to implement leave policies that will be most impactful in preventing the spread of COVID. It is vitally important that they play their part during this pandemic and meet, at minimum, the paid leave standards we laid out in our second relief package for small businesses. We also must protect seniors and people with disabilities who rely on homecare and direct care workers to live independently by continuing to add Medicaid FMAP increases that specifically allow for higher wages, paid leave, and safety equipment for this crucial workforce. In this time when so many working parents are struggling to both care for children and work, we must also ensure that the childcare providers funded through Childcare Development Block Grants are paid living wages and have access to paid leave. Further, large on-demand companies that benefit from the labor of low-wage workers, but classify those workers as independent contractors, must pay their fair share and put money into the unemployment insurance state system.

Our next package must immediately enact strong OSHA emergency standards to protect our frontline health care workers. This was stripped out by Republicans and that is unconscionable. Failure to include these protections will devastate our frontline workers in health care and other critical functions that we need to keep our communities functioning even during Stay Home orders. As our nation depends on health care workers and other essential employees to help and protect all of us from the spread of COVID-19, the very least we can do is require employers to take the necessary steps to mitigate hazards that jeopardize worker safety and health.

Finally, we must also protect the health and safety of people in the criminal justice and immigration detention systems. These people are dependent on the government for everything; and it is incumbent on us to ensure their safety. People should not have to go on hunger strike to get soap simply so they can follow public health guidance and wash their hands—one of the most basic protections to guard against the spread of COVID-19. These jails, prisons, and detention centers are so crowded, it is nearly impossible to practice social distancing in congregate settings. We must immediately take basic steps to reduce the risk of what would be a catastrophic outbreak in institutional settings. First, we must release as many people as we can, starting with those who are most vulnerable to contracting COVID-19, such as people who are age 50 and over and people with medical conditions. The criminal justice and immigration

detention systems have a broad menu of alternatives to detention to facilitate release—we have a duty to use them. Second, for those who remain in custody, these facilities must do the essential work to prevent the spread of COVID-19 in close consultation with public health officials.

I am proud of House Democrats who fought very hard to include many of these protections and issues in our House bill. It is unfortunate that Republicans fought us on so much. However, at the end of the day, this is still a bold, bipartisan, and urgently necessary bill to deliver critically timed relief to individuals, families, businesses, and communities across the country who are suffering and I am proud to cast my vote for its passage. This is a crisis of epic proportions and we must continue to do everything we can to respond with the scale sufficient to address the suffering of people across our country. I am also proud to represent a district and a state that has responded with so much compassion, caring, and commitment, and I will continue to fight for all my constituents as we weather this together.

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019

SPEECH OF

**HON. TOM COLE**

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 27, 2020*

Mr. COLE. Mr. Speaker, it is not lost on me how consequential the Coronavirus Aid, Relief and Economic Security (CARES) Act is for our nation.

Along with many of my colleagues, I wish I could be there in person to voice my support for this historically massive and wide-reaching legislation. The absence of Members from our chamber doesn't make the House of Representatives any less united in our support of this significant relief package for the American people, who are greatly suffering by no fault of their own due to the COVID-19 pandemic.

The natural disaster caused by COVID-19 is unlike any other our nation has encountered in modern history. Its impact is severely felt across the whole of society—causing an unprecedented strain on our public health defenders and medical providers as well as sharp economic losses and unexpected disruptions for Americans of all stripes.

Hardworking Americans, families, communities, small businesses and numerous industries have been hit hard and fast in a matter of days and weeks. Given the enormous scope of this disaster, its consequences and the damage already done, it is critically important to get help to those Americans facing difficult times. I am encouraged that the CARES Act extends a much needed helping hand.

To help individuals and families weather this storm, the CARES Act provides financial assistance in the form of direct cash payments and unemployment support. The legislation provides unprecedented help to sustain small businesses and their workers, after many businesses on Main Street have been forced to close their doors to comply with the guidance and orders from federal, state, local and tribal officials.

For our health workers fighting on the front lines across the nation, this relief package re-

plenishes vital medical supplies like masks, respirators and other equipment. Moreover, it provides reinforcement supplies and resources for state and local response efforts.

Finally, I worked very hard to ensure tribal nations are equipped to face and fight the unknown challenges ahead with this coronavirus like other state and local authorities. Oklahoma is home to 39 sovereign tribes, and each one plays an invaluable role in the lives and health of their members and surrounding communities. I am proud that this relief package dedicates generous resources specifically for tribal nations to respond.

Therefore, had I been present, I would vote "yea" if there was a recorded vote.

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019

SPEECH OF

**HON. DAVID P. JOYCE**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 27, 2020*

Mr. JOYCE of Ohio. Mr. Speaker, as we prepared to appropriate supplemental funding for Indian Country through the Bureau of Indian Affairs budget, my colleagues and I became keenly aware of the need to mitigate the hardships that this pandemic has caused for Tribal governments who have to rely on business revenues—rather than taxes—to fund essential services for their Tribal members. In addition, Tribal governments are often the largest employers on reservations, where unemployment rates are already significantly higher than the rest of the country.

For these reasons, this bill directs that not less than \$400 million—nearly 90 percent of the Bureau of Indian Affairs supplemental appropriation—shall be made available to meet the direct needs of Tribes. For these same reasons, this bill directs that not less than \$450 million of the Indian Health Service supplemental appropriation be distributed to directly operated programs and to Tribes and Tribal organizations by utilizing existing contracts, compacts, and other agreements to speed up the process.

In addition, I was pleased to see and support an additional \$8 billion for payments to Tribal governments through the Coronavirus Relief Fund in this bill. Because of the Federal Government's unique government-to-government relationship with Indian Tribes, providing these funds to Tribes directly—rather than through the States—is the right approach. It is critical that the Secretaries of the Treasury and the Interior consult with Tribal leaders immediately to determine the most expeditious, transparent, and fair method of allocating these funds.

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019

SPEECH OF

**HON. DAVID KUSTOFF**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Friday, March 27, 2020*

Mr. KUSTOFF of Tennessee. Mr. Speaker, I rise today in support of The CARES Act.

The COVID-19 Pandemic has greatly affected the health and livelihoods of people around the globe.

Mr. Speaker, this bill is not perfect but it is a solid step forward to providing the stimulus needed to revive our economy.

There is no that doubt that as a nation we have endured tough times in our history, but we have always come back stronger and more resilient.

I am proud to be here today, representing West Tennessee during this trying time.

There may be more challenges coming in the days ahead, but we know that the American people will meet them head on and we will prevail—just like we always do.

As a body, we need to demonstrate our support for all of the brave men and women working to protect us, for our fellow citizens and for the President—and pass the CARES Act.

CONGRATULATING THE RECIPIENTS OF THE 2020 H.E.B. ISD AWARDS OF EXCELLENCE

**HON. KENNY MARCHANT**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 31, 2020*

Mr. MARCHANT. Madam Speaker, I rise today to congratulate thirty-three outstanding students from the Hurst Euless Bedford Independent School District who have been selected to receive the District's Awards of Excellence for the 2019-2020 school year.

These accomplished students possess unique talents that have enabled them to succeed in their respective disciplines. This year's recipients have been recognized for their achievements in a diverse field of subjects which include visual and performing arts, business and industry, science, mathematics, and communications to name but a few. Through their hard work and dedication, the following young men and women have built a strong foundation upon which they will continue to enhance their education.

Asim Adhikari, Kierra Ashford, Lexie Barthelemess, Khaezer Xann Bellen, Indya Bobb, Erin Brewer, Melanie Butcher, Tanvi Dalal, Kameron Dancy, Antoni Davila, Marcos De La Liana, Zachary Deande, Giandré Dejesús, Maliabo Diamba, Sofia Dominguez, Lyra Ehninger, Anna Maria Glowacki, Myra Gordon, Mason Hunter-Gray, Kya Jordan, Charlotte Lewis, Alec Liu, Savannah Lo, James Mahon VI, Hayley Otteson, Elizabeth Perry, Alana Rada Pico, Nicolas Sears, Devashree Shah, Grant Trusty, Mahanga Uhilamoelangi, Yulisa Villeda, Allyrica Williams.

In addition to recognizing the above, I would like to take this opportunity to thank the instructors who have worked tirelessly to ensure the needs of their students are met. It is with great praise that I recognize the following teachers from Hurst Hills Elementary, Central Junior High, L.D. Bell, Buinger CTE Academy, KEYS, and Trinity High School for their invaluable role as educators:

Lauren Allen, Jo Ann Antinone, Shawn Bemis, Andy Bloodworth, Pamela Bracken, Tammy Brown, Mario Casanova, Monica Chavez, Jennifer Choate, Amanda Collins, Ken Davis, Michael Dean, Bianca Diaz, John Fetters, Kenda Fries, Mark Gustafson, Candace