

The ACTING PRESIDENT pro tempore. The Senate is in morning business.

Mr. BINGAMAN. Madam President, I will speak on two subjects. First, the pension issue that I have talked about several times on the Senate floor in recent weeks. We have some information that I will share with Members about the extent of that problem. We hope before the end of this week we will have some legislation to propose to begin addressing that problem.

The other subject is the U.N. population fund. I ask that the Chair please advise me when 5 of my 10 minutes have been consumed.

The ACTING PRESIDENT pro tempore. The Chair will do so.

PENSION REFORM

Mr. BINGAMAN. Madam President, the retirement system in this country leaves a great deal to be desired. We have many people who do not have adequate income when they reach the age of retirement. We have some charts that make that case. These charts are based on the 1999 U.S. census current population survey. They make the case fairly strongly.

This first chart is titled "Private Workers Who Participate in an Employer Sponsored Plan," and breaks down the population by race and ethnicity. When we look at all workers as of 1999, there were 44 percent of the private workers who participated in the employer-sponsored plan, looking at the entire population. Among white, non-Hispanic workers, there were 47 percent or nearly half of the population that had some sort of employer-sponsored plan. That means a little over half did not. This chart does not include the public-sector employees or the self-employed workers.

For other minority groups the numbers are substantially less. For black, non-Hispanic, it is 41 percent; for Asian Pacific islanders and other non-Hispanic, 38 percent; for other minority non-Hispanic, 35 percent; and among Hispanic workers, it is 27 percent. Therefore, 27 percent, slightly more than one fourth of the private-sector Hispanic workers in the country, have an employer-sponsored plan.

That is important in my State because we have a large Hispanic population. When you look around the country and ask, where is the problem the worst as far as inadequate retirement coverage, my State is No. 1 in the Nation for the number of private-sector workers that do not have coverage.

The second chart demonstrates the percentage of private-sector workers who work at companies that provide after retirement or a pension plan. This chart talks of the companies employing these workers.

Madam President, 58 percent of all employees work for employers that provide some kind of plan. But then the numbers decline. Among white non-Hispanic, it is higher, and 62 per-

cent of those employees work for companies that provide some kind of retirement plan; among Hispanic workers, only 40 percent of Hispanic workers nationwide work for companies that provide some kind of retirement plan. So this is a significant concern and a significant part of the problem as well.

The third chart illustrates the percentage of employees who participate in an employer-sponsored plan when the employer actually offers the plan. This is an assessment of how many people actually take advantage of this plan, in these different groups, once they have the opportunity. Among all workers, 75 percent nationwide will participate and have participated in an employer-sponsored plan if it is offered. Again, it is a little higher for white, non-Hispanic workers—up to 77 percent. Among Hispanics, it is 68 percent.

The interesting aspect about this is it is much less of a spread between the average, the "all worker" category, 75 percent, and the Hispanic, which is 68 percent, which makes the obvious case that Hispanic participation is not significantly different from that of the rest of the population when they are offered a plan.

The final chart pulls all this data together, puts it all in one place so we can understand it.

The ACTING PRESIDENT pro tempore. The Senator has consumed 5 minutes.

Mr. BINGAMAN. I appreciate the Chair's information.

While it is not conclusive, it does indicate that if Hispanic workers do have jobs where the employers offer some type of plan, they tend to participate. Unfortunately, the data indicates that Hispanics tend to work for employers who do not offer retirement plans. What we need to do is get more employers to offer retirement plans, particularly small employers. That is what the legislation we are developing right now is intended to do. I will be proposing that later.

I urge my colleagues to look at this issue seriously. I hope we can introduce a bill before the week is out.

UNITED NATIONS POPULATION FUND

Mr. BINGAMAN. Madam President, now I will focus on the U.N. population fund. Last year I voted for the Foreign Operations conference report. I thought the funds provided there were inadequate to meet our pressing needs as we talked about them, but I recognized that the roughly \$15 billion would provide help to millions of desperately poor people around the world and at the same time help improve the short-term and long-term security of our own country. I voted for that bill.

Here we are 7 months later and some of the most important funding provided in that bill, the \$34 million provided for the U.N. population fund, is still sit-

ting at the Department of Treasury. It is not helping poor people. It is not helping to make America more secure. It is just sitting at the Treasury Department.

The United Nations population fund works in over 150 countries, where it helps give women around the world access to reproductive health care and family planning services as well as services to ensure safe pregnancy and delivery. This population fund, the U.N. population fund, plays a critical role in helping prevent the further spread of AIDS. The withholding of U.S. funds, which is what we as a country are engaged in right now, only exacerbates the general inadequate health of poor women worldwide. It leads to more unwanted pregnancies and to deaths of more and more women during childbirth.

Last fall, the Bush administration provided an extra \$600,000 to the U.N. population fund to help women in Afghanistan, and these funds were very welcome and were certainly used, substantially to provide safe birthing kits, which are very important. They were also used to open and upgrade maternity hospitals, which is very important.

I want to make clear that the population fund does not perform abortions. It does not support the performing of abortions in any way. Anyone who suggests that they do has not studied the situation in depth.

The House of Representatives passed a conference report on the fiscal year Foreign Operations bill which included \$34 million for this purpose. It was an overwhelming vote. The Senate approved \$40 million for this purpose, also with a lopsided vote. But now, because of hearsay, because of unsubstantiated allegations that have been disproved many times, the administration is holding up this critically important funding.

It is the most desperate women in the world who are adversely affected by this action; it is not the United Nations itself. The women who would benefit from this funding are the most adversely affected.

I believe very strongly that the administration has been willing to follow the law and speed the appropriation of funds for these purposes in the past. I cannot understand why we are not moving ahead this year. The emergency supplemental appropriations bill that is presently being conferenced provides an excellent opportunity for us to resolve this issue.

I urge the Senate conferees to ensure that language included in the supplemental passed in the Senate be included in the conference report. That language requires that this money, the \$34 million that was appropriated last December, be released unless the President certifies by July 10 that doing so would violate U.S. law.

This is fair. More important, it is the intent of Congress. It is the law of the land. I urge the administration to follow through in the conference.