

needed, one, for coronavirus relief, and, unfortunately, many States have not been shy about their desire for hundreds of billions of dollars in taxpayer bailouts for their liberal agendas.

I am not going to let this happen. I think about this in the context of my seven grandchildren. We cannot saddle them and children like them all across our great country with mountains of debt. Right now, the debt stands at over \$77,000 per American.

Now, think about that for a second. The median income for Americans is about \$33,000, and we already have put them on the hook for \$77,000—\$9,000 just with what we have done this year.

Now, to put that in perspective, after the first 200 years of this country's existence, national debt per person was around \$3—\$3, after 200 years—and now, we are at \$77,000.

I think about that in the context of a Social Security recipient like my mom. How are we helping people like my mom when we run multiple trillion-dollar deficits and grow our national debt to an excess of \$26 trillion? What happens to those living on fixed incomes when our deficits and national debt cause high inflation?

I grew up in a poor family in public housing. My mom worked three jobs and my parents—my adopted dad and my mom—were constantly struggling for work. Even though my mom had no money, she told me: You are the luckiest kid alive because you grew up in this country. She was optimistic, and she was hopeful. She told us that we were blessed because God and our Founders created the greatest country ever, where anything was possible.

To take away the same opportunities I had to live the American Dream from our children and grandchildren would not only be a political failure, it would be an abdication of our moral responsibility.

It is time we make the hard choices to put our Nation on a path to recovery—recovery from this virus, from the economic devastation it brought with it, and the fiscal calamity that decades of politicians have ignored.

I hope my colleagues will join me in this fight to keep our country's future bright. To do that, we have to make hard choices; we have to be fiscally responsible.

Mr. President, I therefore respectfully object.

The PRESIDING OFFICER. Objection is heard.

The PRESIDING OFFICER. The Senator from Ohio.

CORONAVIRUS

Mr. PORTMAN. Mr. President, I am here on the floor to talk about how Congress can do a better job in responding to the coronavirus pandemic that has gripped our country.

I just thought that debate was great, something we just heard a moment ago about what we should do going forward.

This crisis is unlike anything we have ever seen. I mean, it has devastated so many families. It has turned our lives upside down. It has put an enormous strain on our healthcare system; and our frontline healthcare workers, our researchers, our first responders are working around the clock to help patients and look for treatments. For the past couple of months, every American has been asked to do his or her part through social distancing, through doing smart things like wearing masks, like being sure that we are doing all we can within our home, within our workplace, and out in public to stop the spread of the dangerous virus.

I think these have helped. I think these measures have made a difference, and I think we are in a better place by most metrics on the public health danger. I just saw the numbers from Ohio a moment ago here, and we have fewer new positive cases today than we have had over the past week or the past few weeks on average, and so we are beginning to make progress, but it has come at an enormous cost to our economy, and I would say even at an enormous cost to our culture and our society.

Since the crisis began a couple of months ago, more than 36 million Americans have lost their jobs or filed for unemployment. Some estimates show that we could potentially hit a 25-percent unemployment rate before this is over. I think we probably will. By the way, that would match the worst of our country's unemployment that we have ever seen, and that would be during the Great Depression. That is where we are headed.

Some small businesses have had to close their doors; others are teetering right on the brink of bankruptcy. Hospitals have been closed for needed procedures like mammograms and cancer screenings. More are being missed every day, and basic healthcare is at risk. So that is one consequence that we don't always focus on, but our healthcare system has had to respond to the coronavirus appropriately.

But there is a balance here, and the result has been we have had other healthcare needs that have gone unmet.

Without that revenue, by the way, from surgeries—so-called elective surgeries, although some aren't very elective, like they are necessary surgeries for a back or a knee or something like that—many hospitals now are in very deep financial trouble because that is how they make most of their money.

Colleges and universities, of course, are losing revenue, and children are out of school, which is not a good thing because our kids, many of whom are not able to get the same help at home that they can get at school are falling behind.

We have also got to acknowledge the impacts of isolation on people's mental health, on substance abuse. I talked to an individual earlier today who focuses a lot on human trafficking, an area I

have worked a lot in, and he is talking about the increase he has seen in domestic violence and human trafficking and the calls that have increased, the number of suicides.

This is all troubling. This kind of a crisis, therefore, requires swift and decisive action to ensure that we have got the resources and the help to be able to respond to both the healthcare crisis, which we have to address on the coronavirus front, but also on the economic and the broader societal issues we talked about here and how it impacts us and the rest of our lives. It is a tough balance.

I think, for the most part, Congress and the Trump administration have done that. They have responded swiftly and correctly with major new legislation. We came together here in Congress, on a bipartisan basis, to pass legislation already that has addressed the healthcare crisis the virus has caused. We have also passed legislation that has helped the economic crisis caused by government at all levels effectively pumping the brakes on the economy.

The legislation that has been enacted, of course, isn't perfect. It is thousands of pages, and it is now four different bills that have been passed already. I think it was necessary for us to act quickly, in a unified manner, and on a bipartisan basis to get stuff done around here. By the way, that bipartisanship has been a welcome change because that is not typical for this place.

So far, on each of the 4 pieces of legislation we passed to respond to the challenges of this pandemic, an average of 500 of the 535 Members of both the House and Senate have voted in favor of passage. That is how bipartisan it has been. Five hundred of the 535, on average, have voted yes on these 4 pieces of legislation.

These are not small bills. Combined, the funds provided by these first four rescue packages total about \$2.8 trillion. That is \$2.8 trillion—\$2,800 billion. Phase 3 of the CARES Act alone—the most recent one we passed—is about \$2.2 trillion in resources. That is an unprecedented amount of spending. It has never been done before. It has certainly never been done in such a short period of time.

Now Congress is talking about a fifth rescue package. The fifth rescue package that is being talked about—it has already passed the House of Representatives. It is being talked about even though—and this might surprise you—only about half of the \$2.8 trillion in the first four packages has actually been disbursed. Think about that. Only about half of the money in the first four legislative projects that we have undertaken here has actually gone out the door to the intended recipients. Yet we are talking about another package.

For example, the Paycheck Protection Program to help small businesses stay afloat still has about 25 percent of its original capacity that hasn't gone out, about \$160 billion. Well below half

of the funding—the \$175 billion that Congress provided to hospitals has yet to be sent out under the Provider Relief Fund. Less than half of the healthcare dollars have even gone out the door.

Of the roughly \$450 billion that the CARES Act gave to Treasury to unlock the Federal Reserve lending facilities, less than \$40 billion of that has been operational. That is right—less than 10 percent of the money designated to provide direct lending to businesses of all sizes so they can stay in business and hire people has been sent out.

So even though about half the money from the CARES Act hasn't even been spent—and we still don't have a good handle, of course, on how the money that has been sent out is being spent—Democrats in the House have gone ahead and passed a new rescue package.

In many respects, it is a wish list of Democratic priorities that has been talked about here on the floor. Some are related to the coronavirus, and some are not. It passed by a near-party line vote. I think one Republican voted yes and more than a dozen Democrats—more moderate Democrats—voted no. Again, this is a \$3 trillion package—\$3,000 billion. That is more than the total spending of all four of the previous coronavirus bills. So all four of the previous combined are less than the spending that the House is recommending for the fifth coronavirus bill.

It is actually also a lot more money than Congress would normally appropriate in an entire fiscal year. It is about half of what we just appropriated from the fiscal year we are in, in one bill—in one bill. I am sorry; it is twice as much as Congress appropriated for the current 12-month period we are in. So the appropriations for this fiscal year, 2020, are less than half of what the House is now proposing to spend in one bill.

I think, you know, we have to be very cautious, and we have to be sure it is the right amount of money going out because it is a huge and unprecedented spending package. Our annual deficit here in the Congress is already projected to be over \$1 trillion. We were already running a large deficit.

By the way, it has only been at that level four times in the history of our country. So the \$1 trillion was already viewed by many of us, including me, to be an unacceptably high number for our annual deficit. Now the estimate is that this year's annual deficit will be between \$3.7 trillion and \$4.2 trillion—mind-boggling. We have just never had deficits like these before. Of course, that adds to the \$23 trillion national debt, which is already at record levels.

We are entering dangerous, uncharted waters here from a fiscal point of view. Most economists agree that this increases the chance of a fiscal and therefore a financial crisis that would follow.

Of course, we have to respond to this immediate crisis. Again, I voted for the

first four bills. I believe it was necessary to act and act quickly, but I also believe there are real limits as to how much financial risk we should take beyond the, again, \$2.8 trillion we have already spent in the first four bills. We have to be sure, at a minimum, that every new dollar is spent as wisely as possible, so it is as targeted as possible.

Even overlooking the massive \$3 trillion price tag, by the way, the House bill also focuses on some things that just seem unrelated to this crisis. For example, the House spends \$136 billion on repealing the cap on the State and local tax deduction. There is a deduction, but it is capped right now.

By the way, this \$136 billion policy they have in their bill would deliver half of its benefits—50 percent of its tax benefits to the top 1 percent of taxpayers. Tell me how that is related to the coronavirus. To put that in some context, we can use that same amount of money—the \$136 billion—to provide almost 2 million more PPP loans to small businesses that need it most: movie theaters, bowling alleys, restaurants, bars.

There are also provisions that would force States to adopt broad changes in their election laws regardless of whether they want to. Election law has always been in the province of the States, but that is in this legislation.

They also want to raise taxes on employers. Bad time to raise taxes. We want employers to stay in business because they are the ones who create the jobs.

They also want to help cannabis growers, which I think is interesting. Cannabis is mentioned dozens of times in the legislation.

They also want \$50 million, as an example, for environmental justice grants. What does that have to do with the coronavirus?

Once more of the existing funds are delivered—in other words, as I said earlier, of the first four bills, only about half of it has even gone to the intended recipients. Once more of these existing funds are delivered and we know more about what is working, what is not working, and where the needs are, I suspect more funds will be needed. They will probably be needed for the healthcare side of this—for testing, as an example—and that is probably money well spent.

There probably needs to be more flexibility, as the Senator from Louisiana just talked about. I believe there does need to be more flexibility. I also believe we need to find out, once the money goes to the local communities, what their budgets look like. Do they need more money to be able to continue to provide police protection, firefighters' salaries, and EMS services? We don't know that yet. How can we know it when the money hasn't even gone down yet? In Ohio, not one penny is gone except for the amount that went directly to the largest five counties and the one large city. But the

part that went to the State hasn't even gone down to the local communities, and that is happening all over the country.

We need more information to be able to know how much of this new spending is necessary. But again, even with all the new spending, this new \$3 trillion House bill does very little to do something else really important in the next bill, which is help get the economy moving. Again, it raises taxes on businesses. It does some other things that have nothing to do with the coronavirus. What it doesn't do is it doesn't provide the stimulus you would hope would be in the next bill we are going to pass because that is what everybody is looking for right now. How do you do something here in Washington to make it easier to create jobs, make it easier to invest, make it easier for small businesses to get back on their feet?

Much of what we did in the first four bills was really a rescue package, and it was necessary. People had lost their jobs for no reason that they could do anything about. It wasn't their fault—36 million Americans. We had to do something to shore that up—the direct payments, unemployment insurance, and other things. We had to help small businesses with the PPP program to ensure they weren't going to close their doors, some forever.

Those were more rescue packages to get us through the storm, to weather the storm. Now we have to figure out how we do something to actually get this economy moving. That ought to be the goal because there is a limit to how much Federal tax dollars can be relied on to subsidize the economy. The better way is to get the economy moving, get revenues flowing again, and reopen, therefore, our hospitals and schools. Hospitals can get more revenue if they can reopen and do more procedures, and they can keep from either shutting their doors or relying on the Federal taxpayer for more and more subsidies. Getting back to work is critical, and we have to do it in a safe way, and we can.

We have to use social distancing smart practices. We have to be sure we have the testing. I agree with all that. But any new legislation that Congress considers has to include measures that are going to help get people back into the workforce safely and get this economy moving again. I think that should include some tax incentives for investment and jobs. I think it should include some targeted infrastructure investments to create good jobs and also economic benefits that come from the right kind of infrastructure.

I think one place to start is Federal highway projects. We need to pass that bill around here. Also, there are a bunch of State highway projects that would normally be funded by the State gas tax. Because we aren't driving nearly as much, the State gas tax has plummeted. In the State of Ohio, for instance, there are a lot of great

projects out there that have gone through all the process. They have been vetted, and they have gone through a merit-based process. They are ready to go. In other words, they are shovel-ready. Yet the State is not going to have enough money to pay for them.

So rather than sending the money to the States, how about sending some money directly to these infrastructure projects? Good jobs. Economic benefits. The analysis is, in the right kind of infrastructure investments, you spend a dollar and you get back more than a dollar in terms of revenue from the economic benefit. That is the sort of thing I think should be in this next package to help get the economy back on its feet.

Right now, I am told by small businesses that one of the biggest barriers to getting the economy going is the unemployment insurance provisions that were passed as part of the CARES Act back in March. This is what I am hearing from small business owners all around Ohio—that the additional unemployment insurance benefits in the CARES Act, which allow individuals at or below the average income to receive more in unemployment than they could get at work, is a disincentive to work.

Of course, again, we needed to act to make sure people who lost their jobs through no fault of their own could get by while government at every level effectively pumped the brakes on the economy to better withstand the health crisis. In other words, people lost their jobs because the government said: You can't go to work.

At the same time, it was not the best solution to provide a flat \$600 increase in benefits to everybody, which is on top of the State unemployment insurance benefits, and that is what we did. That was the proposal here that was passed. That continues, by the way, until July 31.

Wage replacement for people making at or below the average income level would have been a good and generous approach—in other words, saying: If you make up to whatever the wage average is in your State—\$52,000 a year, \$48,000 a year, or \$58,000 a year—you get full wage replacement. But that is not what this is. The \$600 on top of the State benefit, which is, on average, \$360 probably, puts you up near \$1,000 a week. That is more than wage replacement for people who make less than the average wage.

Regardless of how you feel about the \$600-per-week Federal increase, we are in a very different situation now than we were 2 months ago when we passed it. Back then, remember, we were encouraging people to stay home and not to go to work because that was the time period when we were shutting things down and we were giving stay-at-home orders. So it made much more sense to have an unemployment insurance system that actually would encourage people to stay home. Now we

are reopening all around the country, and, small business people are telling me: I would like to get started again, but I can't get the employees.

Some say: Well, you can go to that unemployment insurance office and say "I have a job," and then, under the State's rules, they have to tell these people "You are no longer under UI, and you have to go back to work." That is true, but, one, the unemployment insurance systems are overwhelmed. They tell me that really is not something they have the capability of doing right now. They are overwhelmed. They have never seen these kinds of numbers ever.

Secondly, a lot of employers don't want to do that, and I get it. Their employees are making a lot more money, in some cases, on unemployment insurance than they can in their place of business, and they are just hesitant to tell them to come back and make less money. I do think there is a role for us to help make that happen and do it in a smart way.

Things are different in other respects too. Not only is the economy starting to reopen around the country, but it is being done in a much safer manner. Why? Because we have a lot more testing, and that is good.

We need to do a lot more, by the way. Ohio has gone from about 3,700 tests per day a few weeks ago to over 10,000 tests a day now. Soon it will be over 20,000 tests a day in a couple of weeks, they say. That is good.

We also have more PPE, personal protective gear, and that is important because if you reopen—say you run a factory. You want people to have the protective gear they need to keep them safe.

Also, we finally have some anti-viral medications coming online, thank goodness. Remdesivir is the first one approved by the FDA. It is now in Ohio, my own State, and other States. People are using it. That is great. That gives people more comfort in being able to go back to work more safely.

It is time to start to transition from thinking about helping people get by and helping to encourage them to stay home through unemployment to thinking about how we can get people back into the workforce safely so we can get this economy, our small businesses, our hospitals, our colleges and universities, back on track.

We should also want to help people get back to work because that is good for everybody. It is where most people get their healthcare—from work, from their employer. We want to get them back to that. It is where most people get their retirement, their 401(k). Not everybody offers it, but if you have one, you are probably getting it from work.

It is good to get people back to work and connected with their benefits. It is also good to get people returning to a safe workplace because that is what most people want to do. They want to go back to work. They don't want to

stay on unemployment insurance. Yes, it pays more for many Americans, but they would rather be at work. The dignity and self-respect for work is real. It gives meaning to your life.

I think we need to take a hard look at this flat \$600 increase in the unemployment benefits and ask ourselves whether it is really in the best interest of those workers, of our businesses. Is it really the best system to have it in place when we are trying to get people to get back to work? Again, this additional \$600 benefit on top of the \$360 average the States have means that unless you are making more than \$50,000—or in some States, \$60,000 a year—it is more advantageous to be on unemployment insurance than to go back to work.

A recent study by the American Action Forum and the University of Chicago says that between 60 and 70 percent of individuals on unemployment are making more than they did in their prior job—60 to 70 percent. Further, for about 20 percent of wage earners, they say, on average, they are making double on unemployment insurance what they made in the workforce. So they say that for the bottom 20 percent of wage earners, on average, they are making double on unemployment insurance.

Again, people needed the help. They needed direct payments, and they needed the UI help. A lot of people lost their jobs and had no income coming in just to put food on the table, pay the rent, and pay their car payment. Some people used this UI, even though it was more than they were making before, to help with healthcare. That is important. But isn't the best thing to do is to get people back to work?

We need to continue to help people during this time who have lost their jobs, no question. Not every business is ready to reopen, by the way, and the employees who had to be let go by some businesses certainly shouldn't be punished for that.

At the same time, we have to ask ourselves whether there is a way we can combine that need with the need to actually get people back to work as we reopen. I think there is. Specifically, I would propose that instead of keeping in place the additional \$600 of the Federal benefit for people on unemployment between now and July 31, let's shift some of those Federal dollars to a back-to-work bonus—a program where you let people take some of that \$600 with them to work. I propose \$450 a week. Others have different numbers, probably. They think that is too much, or they think it is too little. I chose \$450 per week because that represents the amount that would be needed to make a person making the average minimum wage better off in the workforce than on unemployment. When you take the minimum wages around the country, on average, you take \$450 a week with you to work. That means that you would be making a little bit more in the workforce than you would be on unemployment.

What is more, this return-to-work bonus would put additional cash in the hands of individuals who lost their jobs due to the health crisis, which would provide additional stimulus to the economy, which is experiencing historic declines in consumer spending. This incentive for people to get back into the workforce to get our economy running again is exactly the kind of policy we should all want. Instead, I will tell you that as for the \$3 trillion House bill we talked about earlier, all it does is to propose extending the \$600 per month from the end of its expiration at the end of July into the beginning of next year.

We talked earlier about how the next package—whatever it is—ought to encourage the economy to get moving again, right? The House bill doesn't do that in a lot of respects we talked about. But, specifically, on unemployment insurance, what it says is, let's continue this policy of making it harder for people to get back to work. It will ensure that that 60 or 70 percent of the workforce that the study showed are making more on unemployment insurance would be better off staying on the unemployment rolls.

By the way, it is also another \$300 billion of taxpayer spending in this \$3 trillion bill. I don't think it is going to move our country forward. It is going to make it even harder to get back on track.

By the way, our back-to-work bonus also benefits taxpayers. So instead of \$300 billion in additional funding that is going to go into the House bill for unemployment insurance, if we assume that States would have trouble enforcing their UI laws, which we talked about earlier, and that individuals would choose unemployment over returning to work, even if 25 percent of those who were on unemployment insurance today chose to take advantage of this \$450 bonus—and I think a lot will; I think a lot more than that will, but let's be conservative, and let's say that just 25 percent take advantage of it—that will result in tens of billions of dollars of savings to the taxpayer.

Think about it. For the State, they will not have the unemployment insurance benefit that they are providing because the person will be at work. That is good. And for the Federal Government, the \$600 is reduced to \$450. So that enables savings to the taxpayer. It enables people to get back to work. It allows our small businesses to be able to reopen.

It is a solution that I think Republicans and Democrats alike can get behind. Let's continue to help the people who can't return to the workplace through no fault of their own, but let's also remember that the American people right now are looking to us here in Congress to come together on a bipartisan basis to put in place policies that will actually help move us forward in this crisis, get back to normalcy, get back to work safely, and get our economy back on the historically strong

footing it had here only a few months ago.

Back in February, we had the 19th straight month of wage increases of over 3 percent, most of which was going to lower income and middle-income workers. We had unemployment tied with the 50-year low. Unemployment was low then. It is incredibly high now.

To get back to that, we have to put some more policies in place, and I believe the back-to-work bonus is exactly that. It will not solve everything, but it will help people get back into jobs, and it will send a clear message that Congress is looking forward and providing a positive path forward for workers, for small businesses, and for taxpayers.

Thank you.

I yield the floor.

VOTE EXPLANATION

Mr. PETERS. Mr. President, I was unable to attend the vote No. 93 on May 18, 2020, on the nomination of Scott H. Rash to be the United States District Court for the District of Arizona. Had I been able to attend, I would have supported the nomination.

MEMORIAL DAY

Ms. STABENOW. Mr. President, I rise today to pay special tribute to the Michigan heroes who have given their lives for their country while serving in our military. This is an especially fitting time to do so as we commemorate the 75th anniversary this year of the end of World War II.

The people of Michigan have always stood up whenever our Nation has needed us. That was certainly the case during World War II. Perhaps no State was as crucial to our Nation's victory in the fight against tyranny as was Michigan.

More than half a million Michigan men and women proudly served in uniform in the Pacific Theater, the Atlantic Theater, and anywhere and everywhere we were called. Back home, the people of our State were hard at work producing the bombers, tanks, trucks, helmets, and guns needed to win the war. We were the Arsenal of Democracy, and both at home and abroad, victory depended on us, the people of Michigan.

We won that fight; yet the costs were staggeringly high. Sadly, more than 10,000 Michiganders never made it home. These were our beloved children and parents, siblings and cousins, friends and neighbors. We were so incredibly proud of their willingness to give everything—even their lives—to defend freedom; yet that pride could never fully fill the aching loss our families and communities endured. Those losses are still felt 75 years later.

Now, once again, Michigan is mourning. Far too many of our beloved children and parents, siblings and cousins, friends and neighbors have been lost to

an invisible enemy that can't be seen or heard; yet just as we did in World War II—just as Michigan has always done—we are standing up, and we are fighting back, together.

Our plants once produced bombers and tanks; today, they are producing ventilators and respirators, gowns and testing supplies. People are stepping up to serve across our State: tending the sick in our hospitals and clinics, delivering food to neighbors in need, even sewing masks to keep one another safe.

Seventy-five years after World War II, a lot of things have changed, but one thing hasn't: The people of Michigan are still willing to step up and serve whenever and wherever we are needed, and we are needed today.

On Memorial Day and every day, let us remember all servicemembers we have lost, thank those who are still with us, and surround our military families with love and support. Our military members and veterans have provided us the very best examples to follow. Let's honor their service and sacrifice with our actions.

TRIBUTE TO MYRON LEPP

Mr. CRAMER. Mr. President, I want to honor the half century of distinguished Federal service of a remarkable North Dakota man who is retiring at the end of May.

Myron Lepp has been the administrative program director for the North Dakota office of USDA Rural Development for the past 13 years. He took this position after 37 years in the military, retiring as a full colonel. In these 50 years of service, Myron has brought knowledge, intelligence and dedication to everything he has undertaken.

He began his military service in 1971 and became a commissioned officer in 1976. Myron served in the North Dakota National Guard as director of information management for 12 years and later held other positions such as chief of staff for the adjutant general, State director of maintenance, and joint forces logistics director. In his final 2 years in the military, he was the national command logistics inspector for the National Guard Readiness Center in Washington, DC, traveling every other week to conduct combat readiness inspections at all State Army National Guard units.

Myron brought this invaluable background to the USDA Rural Development office, giving exemplary guidance to the crucial work this agency does to support our rural communities in North Dakota. His lifelong background in farming and ranching enhanced this work. Myron has raised crops such as wheat, oats, and corn, and he has a cow/calf operation near his hometown of Lehr.

I came to appreciate Myron's dedication and professional expertise when we worked together on North Dakota's Roughrider Honor Flight program. As president of this program, Myron oversaw the work of many dedicated