

building blocks of the proposal we will pass today.

But Republicans knew the Nation had no time—no time—for conventional political gamesmanship, so the instant we released our first draft, I created a series of bipartisan working groups. I asked Republicans and Democrats to work together around the clock—literally, around the clock—to make the bill even better.

By Sunday, we had an updated proposal that was even stronger and contained even more ideas, literally, from both sides—both sides. Republicans and Democrats have worked together to dramatically strengthen and rework unemployment insurance during this crisis. We have worked together to make sure lower income families could receive the full cash assistance, and on and on.

I will leave it to others to compare the bipartisan Sunday bill to the final version we will pass today and determine whether the last few changes really required or merited 3 days of delay—3 days of delay—in the face of this worsening crisis. But that Washington drama does not matter anymore. The Senate is going to stand together, act together, and pass this historic relief package today.

Struggling Americans are going to go to their mailboxes and find four-figure checks to help with their bills. Why? Because the Senate stepped up.

Many American families who have poured everything into a restaurant or a shop or a small manufacturer are going to keep making payroll and keep their businesses alive because this Senate stepped up.

Hundreds of thousands of workers in key sectors who might well have been laid off through no fault of their own will, instead, get to keep their job and continue their career because this Senate stepped up.

And, for the healthcare heroes who leave their own sleeping children and drive to the hospital for an all-night shift, who spend hour after hour healing the sick, comforting strangers, and literally battling this disease, there will be more masks in their supply closet, more funding for their hospitals, and, soon, more new treatments to administer to their patients because this Senate stepped up.

So, today, the Senate will act to help the people of this country weather this storm. Nobody thinks legislation can end this. We cannot outlaw the virus.

No economic policy could fully end the hardship so long as the public health requires that we put so much of our Nation's commerce on ice. This is not even a stimulus package. It is emergency relief—emergency relief. That is what this is.

No, this fight is not going to be won or lost in Washington. It is the American people who will beat this virus. Americans will keep making sacrifices to slow down the spread. Americans will keep pitching in and looking after each other. Americans will keep find-

ing creative ways to stand united, even if they have to stand 6 feet apart.

We will win this fight because of people like Amy Jean Tyler, a stay-at-home mom in Oldham County, KY, who is leading a drive to sew cotton masks for a local children's hospital.

We will win this fight because of people like Pastor Grant Hasty in Stearns, KY, who is gathering volunteers to distribute more than 550 home-cooked meals.

We will win this fight because of people like Peg Hays, who runs a distillery in Christian County, KY, and is temporarily converting her bourbon-making facilities to churn out hand sanitizer.

We will win this fight because national companies are switching production lines to make medical supplies because our largest high-tech companies are partnering with the government to throw supercomputing power right into the race for vaccines.

We will win this fight because of families, neighbors, and church communities that cannot even worship together in person and because of small businesses, big businesses, public health Ph.D.s, and local entrepreneurs.

It has been 18 years since every American was united in amazement and prayer as firefighters and first responders rushed into burning buildings on September 11, 2001.

In the coming days and weeks, our Nation is going to meet new heroes. Many may be police, firefighters, and EMTs once again. Many others will be truckdrivers, grocery store clerks, and pharmacists, who literally keep our supply chains running; utility workers and delivery drivers, who leave their homes so everyone else can remain in theirs; teachers, who somehow manage to keep educating their students over the internet while looking after their own kids at the very same time. And, most of all, we are going to meet a whole lot of American heroes who wear scrubs and masks and gloves—heroes who rush toward the sick and wash their hands until they bleed and work around the clock to heal our friends and our families.

When our Nation comes through this and takes flight again on the other side, it will be because American heroes won this fight. All the Senate can do is to give them the resources to do it, and that is exactly what we are going to do today.

ORDER OF BUSINESS

Mr. McCONNELL. Mr. President, I ask unanimous consent that notwithstanding the provision of rule XXII, the cloture motion with respect to the motion to proceed to H.R. 748 occur at a time to be determined by the majority leader in consultation with the Democratic leader during today's session.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. McCONNELL. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

LEGISLATIVE SESSION

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019—Motion to Proceed—Resumed

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to H.R. 748, which the clerk will report.

The senior assistant legislative clerk read as follows:

A bill (H.R. 748) to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage.

The PRESIDING OFFICER. The Senator from Illinois.

CORONAVIRUS

Mr. DURBIN. Mr. President, America has never seen anything like this before. To think that half of the people who live in the United States are under some order to either stay home or at least avoid contact with others is unheard of. This is an enemy—this virus—the likes of which we have never faced.

As strong and determined as our Nation is when it comes to these challenges, this is unique, and it calls for unique leadership. There are a lot of critics of the U.S. Congress—for good reason—but I think what we have demonstrated in the last several weeks since we have addressed this coronavirus is that there is a capacity for common sense, bipartisan work, and a timeliness that is essential.

The first two measures were passed in record time—one for \$8 billion, which opened the door for more medical resources; the second, for \$100 billion, which tried to guarantee to people they would never have to pay to be tested for coronavirus, that there would be adequate food supplies during this calamitous time, that we would have resources sent to the States for Medicaid reimbursement at new levels, that we would also engage people with family leave, as necessary, so that they could stay out of the workplace if they

felt badly, and that we would also have an idea that we would come together as a nation to move unemployment insurance with dispatch. That passed, again, in a timely way with a bipartisan vote.

And, then, we came to the third challenge—a challenge the likes of which I have never seen in my time in Congress, and I don't imagine anyone else has. We decided in a span of about 7 days to come up with a package of authorizations and appropriations, which is larger than the annual Federal budget for domestic discretionary spending in America. In 7 days we did what usually takes 12 months or longer, but we knew we had to because the need is that great and America was watching and wondering if we could rise to that challenge.

There were some bumps in the road, and it is no surprise. An undertaking of that magnitude with this kind of pressure to get the job done quickly and properly is bound to create differences of opinion, and it did.

There were moments of anxiety on the floor of the Senate. Those who have followed C-SPAN have watched many speeches that reflected the emotional levels that were reached in this Chamber, but the emotions in this Chamber were not that different than the emotions in most homes across America as people worry about whether this illness will touch their families and, if so, will they be able to conquer it.

That emotion on the Senate floor led us to further negotiations in an effort to try to make a bill presented to us on Sunday better 3 days later.

And that brings us to this moment. History will judge, as the Senator from Kentucky noted earlier, as to whether there is an improvement that has been made to this bill over the last 72 hours. I will stand up and tell you I would testify definitely—definitely. Just consider the first priority. We have to make sure that hospitals and clinics and healthcare providers at every level in America are prepared to rise to this challenge. And we know this is a challenge the likes of which we have never seen.

When the Governor of New York suggests that the hospitals of that great State expand their capacity by 50 percent as quickly as possible to take the incoming patients from this COVID-19 virus—and be prepared, he said, to expand it by 100 percent—we appreciate the magnitude of the challenge.

On the Democratic side, our leader Senator SCHUMER has called it a Marshall Plan for hospitals and healthcare. I don't think that is an exaggeration. The bill that was presented to us on Sunday envisioned some \$75 billion for that purpose, and many of us felt that was not adequate, as large as that number may be.

Today, we will bring a bill to the floor that will increase that allocation for healthcare from the \$75 billion in the bill just 3 days ago to \$130 billion. Is it enough? Probably not, unless God spares us from the spread of this dis-

ease even further in the United States. It says to those who are anxiously expanding their resources, expanding the number of beds, bringing in retired medical personnel—as the Governor from Illinois, J.B. Pritzker, is doing—that we hear them and are providing them the resources to go to work to fight this challenge we face at every corner of the United States.

The second thing that we set out to do when the bill was presented on Sunday was to expand the opportunity for unemployment insurance. Some have criticized us on the floor and said: Don't get into structural changes. Well, you couldn't expand unemployment insurance without getting into a structural change because the system, which affects only a small percentage of Americans, is not adequate in most cases to keep a family together. If you lose your job and try to live on that unemployment check, it is hard to do. People lose their homes over that and their cars. They can't pay their utility bills.

So what we have done has been described as putting unemployment benefits on steroids. The amount of money that is going to be sent to families who were furloughed, laid off, or unemployed is dramatically bigger than it would have been if we hadn't restructured unemployment compensation. At the same time, the President and the White House suggested direct cash payments. We never argued against those but said it is just a down payment. It is just a single check. We believe unemployment insurance is going to be a guarantee of payments in months to come.

Since Sunday, we expanded the period of additional unemployment compensation from 3 months to 4 months. There is a big price on that, of course, but we think it is reasonable to give people peace of mind that for 4 months they will be able to keep their families together as we work our way through these medical challenges and, God willing, see our economy back on its feet. I hope that happens. I hope it is even sooner, but we are prepared for 4 months.

The third thing we set out to do is one that is near and dear to me in my State and, I will bet, in most other States. We set out to compensate the States and some localities, counties, and cities that are spending substantial sums of money because of the COVID-19 threats they are facing.

Let's face it. For the most part, our Governors have been on the frontline of defense over the last several weeks when it has come to America's healthcare. They have done exceptional things, and they have been called on to spend money in ways they never dreamed of. For example, unemployment benefits, which involve State payments in many respects, have mushroomed and skyrocketed—sometimes 10 times the number they were just last year at the same time.

My Governor and others—mayors and the leaders of county government—

have come forward and asked: Are you going to help us? We are spending a lot of money because of this COVID-19.

This bill does it. It was not an easy task. We had to convince the other side that it was money well spent, and I am happy to report that, on a bipartisan basis, we reached that agreement. As it should, some \$150 million will be going to these State and local governments. Those are things that I believe will move us down the path toward resolving this challenge in America and doing it in the proper way—always keeping in mind that the welfare of workers and their families is of paramount concern.

First is the investment on the medical side to stop the onslaught. Second is the support for families and workers across America.

There are some items that are still being debated on the floor here. You heard it in the early statements by the majority leader, and they relate to the benefits to be given to businesses in order to keep them moving forward.

We all understand the aviation industry is at the heart of the American economy—an engine to move it, in one respect, and a reflection of its activity in another respect. That aviation industry is flat on its back. Some 80 to 90 percent of the passenger load has disappeared. Hundreds of thousands of employees in the airline industry have come to us and asked for help. We are prepared to do that, and it is part of the package that will come before us.

The administration also asked for resources to be loaned to other businesses that need a helping hand. I am not opposed to that. Some are, but I am not. Yet I do believe that accountability and transparency are essential.

Since Sunday, we have dramatically changed this package so that there will be transparency and accountability on a timely basis as decisions are made by this administration to allocate these taxpayer funds to help these companies. Some of us learned a bitter lesson in the past when benefits were given to corporations, and they were misused for stock buybacks and dividends and profiteering at a time of great national need. We don't want to repeat that story. We want to make certain that the taxpayer dollars being invested in these corporations are really designed to get them back on their feet and the economy moving forward for the benefit of everyone who lives in this country. Accountability and transparency are essential, and I believe this new agreement—some 3 days after the original one was proposed—is an improvement.

Credit should be given to both sides for many of the things that I just mentioned, because Democrats and Republicans have had to agree for this to make the final package. Yet we believe what we will vote on this afternoon—and I believe we will enjoy strong bipartisan support on the floor of the Senate—will be a dramatic improvement over the last 72 hours. I give credit to both sides. We believe some of

these ideas were essential, and that is why we voted as we did on the floor. Yet to reach this agreement and bring it forward, it took both sides.

I salute my colleagues, starting, of course, with the Democratic leader, Senator SCHUMER. He has put in some hours. I can't tell you how many times I stepped into his office, and Michelle, his assistant, told me he was in with Secretary Mnuchin. They spent days together—going until 12 midnight and starting fresh early in the morning—to try to reach an agreement, which I believe we finally have done—finally. There are just a few little items left, but I don't think they will hold us up.

So, to Senator SCHUMER and his staff, to all of my colleagues, and to the ranking members who pitched in with their committees of jurisdiction to try to come up with good ideas and to sell them in a bipartisan agreement, that was an exceptional amount of work.

I give special credit, too, to the staff—to my own and to those of the others—who have come to work in this dangerous moment. We are being told to stay home, to telework from home when you have to and when you can. In some cases, you can't. Those who have shown up at the Capitol, including the staff who is here today on the floor, have come at risk, and we know that—at risk to their own health and the health of their family members and others whom they love, as we do. So I thank them for this.

I understand that we may be gone for several weeks, and I think that it is appropriate. But for a national emergency that would call us back—and we will come back if that is necessary—I think we should take some time away from one another and away from the Capitol to really mind to our own health and the well-being of our own families and work back home as best we can, by teleconferencing and in other ways, to let people know what we have done with this new legislation.

I hope that during this period of time, I can engage my colleagues in thinking about another issue. I and Senator PORTMAN, the Republican from Ohio, have introduced legislation that at this moment in history calls for at least an inquiry into remote voting or some different approach to voting that doesn't require our physical presence on the floor in times of national emergency. It just makes sense.

The fact is, our meetings of the Senate almost every single day have violated the CDC guidelines that tell us not to gather in a group of 10 or more. Yet we come to the floor because we have to—because this is life and death when it comes to this legislation we are considering—and because we know what our jobs are. We can find a better way to do this in the 21st century by using the technology that is available in so many different ways in order to have verifiable, accurate, honest voting for those who cannot or should not physically be present on the floor.

I have spoken to Elizabeth MacDonough, the Parliamentarian of

the Senate, and her staff and want to engage in a conversation. What we know is that this is historic, and it really is a dramatic change from what we have done in the past, but I don't think it is unrealistic. I think it reflects the reality of where we are today with the public health crisis. It may reflect the reality of tomorrow, which could be some different national emergency or, God forbid, some terrorist activity that keeps us away from this Capitol Building when we still have work to do.

I thank Senator PORTMAN; Senator KLOBUCHAR, who has really been one of the leaders in this effort; and Senator SCHATZ, who I know is a cosponsor. We are now up to close to 20 cosponsors, on a bipartisan basis, to move forward in this change in the Senate rules. I hope we can have conference calls during the time that we are physically away from the Capitol and move this idea forward. The House is considering the same thing as well.

Now is the time to do it. It is time to bring this great body—the U.S. Senate—into the 21st century when it comes to executing our constitutional responsibility without endangering anyone, especially Members and their staffs and families.

I yield the floor.

The PRESIDING OFFICER. The Senator from Wyoming.

Mr. BARRASSO. Mr. President, for families, for healthcare workers, for small businesses, and for people who are waking up today all across the country who are asking “What is next?” I believe that today we can report there is good news.

The resolve and determination of this Senate, working in a bipartisan way and working with the White House, has delivered a rescue plan—a rescue plan for the American people and for American healthcare workers.

We are going to pass new authorities, new resources, and new programs today to deal with two crises that we as a nation are facing. One is the medical crisis, the coronavirus, and the other is the economic crisis that is as a direct result of the medical crisis we are facing.

This Senate is providing an overwhelming and massive healthcare and economic response package. We are doing both. We have to do both at the same time, as it is a rescue operation for the resources that our healthcare providers need and the resources that our economy needs. The healthcare resources are going to be surging for communities all around the country—every one of the 50 States is affected—with there being over \$100 billion for our hospitals and the heroes who are taking care of coronavirus patients.

As the Presiding Officer knows, I am a physician and have practiced medicine for a long time in Wyoming. People go into medicine so they can do a number of things, but when people go into medicine, what we expect of our healthcare providers is for them to

save lives, to cure the sick, and to prevent disease.

For all of those men and women who are working in this profession, I will tell you that this will be their finest hour. We are hearing about heroes all over the country, and that is going to continue as long as this crisis is in effect because that is what we are asking them to do every day—to save lives, heal the sick, and prevent disease.

We see that with our public health officers who are out there, trying to prevent disease. We see it in communities. Day and night, we see people trying to heal the sick and to save lives in the hospitals. What they are asking from us are for resources, and that is now going to be provided in the bill that we are going to pass today that will hopefully soon be on the President's desk.

We are also surging dollars to individuals, to families, to businesses, and to distressed parts of our economy—direct money: \$1,200 per individual, \$500 per child—take a look at that—and \$350 billion in bridge loans and grants to small and medium-sized businesses.

We are providing unemployment insurance to workers—people who were working and were ready to go to work the next day but were not able to because of the medical crisis affecting us. So this will be to make sure that workers who are not able to work right now are made whole.

We held the line against so many of the ideological issues that the Democrats and specifically the Speaker of the House tried to put into this legislation. We made it clear that lives were at stake. Those are debates for another day. The crisis is upon us, and the rescue work needs to be done.

I believe time was wasted. We should have passed this last Sunday. Time was wasted, and it was time the American people didn't have, but we are working on this action plan today.

Pass the Senate bill today to stabilize American jobs and to surge healthcare resources to the frontlines. The House cannot delay. The House needs to get this passed today and sent to the President of the United States for his signature today. America should not wake up tomorrow and have to watch and wait and worry to see if the House is going to pass this bill. The House needs to act today. The American people need that reassurance today.

Everyone—families, young people—has committed to slowing the spread for the remainder of the 15-day window. There is about a week longer to go. And people are doing it all around the country. People are going to continue to ramp up the manufacturing of medical equipment—masks, ventilators, respirators, tests—to save lives. People are going to keep cutting redtape and pressing on scientific and medical breakthroughs for treatments and vaccines.

Going forward—and I see the minority leader on the floor—we need to take

a long, hard look at our supply chain. China has been exposed. We cannot allow ourselves ever again to be in any way dependent on China for medicines, for materials, or for minerals.

My focus, along with what I know to be the President's focus, is to bring America back stronger than ever before. We are a strong and resilient nation. We will get through this. Our country's healthcare infrastructure and our economic resolve are today being tested. We will defeat the virus, and we will be back stronger than ever.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Ms. CANTWELL. Mr. President, I come to the floor to thank my colleagues for all of their hard work on this legislation and to urge my colleagues to move forward today because the State of Washington desperately needs this help.

When I think about this package that has been crafted literally since Saturday starting at about 10 o'clock and when I think about the people who had run to collaborate—yes, there were many challenges to that collaboration—I also think about the people who are on the frontlines in the State of Washington who have paid such a heavy price—from the factory worker we just lost in Everett, WA, to the COVID-19 disease; to the grocer at the Leschi Market, who was just trying to help deliver groceries to a needing public; to the pathologist at the University of Washington who was a leader in this field but who also lost his life. Real sacrifice and real, crushing blows have been dealt since December.

But today we are responding with more help for our States. We are giving them more money for hospitals, more money for the frontline with protective gear, more money for testing, and more money to support them as they continue the effort to try to stop this disease.

It is so important that we give State and local governments and Tribes the resources they need to be on the frontlines in fighting this disease, and I thank our Governor, Governor Inslee, for leading that charge every single day in trying to focus our response on this disease.

Because we were the site of the first COVID-19 case, we have been at this since January 21, and the sadness we have all felt over the Kirkland nursing home, where we lost so many patients, we hope will be a lesson for the rest of the Nation to pay attention to the seriousness of this virus.

We are also here today, though—besides giving that frontline support to States, to cities, to counties, and to our healthcare delivery system—to say that we want to try to lessen the economic impacts of a shelter-in-place or social distancing.

Our businesses, small businesses, have been hit hard. Our restaurants, our other businesses that have shut down, that don't have the same re-

sources to come to Washington, DC, and to lobby for aid and support, are counting on us to create a program that small businesses can get both grants and loans. So the \$360 billion in this program I hope SBA will help dispatch with urgency to those businesses that have complied and have done their best to keep their employees while also shutting down their business.

We also know that the unemployment benefits in this package, which will be for an additional 4 months, will be a boost for people who are unemployed, and the expansion of that definition to cover those who are part of a gig economy who may not have been covered in the past is important to give people the safety net to make it through this process.

I wish we would have come to terms on even allowing for COBRA enhancements, particularly for the aerospace sector. I will be filing a bill today to make sure that as we continue to move through this crisis, we think about those who are going to have a shift—are laid off, as we have seen in recent days in Everett, WA—so that they, too, could have healthcare beyond just 1 month of a COBRA health plan. It is so important in fighting this disease that we not only take care of unemployment benefits, but we also make sure people in unemployment have access to healthcare. We can't be in the midst of a pandemic and not give people affordable access to healthcare.

I also thank my colleagues for other provisions of this package that are helping in giving individual taxpayers relief in the sense of a rebate check. Not only will individuals get a rebate check of \$1,200, but families will get a rebate check of \$2,400 that should help those who have been hit hardest by this disease in these days in which we are sheltering in place in the State of Washington.

There are so many more things we need to do, and while I support the elements of supporting the aviation industry in this package, I wish we would have gotten more requirements on the airline industries for the grant section of this bill. I personally believe that in the future in a healthier airline industry, they should pay money back to the Federal Government.

We certainly should be protecting the workforce during this time period, and that is what is most important—to make sure that an airline doesn't take money from the Federal Government or go into bankruptcy and shortchange the workers and the workforce, as has been done in previous packages for them.

I fully support, though, the loan guarantee program and the loan guarantees that are so important and so qualified in this package to have very specific requirements to them.

I also want to thank my colleagues from the Banking Committee who worked hard on provisions in this legislation to make sure there was more transparency in the process for who got access to the loans in this package.

While we think of the processes we have been through before on TARP and the processes we have been through before on other lending, our colleagues here on this side of the aisle made sure that there were better requirements for oversight, inspector generals' accounting of the resources, and to make sure that we knew exactly where these dollars were being spent.

I know Treasury will have its hands full, but because of Democrats, we will have more transparency in exactly how those dollars go out the door.

So I want to thank Leader SCHUMER and his staff for working so diligently on this package. It has been a very hectic couple of days.

And I would say a special thanks to the Commerce Committee staff, to David Strickland, Melissa Porter, David Martin, Ronce Almond, who literally have been camped out for—probably since last Saturday, working and perfecting the language in these sections related to aviation.

As I said, there is more work to do, and we all know there is more work to do. I know I want to continue the fight for the aviation supply chain, to make sure that when we come out of this crisis after an economic downturn around the globe, the United States is well positioned to return the supply chain workforce to building one of America's best products—airplanes. One of America's greatest—actually, America's single largest export is airplanes. But to do that, we are going to have to get through this crisis and protect what we think needs to be continued healthcare access for those laid-off workers.

So let's get these dollars to the frontline, to our hospitals, to our States, for better equipment, for more supplies. Let's support them in doing what they do best, helping to fight this disease and seeing this through to the other side of America's challenge.

I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The PRESIDING OFFICER. The Democratic leader is recognized.

Mr. SCHUMER. Mr. President, I want to thank the Senator from Washington for her hard and diligent work. No one—no one—fought harder for the State of Washington, which, like my State of New York, is in such crisis, than the two Senators from Washington, and I thank Senator CANTWELL for her great work up and down the line. Whether it was the government, the companies, the people of Washington State, she was there.

Now, I say to the American people: Help is on the way—big help, quick help. I say to the American people: Because Democrats insisted on making this bill better, we can now call it a bill that puts workers first, not corporations; that has a Marshall plan for hospitals; and that has accountability, transparency, and watchdogs over much of the lending that is in this bill.

Now, in 6 days of shuttle diplomacy and here, in these mostly now-empty corridors, we have shaped a bipartisan

agreement on the largest rescue package in American history, which was sealed last night a few minutes after 1 in the morning, when Leader MCCONNELL and I came to the floor to announce we had an agreement.

It was not a moment of celebration but, rather, one of necessity. Facing an unprecedented crisis, it was the duty of the Senate to produce bipartisan legislation to send an immediate infusion of resources to our public health systems, State and local governments, small business and American workers.

As I said, from the start, Democrats had two main goals: a Marshall Plan for public health workers and hospitals on the frontline and putting workers first, not corporations.

Had we not asked for the Republican Party to recognize us by not going forward on these first two votes, this bill would have been much worse. Our actions made it much better—not everything we wanted but much, much better, and we are proud as a caucus and united as a caucus at the job we have done to improve this legislation because, after all, this legislation will be with us not for days and not for weeks, not even for months, but probably for years. To improve this legislation was worth taking an extra day or two, improving it after the Republican leader just put it down without consulting us and tried to say take it or leave it.

Like all compromises, this bill is far from perfect, but we believe the legislation has improved sufficiently to warrant its quick consideration and passage. Because many Democrats and Republicans were willing to do the serious and hard work, the bill is much better than when we started, and starting yesterday morning, we all came together to get this bill done. We worked in a bipartisan way, as this body should have worked and should work, and here we are.

Once the language is ready, Democrats are ready to speed up the consideration of the bill as much as possible. We believe the legislation has been improved sufficiently to warrant its quick consideration and passage. I expect the Senate can get the job done in the new few hours.

Now, the American people watching should know what is in this bill, which has undergone many revisions over the past 48 hours.

Many of the programs and funding authorities that are being finalized as we speak will go to them directly, the American people, and could make the difference in the next few months between putting food on the table and going hungry, between surviving this period of unemployment and financial ruin.

So let me briefly run through the major components of the bill. First, as I mentioned, a Marshall Plan for the American medical system is now underway. This agreement will inject \$150 billion into our hospitals and health system, headlined by a new \$100 billion fund to provide our health system with

whatever it needs to fight back. The grants in that fund will be available to everyone who is fighting coronavirus—hospitals, nursing homes, community health centers, and all types of Medicaid providers and safety net providers.

It includes funding for personal protective equipment, testing supplies, a surge in our healthcare workforce, additional Medicare funding, research into coronavirus treatments and more. The funding will literally act as a lifeline as the number of COVID-19 cases continues to climb.

So as I said, a Marshall Plan for the American medical system is now underway.

Second, workers first. Millions of workers, through no fault of their own, are losing paychecks, with no way to cover their daily expenses and monthly bills. Coming to their rescue is a program Democrats devised to boost unemployment insurance. We call it unemployment insurance on steroids.

The agreement increases the maximum unemployment benefit by \$600 per week and ensures that laid-off workers, on average, will receive their full pay for 4 months.

These benefits will be much easier to access and will be expanded to include part-time, self-employed, freelancers, and gig economy workers.

And the new program has a second—the first job of this program: Get money into the pockets of people who are losing their jobs through no fault of their own, and it will come quickly and generously. But it has a second purpose. It will also allow companies to furlough workers so that they can stay on as employees, so when, God willing, this crisis abates, they can quickly resume work with their employer and businesses can reassemble.

When this crisis is over, we don't want every worker who is losing their job to scatter to the winds, and so many good businesses, through no fault of their own, will fall apart. By keeping them on furlough, paying them, the businesses can reassemble quickly.

This proposal, unemployment insurance on steroids, will be the greatest expansion of unemployed benefits in decades—a social safety net wide enough to catch the millions of American workers who became unemployed virtually overnight, woven with fiber strong enough to hold them through the worst of this crisis.

As I said, we are going to pass unemployment insurance on steroids.

Third, oversight, transparency, and accountability of all loans made to corporations. The Republican bill initially put the focus on rescuing industry and did not do enough to protect the hundreds upon hundreds of thousands of workers those industries employ. But as a result of our negotiations, Democrats have secured crucial worker protections throughout the bill as conditions to rescuing large companies, including incentives for businesses to keep workers on the payroll during the crisis.

For the nearly 2 million airline employees, Democrats have also secured direct payroll payments to keep you on the job. Your collective bargaining rights will be protected, and airlines will not be allowed to spend any grant money on stock buybacks or CEO bonus pay for the life of the grant plus 1 year.

Democrats also secured tough new requirements on Federal grants and loans to any industry: no stock buybacks for the length of any loan provided by the Treasury, plus 1 additional year; restrictions on any increases to executive compensation; a requirement to protect collective bargaining agreements; Democrats secured a prohibition on any Trump Organization business or any business controlled by any other government leaders from receiving a loan from this bill.

We compelled the creation of Treasury Department Special Inspector General to provide oversight of Treasury loans and investments, an accountability committee to protect taxpayer dollars, and a congressional oversight Commission as well.

There will be much needed transparency in these requirements as well. The Treasury Secretary must, by law, make public quickly the names and terms of loans or other assistance to corporate borrowers. I believe it was Justice Brandeis, who said: Sunlight is the great disinfectant. If any of these loans look untoward, if any of these loans don't look right, or if any of these loans are going where they shouldn't be going, the Congress and government will know quickly, and that will put pressure on the Treasury Secretary not to do them and certainly not to repeat them.

Fourth, resources for State, local, and Tribal governments that are carrying the weight of their overburdened health networks on their budgets is there. This came down to the wire. My Republican friends didn't want to do it, but I am glad they acceded to our wishes here because local governments are hurting. They are spending more money than they have ever spent and at the same time their tax revenues have declined. So we must help our local governments, and we will in this legislation. It will be distributed between both the local governments, county governments, and the State. In the end, State and local governments will now get \$150 billion, with \$8 billion set aside for Tribal governments. The relief is desperately needed because State revenues have dried up almost overnight, leaving them with untenable choices about how to allocate their healthcare and other resources.

Fifth, urgent help for small businesses. My dad was a small businessman, an exterminator. He used to pace the floor Sunday nights at 2 a.m. because he didn't want to go to work. I know small businesspeople suffer under normal times, let alone these difficult times. This bill offers \$350 billion in

loan forgiveness grants to small businesses to keep their existing workforce and to help pay for things like rent, mortgages, and utilities. It provides \$10 billion in emergency grants to provide immediate relief for small business operating costs.

Of course, there are many things besides in this bill. Those were the five things we pushed for. Small business was much in the bill that Leader MCCONNELL put forward. All the rest, we as Democrats have pushed hard for and gotten in the bill.

Now there are other things too: support for American families, including childcare, education, senior care, housing and more. One thing of particular importance to my State is public transit. The MTA is drowning after such a steep and sudden loss of ridership. Democrats asked for and now have secured a \$25 billion life preserver to keep those public transit systems afloat as well. It is not just big cities. The bus systems in rural areas will depend on this as well.

The bottom line is this. This bipartisan agreement will provide more resources to our public health system and protect American workers of all stripes.

Now, as I have said before, this bill is far from perfect. Many flaws remain, some serious; but by no stretch of the imagination is this the bill Democrats would have written had we been in the majority. If Democrats held the pen, we would have designed the assistance to troubled industries in a completely different way. We would have added even more support for Medicaid, hospitals, community health centers, nursing homes, and new patient protections to ensure that everyone with coronavirus can access and afford treatment. We would have increased food assistance. We would have included more relief for student borrowers and prohibitions on evictions and foreclosures on Americans for the duration of the crisis. We have gotten many of those but not all on evictions and foreclosures. We would have put workers first in every single part of the bill.

That is what we tried to do here as much as possible, but Senate Democrats are not in the majority. We knew this bill had to pass muster with the Republican administration, and a failure to reach an agreement in this time of deepening, serious, painful national crisis was simply not an option. We have before us an imperfect bill but a necessary one. Despite its flaws, it is far better than where we started, and it is time to pass it.

Now, before I yield the floor. There are some people I have to recognize: the Republican chairs and the Democratic ranking members and their staffs who have worked diligently on this legislation; Senators Leahy, Cardin, Shaheen, Warren, Reed, Peters, and Wyden, and so many more I could name—the whole caucus and their entire staffs—thank you. This bill is bet-

ter because of your long hours and hard work. The floor staff who kept this Chamber open and running at all hours, we thank you.

Secretary Mnuchin, Eric Ueland, MARK MEADOWS, and their staffs, who have spent more time in my office than they care to admit, thank you.

To my staff, I am blessed with the greatest staff a Senator could have. They are so dedicated to the public good. They are so dedicated to this country. You should have seen them working. Gerry Petrella and Meghan Taira have a little baby at home. Both of them have important roles in my staff. They met here. They got married. They are still here. They worked day in and day out—but so was everybody else—so was everybody else. I want to thank my staff. If the American people saw the work you did, they would be so proud. So thank you from the bottom of my heart.

Our colleagues and our staffs have committed themselves in this way because they understand the sacrifices being made by the American people in homes and hospitals across this great Nation: the working families who are at home missing paychecks, playing teacher and provider and caregiver all at once; the thousands of Americans who are volunteering to help understaffed medical facilities; the small business owners who are watching the labor of their lives evaporating in an instant but are still paying their workers as much as they can manage; the nurses and doctors and healthcare workers who know better than anyone the risk of contracting this disease by treating infected patients, who go to work every day working longer shifts to do God's work anyway. To them and to all Americans, I say this: Help is on the way. Big help, quick help.

We are going to take up this bill and pass it to care for those who are now caring for us and help carry millions of Americans through these dark times.

This is certainly not the end of our work here in Congress but rather the end of the beginning. The crisis continues to deepen. There will be difficult days ahead and the worst may be yet to come and we certainly may have to come back and do further legislation, but we know right now help is on the way, and we will not stop working until we see our Nation through this time of extraordinary challenge.

I yield the floor.

The PRESIDING OFFICER. The Senator from Colorado.

Mr. GARDNER. Mr. President, it is great to be back on the floor of the U.S. Senate. It is a heavy obligation that we have before us.

On March 17, I was contacted by the Tri-County Health Department to notify me that on March 11 I had been in a meeting with a Coloradan who later tested positive for COVID-19, and at the advice of the Tri-County Health Department and the attending physician in the Capitol, I entered self-quarantine to protect my colleagues, our

community, and our family. That time has now expired as of this morning.

I certainly regret the fact that I missed a vote that passed 90 to 8 to complete phase 2 of our help to address COVID-19. I wish I had been here because the vote would have been 91 to 8. Throughout that time I was in quarantine, I had an opportunity to visit with thousands and thousands of Coloradans through telephone townhalls in every congressional district to hear from individuals who have lost their jobs, to hear from business owners who were terrified about what happens next, to hear from parents who are at home with their kids who are out of school, not knowing if they go back at all to school; how to figure out how Zoom works, how to figure out how Skype works, how to figure out how technology works to teach their kids at home.

Throughout this process I adopted a three-pronged approach to what we must do as a country to get through the crisis at hand. No. 1, we have to address the immediate health epidemic: what we are doing to, as the experts say, "flatten the curve" to stop the spread; to provide the resources, the tests, the protective equipment that we need through our States to make sure that they can fight this invisible virus; what we can be doing to give them the tools and the skills they need for the heroic efforts of our frontline healthcare providers—the doctors, nurses, clerical staff, janitors, classified workers—all of the people who have been so heroic to provide healthcare to our people. That is phase 1, making sure we stop this epidemic and address the needs of the American people.

Prong 2 of this three-pronged approach is about making sure that we provide individuals with immediate assistance: people who are terrified about what happens to their job, how they are going to make ends meet, what they are going to do to put food on the table, how they are going to pay their rent, how they are going to pay their mortgage, will they have a restaurant to go back to. That is prong 2 of this approach.

Prong 3, of course, is to get our businesses up and running again to make sure that when this health epidemic is over—this health emergency is over, we can make sure we have an economy that snaps back and runs strong. We will do that because we as a country will rise together. We will do it united. We will do it because we in this country know how to overcome great challenges.

We are taking these measures to quarantine and self-isolate not because we are fearful of the virus, not because we are afraid of what will happen if we don't, but we are doing it out of love for each other. We are doing it out of love for our neighbors, community, our parents, our grandparents, and our children.

We take the guidance of health experts and public policy experts seriously because we want to share that love with people to stop the spread so that we can avoid the surge that can overwhelm our healthcare systems because we know, under the best case scenarios—the best case scenarios—we are looking at a situation that can utilize 95 percent of every hospital bed in this country for the next year. We do this out of love for each other and for our community and to protect one another.

In Colorado right now, we have roughly 1,000-plus confirmed COVID-19 patients. We have lost 12, perhaps more by the time I am giving this speech today, in Colorado. These lives, those who have tested positive, their loved ones are all in my prayers today.

The Governor of Colorado obviously is issuing the emergency declarations. I spoke with the Governor a few minutes ago to talk about how we can continue to provide the resources that Colorado needs. Over 2 million people across the Denver metro area are now in some kind of a shelter-in-place order, ordered to stay at home.

Our Nation is uneasy, our future is uncertain, and the level of anxiety that our country faces is the highest I have ever seen it, but we don't need to have uneasiness about our future because we will rise together; we will come together as a nation to overcome this.

We know that our future, the future of this Nation, will be prosperous again; that our economy will be thriving again; that our communities will be able to celebrate what we have overcome because that is what we do in this great Nation. We rise. We rise together. We stand together.

Coloradans have stepped up in every way possible. In a uniquely Colorado way, you have hemp businesses that are now producing cotton swabs for medical needs; you have whiskey distilleries that are producing hand sanitizers for hospitals and for home healthcare; we have protective equipment that is being donated by the Denver Broncos and by the marijuana industry and by so many other businesses across the State of Colorado which are stepping up in ways that make all of us proud. They are checking on their neighbors. They are checking on their friends. They are making sure that elderly people in their church whom they have met are OK, making sure that we check in with our loved ones and those around us.

We have been able to get successful tests up and running in different places across Colorado, helping different organizations and different healthcare facilities find new ways to process this overwhelming burden.

As this place has passed phase 1, which gave millions of dollars to the State of Colorado and so many States around the country, and as we passed phase 2, which prepared additional testing and nutrition programs and other ways to meet this challenge, we now turn to phase 3.

Phase 3 addresses all three prongs of my approach and addresses the health emergency. It addresses assistance to individuals, and it addresses the ability of our economy and businesses to snap back when we address this health emergency. It needs to pass now. It should have passed days ago.

I don't think the American people give a hoot whether this idea was a Republican idea or a Democratic idea. I can tell you that on my tele-townhalls I did and in my conversations I have had with American people around the State of Colorado, they haven't once said to me "Well, we hope the Republican-only version passes" or "We hope the Democratic-only version passes." That is not what they are saying. They are saying "Do your doggone job because we are scared about what happens next."

So pass the relief that we need to get them back on their feet, to make sure they know they are going to be able to have food on the table and to pay rent. I can't imagine what somebody who for 50 years built a small business must be going through every hour we delay, wondering if that 50-year dream is going to stand and survive.

Shame on the people around here who said "You know what, let's have 1 more day of delay, 1 more hour of delay" because a Republican could get their way or a Democrat could get their way. When I was at home, not once did I hear anybody say "Could you stall a little bit more for partisan purposes?"

The American people are rising above the fray. They are meeting this challenge in the spirit that I hear in every conversation I have. They are donating blood. They are sharing that love I talked about with their neighbors and their communities. They are figuring out new ways to be together even when we are supposed to stand apart. That is what the American people are doing. And we are bickering about phase 3.

We will have phase 4 and phase 5, but do you know what we have done? Instead of patting ourselves on the back, do you know what we have done? We have managed to get back, I hope, to the starting line. We didn't run through the tape. We haven't finished the job. We have made it, I hope, to a place where we can now know we are back at the line and we can run together to fix what will be tremendous needs and to address the tremendous needs of this country and to answer the anxiety every single one of our constituents has. That is what Congress should do. That is what Congress must do. I am glad and I will be proud to vote for this bill today because we have to get this job done, and there is more work to do.

We have to make sure people understand that the recovery benefits they are going to be receiving will help answer that anxiety, to hopefully give them hope, and that the new categories of unemployment insurance that have been created under this will also give

them the ability to know it is going to be OK, to know that the small business loans that are being made available will help that restaurant stay in business.

You know, I talked to Eve in Aurora, and she didn't know how she was going to survive because, yes, she converted her whole business to takeout, but she didn't know how successful that would be.

To Roberta in Pueblo, who had the same questions about how her restaurant was going to survive, this small business loan will be able to help people pay payroll, to bring those back onto payroll whom they may have let go because they didn't know how they were going to make ends meet, to pay them, to pay their utilities, to pay their rent, to pay their mortgages, and to have that loan forgiven to keep this economy in a place where it will be vibrant again because that is what we do in this country. We don't look back; we look forward. And in Colorado, we look up at that great Rocky Mountain horizon, and we don't look down. We look up, and we see the next horizon, and we strive for that optimistic next day. That is what we do in Colorado, and I know this country does the same.

You know, I talked to a 70-year-old Coloradan in Weld County, CO, who, on a tele-townhall—you could hear it in her voice. She didn't know what she was supposed to do because she was older than the experts say should be out and not following guidance, but, she said: I can't find the disinfectants and the cleaners that I need. How do I find that? So we were able to find her relief.

The grocery stores have stepped up, and they have provided special hours for people. They are delivering to people like the woman I spoke to. They are providing information to their communities. They have clerks, they have cashiers, and they have people stocking the shelves who are on the frontlines of this fight as well, keeping our communities safe. So to all of them, I say thank you for the work you are doing each and every day.

It is important to recognize in this country that we have seen great challenges. I remember my grandmother, who passed away this past year, talking about her experiences in the Great Depression. This country has been through the Great Depression. We have been through the great recession. We will make it through the great infection. That is what we do as a country. That is who we are as a people.

The Senate will approve this bill today, and the House must approve it without delay—no excuses; no delay; pass the doggone bill now. The American people have expected this for a long time. It shouldn't have taken this long. Do your job. Do our job. Get this done.

We will act out of love for our communities. We will act out of compassion, and we will rise to the spirit that has made this country great.

I have heard so many of my colleagues come together and talk about wartime footing, or they have talked about how we have mobilized in a way that maybe the people have never seen in their lifetimes. It has reminded me, though, of what Thomas Paine wrote in "The Crisis" during our Revolution, which, actually, George Washington read to his troops. Here is what Thomas Paine said:

I call not upon a few but upon all; not on this state or that state, but on every state; up and help us; lay your shoulders to the wheel; better have too much force than too little, when so great an object is at stake.

Let it be told to the future world, that in the depth of winter, when nothing but hope and virtue could survive, that the city and the country, alarmed at one common danger, came forth to meet and repulse it.

We were taught in Sunday school that our struggles lead to perseverance, that perseverance leads to character, and that character gives us hope. We will get through this, America. We will start with this bill. We have a lot more work to do, but to my colleagues: Do our jobs. Get it done. No excuses.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. CARDIN. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mrs. LOEFFLER). Without objection, it is so ordered.

Mr. CARDIN. Madam President, the people in this Nation are hurting. We know that. They are very concerned about their own health. They are worried that they may be carrying the virus and may take it home to their elderly parent, who could come down with the virus. They are worried about how long this social distancing and commuting from home and staying at home are going to be required in order to control the spread of the virus. They are worried about their economic circumstances, whether they are going to get a paycheck.

I am pleased that, today, we have an agreement with our leaders to move forward on the third stimulus package to deal with this crisis of COVID-19.

I, first, want to express my appreciation to our leadership. I have been in daily, almost hourly communication with Senator SCHUMER, and I know how hard he has worked to make sure that this package really deals with the medical emergency we have and deals with the workers, to make sure they are protected and they are protected in whatever we do; that it provides the help for State and local governments; that it provides the much needed attention to these particular issues; and that we have accountability for any of the monies that are going particularly to our largest companies in this country.

So I want to express my appreciation. I am very pleased that our first

priority—our very first priority—is to deal with the public health challenge. This is including what is happening in my State of Maryland and what is happening in every State in our Nation.

I am pleased that in our State it is "Team Maryland." Our congressional delegation is working very closely with Governor Hogan and his cabinet, and we are working closely with our county executives and our mayors and our private sector to do everything we can to protect the public health of the people of our State.

We have done what we can locally to make sure that testing is available so we understand the dimensions of this problem, and the Governor has taken extraordinary steps in order to increase our medical capacity in the likelihood that we are going to see a significantly increased number of those people who have the coronavirus.

Yes, we need to stay at home unless there is an urgent reason for us to be outside. I am frequently asked by my friends why don't we do as much as we can in the U.S. Senate remotely. I think we should, including voting. So we need to distance ourselves and minimize social contact in order to prevent the spike of this disease, which would test our medical capacity to handle it.

So I was pleased that the third supplemental—the agreement that has been reached that we will vote on, hopefully, today—does have a surge in our medical capacity, a Marshall Plan, to deal with our healthcare needs.

I could go through a lot of the specifics. I think some have already been gone through, but I particularly appreciate the fact that we have \$100 billion for our hospitals and healthcare facilities, including clinics, in this bill. I am pleased that there is a 20-percent increase in hospital reimbursement rates.

I thank Senator GRASSLEY and Senator WYDEN for including in that provision a unique clause for the Maryland hospitals so that they can be qualified for this. As I think some of you know, Maryland has an all-payer rate structure, and we had to make sure that these provisions would apply in Maryland. I thank them for their attention to that detail.

There is also money in here for our hospitals to be ready for preparedness, which I think is extremely important. And there is a separate line appropriation for our community health centers and our federally qualified health clinics. That is critically important there. They are being stressed as the needs are increasing and as the cost of treatment is increasing.

We need to replenish the national stockpile. We know the concerns for protective gear. We know that. We know that ventilators and respirators are in short supply. We have to make sure that we have adequate replacement of what has been taken out of our national stockpile and available now to deal with the surge that is coming under any scenario, so that our

healthcare workers have the protective gear that they need and our patients have the medical facilities and the respirators that they need.

We have also plussed up the work being done to deal with the development of a vaccine. I am pleased that NIH is getting the monies they need in order to do the work. We know that we are not going to have a vaccine in time this year, but we want to make sure that we get it as soon as possible and that it is on a fast track. These funds will help us develop that vaccine for the future needs of controlling this type of a virus.

But, in the meantime, we are also putting resources into therapeutic drugs—drugs that could help people who are sick today. Those drugs are not yet available, but we want to make sure we do everything we can to make them available as soon as possible.

FEMA, or the Federal Emergency Management Agency, has been bumped up substantially in this bill and for good reason. That brings me to the point that is a major improvement that has been brought to this legislation to help our State and local governments. They are the frontlines of providing these public health needs, and we need to provide them the resources they need. So FEMA needs to be properly appropriated. We have the money in here to help FEMA, but we also need direct help for our local governments to deal with this problem. We see that our State and local public health officers are getting extra money for better reporting, so that we know exactly what the status is in each of our communities. All of that is important for our Marshall Plan to control this disease and to get it under control.

But I wanted to take this time to talk about a matter that I was working on for small business, and I mention that, recognizing that we have to get our economy back on track. The best way to get our economy back on track is to get this virus controlled, enable people to be able to get out, to work, to buy, and to participate in our economy. That is the best thing we can do. But this package also recognizes that unless we help businesses and workers today, we are not going to be prepared for our economy when we are able to rebound.

So my role as the senior Democrat on the Small Business Committee, working with Senator RUBIO, the chairman of that committee, was to make sure that we had a robust provision to preserve the growth engine and innovation engine of our economy, and that is small businesses. There is more job growth for small companies, and there is more innovation for small companies. We need to preserve the ability of small companies to get through this time.

Quite frankly, they don't have the same deep pockets that large companies have. They don't have the same availability of credit that large companies have. They don't have the same

banking arrangements that large companies have. They don't have the flexibility that large companies have. So we have to provide special attention to small businesses, and this package does that in a very, very robust way.

I already mentioned Senator RUBIO. I thank him for his leadership. The two of us were working together well before this week, and that is why we were probably further along in helping small businesses than the other parts of this package dealing with the various economic areas.

Senator SHAHEEN was a valuable Member of our team. I have worked with Senator SHAHEEN on small business issues for a long time. She was a key player in putting together the package that we have to present to our colleagues here in the U.S. Senate.

I also want to acknowledge Senator COLLINS.

It was the four of us who were meeting regularly and communicating regularly and who recommended this package that we will shortly be voting on as it relates to small business.

Also, if I could, I would like to acknowledge members of my own staff who have worked literally 24/7. I have talked to them at various times during the night and day. It has been very stressful for all of us, but our staffs get no rest whatsoever.

So to Sean Moore and the entire staff on the Democratic side of the Small Business Committee, thank you on behalf of America's small businesses and workers and on behalf of our country.

And to Ron Storhaug on my staff, who has been working on a lot of these provisions in regard to the tax issues and in regard to a lot of these issues, I thank him for all of his work.

And to Lauren Jee, who is our health person, who has not only helped us put together this small business package, but she has been available to help Maryland health providers and patients to try to get through where we are today. All of that is reflected in the bill we will be voting on later.

I know on the Republican side, there has been dedicated staff who have done equal work to ensure that we have a bill that we can present today.

Let me go over, if I might, some of the provisions we have in here for small businesses. We have three new programs—three new programs—to help small businesses in our community. They will have different titles, but every one of them provides grant help to small businesses. I want to repeat that. You might hear this is a loan. No, these are going to be funds that go to small businesses that do not have to be repaid. These are grant monies. Why? Because a small business owner can't incur more debt today when they have no idea how they are going to be able to survive in the future. We have to provide immediate help—immediate help. It has to be substantial, and it has to be in a way that they know that they are not encumbering their future. And that is what

we do. We want to get the message out that this is going to be immediate help to help America's small businesses.

One program provides \$350 billion of relief to small companies under 500 employees—\$350 billion. It is triggered by going to your financial institution and getting what is known as a 7(a) loan. But let me caution you, it is going to be forgiven if you follow the rules here.

You go to a bank or a financial institution; you do a 7(a) loan; it is 100 percent guaranteed by the Federal Government, so the bank has no risk factor here. There are no payments due for a year. So, even getting into this loan, there is no obligation for cash outlays on behalf of the borrower. The fees have been waived, so this is a cost-free opportunity to get the cash you need to keep your small business open. That is the purpose of this new program under the Small Business Administration.

The amount of the loan: You take your average payroll before the coronavirus was here—you take your monthly average payroll and multiply it by 2.5. Basically, what you are getting is 2 months of payroll for your workers plus an extra—it comes out to an extra 25 percent of your payroll because it is 2 months of that.

Now, what are the eligible expenses? What can you use this for? Well, you can use the 2 months of payroll for payroll. Pay your workers. Keep them employed. It saves you the cost of re-hiring if you had to furlough or lay off workers. You can keep them employed. You can use the extra funds to cover the expenses that you have on their healthcare or related expenses.

You can use the extra 25 percent for rents or mortgage payments or utility bills. So it gives you cash to conduct your business for the next 2 months. It gives you the ability to keep afloat so that you are ready to rebound when the economy rebounds.

Who is eligible? As I said, companies under 500, but we went beyond the traditional 7(a) eligibilities. For the first time under 7(a)s, we are also allowing nonprofits to be able to get into this program so that they will also be able to stay afloat because we know the important work that nonprofits do for our community. They are also eligible.

And we gave some relaxation to the 500 rule for locations—for restaurants or hotels that have multiple locations.

This is a program that is aimed at keeping businesses open and ready—small businesses—for when we get through this coronavirus. Then this amount of money that you borrowed is totally forgiven—totally forgiven—if you maintain your workforce to the precoronavirus level or bring back your workforce to the precoronavirus level during the stated period of time of this bill.

So, if you keep your workforce or bring back your workforce, the government is going to help you maintain your ability and make sure your workers get paid and their benefits are maintained.

It works very well with the other provisions that are in other parts of this bill, such as the unemployment insurance benefits. Yes, if you furlough workers, you can collect unemployment benefits at basically full salary for the next 4 months, so that is also available to small businesses. But we want you to also know that you can keep your employees employed—there, ready for the business to rebound—as we hope it will shortly.

So that is just one program. We have other programs available. We have a new program which is labeled as a grant, a \$10 billion grant program for emergency cash availability for small businesses.

There are many small businesses that have a hard time going to a bank and getting a commercial loan. There are many small businesses that need cash today; they can't wait for that process to work its way through to get that check from the Small Business Administration through one of their financial institutions. It is going to take a little bit longer for them to be able to get that done.

So we have emergency disaster relief loans in the first supplemental. We made it clear that small businesses qualify for emergency disaster relief loans if they have been adversely impacted by the coronavirus. These are direct loans coming out of the Small Business Administration. These are not loans that are from financial institutions.

We have included that in the first supplemental. We now allow you to make that application, and with that application, if you need to get cash immediately, the SBA can write you a check for up to \$10,000. And we want that done within 3 days. We want that money out in days, not weeks. We hear that all the time from small businesses: We need help now.

I was pleased to work on this program. I filed legislation on it. This is a need that is out there today and will be available to small business owners.

Now, we have a third program. Those are two programs where you can get this, basically, 2-month help from the Federal Government to pay your payroll and related expenses. You can get a \$10,000 immediate cash advancement on that through applying for a disaster relief loan and showing a need at this stage.

Then, there is a third program. There are many small businesses today that have existing loans under the Small Business Administration. These are 7(a) loans or 504 loans. The 7(a) is the traditional loan. The 504 are the larger loans.

What this bill does is provide \$17 billion of relief so that those who have these existing loans do not need to make any payments on those loans. They are forgiven for the next 6 months.

I particularly want to acknowledge Senator COONS' work on this. This is a bill that we have been working on, and

it is only reasonable—we are asking others to relieve debt. Let us do it for our small businesses under the 7(a) and 504 programs.

So there are a lot of provisions here that help our small businesses. I want to tell you that, in addition to those three I just mentioned, I am pleased that we do have contract protection in this bill. Let me explain what that means. If you are a business and have a contract with the Federal Government—this applies to all businesses, not just small businesses, but small businesses are particularly impacted by it—but you can't perform that government contract because you can't get access to the facility because it is shuttered as a result of the coronavirus, this bill allows the Federal Government to make sure you have adequate funds available to pay your workers so that those individuals who should have been working at the Federal facility will get paid during this period of time.

We have also provided money for the Women's Business Centers and the Minority Business Development Agencies that are there in our community. Why? Because we have got to get the message out to small businesses about these new tools, how they can access banks to get these 7(a) loans that are forgiven—that are actually grants, how they can apply to the Small Business Administration for disaster relief loans and get a cash advancement and how they can get relief from their current 7(a) and 504 loans.

So we give money to these entrepreneur service groups so that they can help women businesses and minority businesses get access.

We have also put a clear intent that we expect the financial institutions to make loans to all size small businesses in all communities so that all communities can benefit from this legislation.

We have increased the size of Express loans under this. And I just want to compliment the work of other working groups, particularly on the tax provisions. I was very pleased to work with Senator WYDEN. The two of us worked on what is known as a retention credit, which allows companies that have furloughed workers to bring those workers back and get a credit up to 50 percent of that wage, up to \$10,000, as a tax credit in order to bring back those workers.

Well, for some small businesses, that may be a better option than what I have outlined before in regard to the 2½ months of aid based upon payroll.

You have a choice. If you can do better under the retention credit—it is a new credit—use that credit; if not, use the other. Small businesses are given more flexibility.

Thank you, Senator WYDEN, for helping us. I also want to acknowledge Senator WARNER, who was very instrumental in getting that provision adopted.

So you see that there are a whole range of tools in here to keep small

businesses operating—paying their workers—so that they don't have to reinvent their employees after this crisis is over, so that they can keep qualified people employed, they get the paychecks, and our economy is ready to get back into shape.

Now, there are many other provisions in this bill, including the cash payments under the IRS—\$1,200 per taxpayer—that will help in this regard. When you put this all together, this is a robust package to hold our economy so that it can perform at a level that it is ready to take off again without the dire consequences of people not having income in order to pay their bills.

Through these small business provisions, small business owners can keep their businesses intact. Through unemployment insurance, those who are laid off or furloughed can get their salaries. Through the IRS checks, people will have some cash. Through some of these other programs, we are providing relief, like delaying the time of paying the employer share of the FICA taxes.

You put that all together, there is a lot of help out here to keep our economy going during this crisis, with particular focus on the workers and on small business.

The last point I should point out, the self-employed, the gig economy, are fully covered under the small business provisions. They are fully covered under the UI provisions. We are trying to make sure that we preserve our economy; that we preserve workers and their families and their abilities to pay their bills.

I think, when you take a look at this whole package, the challenge will be to get the information out to our constituents, to these businesses, to these workers, so they know what is in this package so that they can act now because, quite frankly, people are desperate, companies are desperate.

When malls are closed, as they are in Maryland, and you are operating a small business in that mall and have no business at all, you don't know how you are going to make your next payroll, you have to make decisions today.

That is why it is important that we vote on this bill today, we get it to the President as soon as possible, get the information out to the small businesses and to the workers and to all businesses that we are here to help keep them open, to keep the paychecks flowing, to keep our economy moving; that we are in this together. We are going to get through this period of time. Our economy is going to come back.

We want you to know to take advantage of these tools so we can minimize the adverse impact of the coronavirus.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Oklahoma is recognized.

HONORING OUR ARMED FORCES

TECHNICAL SERGEANT MARSHAL ROBERTS

Mr. LANKFORD. Madam President, this morning, Technical Sergeant Marshal Roberts of Oklahoma came home.

It was a dignified transfer in Tulsa, OK, early this morning. There were a lot of people who wanted to be there but, because of COVID-19, could not. A lot of other folks were.

Technical Sergeant Marshal Roberts was killed in Iraq Wednesday, March 11, when his unit was engaged by direct enemy fire while they were sleeping. He was 17 miles north of Baghdad.

He was deployed by the 219th Engineering Installation Squadron, the subordinate unit of the 138th, out of Tulsa, OK. He was in the process of building communications infrastructure as part of the fight against ISIS. The operation that Roberts served in, Operation Inherent Resolve, has been a vital part of protecting our Nation and bringing stability to the region.

Roberts enlisted in the Oklahoma Air National Guard in May of 2014. He was killed in action as the first Oklahoma Air National Guardsman who has died but the 20th Oklahoma National Guardsman who has died since September 11, 2001.

The perpetual comment that I heard from the folks to whom I spoke about Tech Sergeant Roberts was that he was one of the good guys; he was always known for having a smile on his face; he was selfless; and he served others all the way to the end.

The night of the attack, there was a truck launcher that fired off 30 Katyusha rockets at their camp as folks were sleeping. Eighteen of those rockets landed inside the camp facility.

As the noise happened around them, Sergeant Roberts told his fellow airmen to get up, get going, and get their body armor on. As he stepped away to go warn other people to do the same, the rocket came. But he saved the lives of some of the people standing right there whom he had told to get their body armor on.

He was posthumously promoted to technical sergeant.

He was born January 29, 1992, in Tulsa, OK. Marshal's parents, Sally and Randy, raised him in Owasso, OK, where he graduated from Owasso High School.

He has a beautiful daughter, Paityn, who has been the love of his life. On November 15, 2018, Marshall was married to Krissy Harris. She was also in the 138th. They met and started dating, both being part of the Air National Guard.

Their deep love for God, their deep love for their country, and their obvious love for each other was a significant part of the 138th. Everyone who knew them, knew what they were like and were glad to be called their friends.

He was a brother, he was a son, he was a father, and he was a husband. Our State and our Nation grieves him today coming home.

A fun story about him and Krissy, though, is that they met and started dating, as I mentioned, while they were both serving in the 138th. She had been in the 138th for 15 years. So she had actually been there longer. They dated

for 4 years before they got married in 2018. They had been married just less than 2 years.

They were both avid football fans, but there was a major problem. Krissy is a Kansas City Chiefs fan, and Marshal was a Pittsburgh Steelers fan. That is a problem—definitely. But he fixed that by proposing to Krissy at the Steelers-Chiefs game.

I have to tell you that for the family, for the folks who stood there today in Tulsa as he came home, they found a way to love each other and found a way to serve each other. And to the very end, they are still sacrificing for the country. Because of the COVID-19 that is happening right now, they have chosen not to have a public memorial service—in a close time for the family—and they are delaying that time until it is safer for all of the family and for all of the community to be able to participate. Literally, their family continues the grief and the weight—one more sacrifice for their country and for their community.

Today, all of Oklahoma is using a hashtag to share messages with the family—a simple hashtag: “#TSGT Marshal Roberts”; that is, hashtag Technical Sergeant Marshal Roberts, if you want all of the abbreviations on it—to share a message of support and love for the family.

Our Nation is grateful, and we grieve with you for the loss today. Thank you to him and to his family for wearing the cloth of our country and for doing everything our Nation asked of him to the very end. Our Nation lives in freedom because of folks like Marshal Roberts, and we will continue to stand with Krissy and Paityn and with their family.

With that, I yield.

The PRESIDING OFFICER (Mr. PERDUE). The Senator from Oklahoma.

CORONAVIRUS

Mr. LANKFORD. Mr. President, we are in the process of passing a very large economic package to help stabilize our economy through the middle of all that is happening with COVID-19 globally and in the United States. The heart of the package we are passing today is almost identical to what we brought Sunday night, which was a bipartisan proposal, which ranking members and chairmen of all the major committees had worked together to get done. The key elements of it are still there. It has unemployment insurance for Americans, including a \$600 plus-up to go through the process. There is support for small businesses that will pay the payroll. We don't want individuals to end up on unemployment insurance. It is better if they stay connected to their same company. It has a unique new proposal that is built in to say a small business can go to any bank rapidly to get a loan there, which will convert into a grant if they maintain their current employee numbers. That keeps people connected to their business and keeps people assured of a job at the end of all this when it finishes out.

It has a grant program for larger businesses that is designed to say: If you are a very large company, you are not going to get a grant; you are going to get a loan in this process. At the moment you get a loan and, if you don't have capital and you don't have access to it right now because of all that is going on, you could get that.

This also has a feature built in where individuals will receive a check for \$1,200. Every adult does. That is built in to get immediate economic support to all those folks across the country.

All of those features were already in the bill through Sunday night. There have been some tweaks that some folks have brought up that some of our Democratic colleagues wanted to engage in. Many of those changes have been heard and been added, and to some we have said: Absolutely not, it is not connected to COVID-19 at all. There are things that some of our Democratic colleagues wanted to make sure got in. Through all the negotiations, some of these things were changed. For instance, they wanted to make sure that energy companies couldn't get any support. So they fought hard to make sure there is no additional money for the President buying additional oil to put in the strategic petroleum reserve at this lowest price now. So it will actually cost us more money in the future. But it was their intention to say that we don't want oil companies to get any support in this downturn.

They also wanted to make sure there was great transparency because they didn't trust the Trump administration. So they built in an inspector general and additional people to watch the Treasury through the process. They put in a neat little feature they demanded, which was that no son or daughter or family member or any individual that works with the Presidency, Vice Presidency, or the Congress could get any of—not the grant programs—the loan programs. In fact, the language they demanded was interesting: No son-in-law could get that. I wonder: Who could that be targeted toward? A particular son-in-law that might be there.

Literally, a lot of this fight we have had over the last 3 days is because they were demanding that there was no way the President or any of his family could get any kind of loan or benefit from this program at all. We spent 3 days—3 days of delay—because they had some additional demands for some things they wanted to do, significantly targeted to a lot of the President and his family. I understand they don't like the President. I get that. We want to do everything we can to protect the workers. That is why we had all of these programs in place already and why we had done a lot of bipartisan work to get it done. It is done now. Let's get it going.

Our encouragement is to have the House finish this up as quickly as possible and to get the support to the American people.

What has been interesting, though, is in the speeches that I have heard on the floor today from my colleagues and from many individuals in releases I have seen, folks have mentioned their prayer. They have mentioned: With God's help, we are going to get through this. They have mentioned the struggle we are going through as a nation and how we are praying for each other.

It keeps reminding me of something. It is a very old psalm of ascent, Psalm 121. When the Jews would come into Jerusalem for the different feasts, they would sing these psalms of ascent as they came off the eastern hills and would start rising up toward Jerusalem. The song they would sing, I think, is pertinent for our time right now. Psalm 121 reads:

I lift up my eyes to the mountains.
Where does my help come from?

Remember that the mountains here are the capital city Jerusalem. It is the seat of government for them and the center of worship. But it is the seat of government for them.

They would sing:

I lift up my eyes to the mountains.
Where does my help come from?
My help comes from the Lord, the Maker of
Heaven and Earth.

He will not let your foot slip.
He who watches over you will not slumber.
Indeed, he who watches over Israel will neither slumber nor sleep.

The Lord watches over you.
The Lord is your shade at your right hand.
The sun will not harm you by day, nor the
moon by night.

The Lord will keep you from harm.
He will watch over your life.
The Lord will watch over your coming and
going both now and forevermore.

It is interesting to me that the people would come in marching into Jerusalem, the seat of government, singing the song:

I lift up my eyes to the mountains.
[But] where does my help come from?
My help comes from the Lord.

Of all the things that are going on in Washington, DC, right now, you will hear people repeating over and over: Our hope is not in government; our hope is not in how much money we can spend.

We understand full well, when we lift up our eyes to the mountain—to this hill. We understand full well where our help comes from, and it is not from all the folks in this room. Our help comes from the Lord, and we are grateful that He neither slumbers nor sleeps.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Arkansas.

Mr. COTTON. Mr. President, the deadly coronavirus that emerged from China late last year has now spread across the globe. The Chinese Communist Party deceived the world, even their own people, and unleashed the worst pandemic in a century on us all. Now it falls to us to defeat it.

Here at home, a strange and unsettling hush has fallen over much of the country, as businesses close and millions of Americans brace for what is to

come. In New York, Seattle, New Orleans, and elsewhere, preparation for the virus has ended. The virus has arrived in force. The urgent battle to suppress it has begun.

In emergency rooms and ICUs, courageous doctors and nurses are already locked in a battle to save the lives of their patients. Protective gear is in short supply, but their regard for safety and even family come second to their duty. The days ahead will be a close-run thing in those cities, as they struggle to keep their hospitals open and functioning. But make no mistake. The China virus will spare none of us—from the high-rises of the big cities to the hills of the Ozarks.

Soon, the Senate will finally pass desperately needed emergency legislation for our Nation, including a massive infusion of funds to our healthcare system. But this legislation isn't about stimulus. It is about survival.

With this legislation behind us, Americans are beginning to ask: What is next? Yes, the virus is testing us already, and it has already touched most of us by closing our churches, shuttering our businesses, and threatening the jobs and retirement savings of millions of Americans and, of course, threatening our lives. It is only natural that so many are wondering anxiously when and how this unprecedented crisis will end. And when it ends, will their jobs still be there? How will they put food on their table? How will they pay the bills?

Americans want to know the plans so they can do their part. More fundamentally, they want to know that there is a plan. Upended routines combined with worry about the future naturally breed frustration. We are citizens, after all, not passive carriers of a deadly pathogen.

This frustration has given rise to a new and growing argument that Americans can't wait any longer, that we ought to open back up and take our chances with this virus. After all, we can't stay inside forever. We can't, as the saying goes, let the cure be worse than the disease. The urgency to stave off economic collapse is, of course, understandable. It is also tempting to think that we face a simple choice between shutting down to fight the virus and opening up to save the economy, but the choice is not so simple.

Some thoughtful observers note that the seasonal flu and automobile accidents kill more Americans annually than has this virus. That is true as far as it goes, but we are just at the beginning of this pandemic. I have to add that the Javits Center in New York City has never been converted into a field hospital for the flu or car wrecks.

Granting that, some say, perhaps we can reopen in a few days since our elderly are most at risk from this virus. Quarantine them. Keep them safe, the argument goes, while the rest of us get back to work. Yet there are 72 million Americans who are over the age of 60 in this country. Many of them raise chil-

dren, live alone, or work outside the home. They can't wall themselves off from the world nor should we wall them in.

Moreover, tens of millions of younger Americans have preexisting conditions that put them at an elevated risk for this virus. Are we to quarantine all of them too? Even younger and healthier Americans are not safe from this pandemic. The China virus attacks the lungs of the young and the old alike. Of the cases we know, the virus appears to send about one in seven younger people to the hospital. It is true that survival rates for younger patients are better, but even their recoveries depend on there being a functioning healthcare system.

If we give up on our efforts to control this virus now, our medical system will be overwhelmed—hospitals will collapse; care will be rationed; doctors will face the terrible choice of whom to save and whom to let perish—and not just for patients of this virus but for every American who needs intensive care, whether it be from a heart attack or a stroke or a car wreck or anything else.

Besides, if left unchecked, this deadly virus will continue to wreck our economy as surely as it has already. It was not President Trump who shut down businesses, after all, and it really wasn't even the Governors and mayors, though they issued the orders. Government-enforced closures were largely rearguard actions by communities that had already ground to a halt due to the virus or that would have soon come to a wrenching stop in the teeth of the pandemic.

Who among us would take our kids to a restaurant tomorrow if we opened back up? Our economy isn't seized up because of government dictates but, rather, because our people are understandably fearful of the dangerous virus. So an immediate reopening without having the resources in place to fight the virus isn't an option. Our hospitals would be overwhelmed, and our brave doctors and nurses would succumb to the illness. Our businesses would keep their doors closed or would quickly close their doors again as workers and customers would stay away.

The supposed choice between saving the economy and fighting the virus turns out not to be much of a choice at all. We can't yet stop the strong measures that are in place because we have no better option in the short run, but neither can we continue them forever, for the American people can only hold out for so long. So we must come up with a better plan and fast. That plan starts with this big pause as we protect ourselves and each other. We simply don't have the resources today to fight any other way, but it will not end with this approach.

We must use the precious days and weeks ahead to lay the groundwork for a new strategy to fight the virus—a strategy that will allow all of us to

gradually get back to work. For that to happen, we will need to scale up our ability to rapidly test for the virus, as they have in South Korea, so that we have a sense of where the virus is and where we must keep it contained.

Already, America's public laboratories and companies are rising to the challenge by processing tens of thousands of tests, but our ability to test must grow even faster, and it is. We will need masks, too—billions of them. We will also need local personnel who are trained and prepared to do widespread contact tracing for those who test positive. We will have to develop procedures for the strict quarantines of those who test positive or for those who have been exposed to the virus—with zero tolerance for breaking quarantine and endangering our fellow citizens.

Once these elements are in place and the first wave of this virus has passed, then we will be prepared to reopen our cities and communities while remaining vigilant about new outbreaks. These preparations will ensure we are ready to sustain our way of life until our scientists can create what we so desperately need—therapeutic drugs and, ultimately, a vaccine. A vaccine may take a year or more before it is available, but these other intermediate precautions must go into effect much, much faster.

America must, indeed, reopen. When we do, these decisions must be based on local conditions, not an arbitrary nationwide timeline. Our Governors and mayors understand their local conditions. They can make gradual, rolling, calibrated decisions in a way that is responsible when the tools to effectively fight this virus are ready and available.

What I have outlined may seem like a daunting and even impossible challenge, but our Nation has overcome far greater challenges before. Already, America is rising to take on the China virus. The giant of American industry is awakening and retooling our factories to join this fight just as we did during World War II. Never bet against America's workers and American ingenuity. All across this country, Americans are springing into action. We know the vital role our doctors and nurses will play in the coming months alongside our first responders, our factory workers, our farmers, our grocers, and on down the list.

Ask yourself now how you can help. Can you keep your distance from those who are most at risk, realizing that the China virus preys on our most earnest desires for society and companionship? Can you offer your charity to a friend in need? Can you pick up groceries for your elderly neighbor? Can you keep your workers on payroll and benefits for just a little longer until our legislation kicks in? Can you postpone your tenant's rent for a month? Can you pray for the deliverance of our Nation and the world?

These are just a few of the things we must do as a country to make reopening possible and life bearable in the

months ahead. We are all in this together, so we will need to have each other's best interests at heart.

Many years of comfort and ease have, perhaps, conditioned us to ask only what we are free to do, not what we are called to do. Yet the old disciplines of peril and privation threaten to return, and we will need old notions of duty to maintain order in the face of them. The darkest days of this coronavirus are, in all likelihood, still ahead of us. Let us face up to them bravely. Let us acknowledge the troubles ahead, and let us devote our whole energy to winning this battle quickly so that the normal life of our Nation can resume.

I yield the floor.

The PRESIDING OFFICER. The Senator from Texas.

Mr. CORNYN. Mr. President, during times of disaster, crisis, or hardship, I never fail to be inspired by the generosity of Americans, including the folks in my home State of Texas. I think about how we came together in the wake of Hurricane Harvey to lead search and rescue operations, clear debris, and rebuild communities and lives. We saw strangers forming human chains to rescue a driver who was trapped in a car; restaurants offering free meals to first responders; and a Houston legend, known affectionately as Mattress Mack, opening his furniture stores for those who needed shelter.

One volunteer said: I have met more of my neighbors in the last 24 hours than I have in the last 20 years.

While these heartwarming stories of Texans' lending a hand to one another are a source of comfort even during the toughest of times, right now, when extending a physical hand is one of the worst things you can do because it violates social distancing rules, there are still plenty of neighbors who are helping their neighbors. Folks in Texas, like around the country, are staying home to keep themselves and their neighbors safe, and we are seeing new and creative means of supporting one another.

For example, a number of distilleries across the State have switched their productions from making vodka or whiskey to making hand sanitizer. With demand surging and hand sanitizer in short supply, more and more hospitals are struggling to keep it in stock, and these distilleries are stepping up to fill the void.

Jonathan Likarish is the head distiller and cofounder of the Ironroot Republic Distillery in Denison, TX. He said they received a call from the Texoma Medical Center and was asked if he could help. Of course, he said yes. Businesses like his aren't alone.

Beloved Texas grocery chain H-E-B has taken steps to make shopping easier for seniors who are the most at risk if they contract the coronavirus. H-E-B has partnered with Favor Delivery to take grocery delivery—a service many Americans already utilize—and has made it more accessible to seniors.

They can pick up the phone, place their orders, and have everything they need delivered to their front doors within a few hours—all without having to leave home.

We have also seen other organizations working to adapt to these challenging circumstances. The Boys & Girls Club of Greater Houston has partnered with the Houston Food Bank to open a drive-through pantry. Families can get a whole week's worth of healthy meals without ever having to step out of their cars.

Of course, it is not just the businesses and organizations that are helping out. People are helping other people. People are donating blood to alleviate the critical shortages that hospitals are facing. All of us, if we can, should consider donating blood. People are leaving notes in neighbors' mailboxes, offering to run errands and pick up supplies. On social media, schoolteachers who are at home are offering to help parents with their children's math, science, or other subjects they may be struggling to teach their kids while the kids are at home and not at school.

There are neighbors helping neighbors, friends helping strangers, and Texans helping Texans. That is one thing I love about this great country. Our communities always jump into action to help in any way they can. They do what it takes to survive a crisis and to keep one another safe and healthy until we emerge on the other side.

It is time for the Senate to do its part. There has been no event in my lifetime that has had this big of an impact on the physical and economic health of our country. Every day, we learn about more new cases, rising unemployment, and unprecedented market volatility. We have a responsibility to act and to act quickly in response to these dueling crises.

Already we were able to work and send two bills to the President's desk for signature. The first sent vital support to healthcare professionals and first responders, who are doing everything they can to treat patients and prepare for more cases.

We also provided initial funding for development of a vaccine, clinical trials, and more diagnostic tests.

The second bill we passed focused more on the small businesses and the individual workers who are impacted economically. It included changes in unemployment insurance so that those who find themselves out of a job can promptly take advantage of these benefits, and it made paid sick and family leave available for workers impacted by the virus. That is what we did in these first two bills.

Were they perfect? Well, no. The second bill, in particular, fell short in a number of areas. It was largely negotiated by Secretary of the Treasury Mnuchin and Speaker PELOSI, but we decided that, in the interest of the greater good and the country and the people who were hurting during this

crisis, we in the Senate would pass it expeditiously. As the saying goes, you can't let the perfect be the enemy of the good.

We acted quickly to get both bills to the President's desk because the circumstances demanded it. Sadly, over the last few days, our colleagues on the other side of the aisle have been oblivious to the sense of urgency that every other American seems to understand.

After the original, intense, bipartisan negotiations, we were finalizing a third relief bill, which included, by definition, ideas from both Republicans and Democrats. We were optimistic that we would be able to take up and pass the bill on Sunday or at least get it started and pass the bill on Monday, but, clearly, that didn't happen.

Our Democratic colleagues blocked us from even debating the bill, not once but twice. The minority leader said the bill, which his Members had helped write, wasn't good enough. He spent the next 3 days trying to change the bill to include provisions that he thought were more important priorities during a national emergency—things like tax credits for solar panels and tighter emission standards for airlines, proposals that have absolutely nothing to do with this crisis.

After a few incredulous days, America woke up to the news today that our Democratic colleagues are finally ready to stop this posturing and this obstruction and get this job done.

After blocking this bill twice and holding up this emergency lifeline, here is what the minority leader claims as a victory: He says that Democrats expanded unemployment insurance to help laid-off workers and those who are self-employed. But as we all know, that was already part of the bill that had been negotiated between Democrats and Republicans.

Then the minority leader said that Americans will get direct aid, but we have been talking about that for weeks. That was part of the bill that Democrats blocked twice.

Let's be clear about this. Here we are, Members of the U.S. Congress, getting a paycheck, and they have the temerity to block, two times, emergency aid to people who have no income at all through no fault of their own? It is outrageous.

Then the minority leader said that he secured unprecedented aid for America's hospitals, but as it turns out, that was part of the bill Democrats blocked twice. It was the subject of bipartisan negotiations and, we thought, consensus.

Well, the bill that Democrats blocked twice was a bipartisan bill to begin with. Democrats and Republicans worked together and agreed to each of these points before the first votes were cast. The minority leader's Members had spent countless hours negotiating with Republicans—that is how you get things done—but then he singlehandedly tries to take credit for the work that they have done.

For days Democrats needlessly blocked a bill that would have bolstered our fight to defeat this virus and protected our economy in the process. I am absolutely angry that they chose to waste so much valuable time when there are so many different people in need. But I am also relieved that they finally agreed to quit playing their partisan games so that we could vote on this legislation today.

This bill sends desperately needed funding to hospitals that are struggling to manage an influx of patients and helps fight the shortage of masks and other personal protective equipment—one of the priorities my Governor had mentioned to me.

It provides the direct financial assistance that was already in the two bills that our Democratic colleagues blocked. A family of four will receive up to \$3,400 under this legislation, which will go a long way in throwing that lifeline to them and cover their rent, groceries, electric bills, and other expenses until they can make other arrangements, like apply for unemployment insurance under our beefed-up provisions.

This legislation will also provide relief for small businesses that are struggling to stay afloat. Many of these businesses have had to shut down because they have been ordered by the government to do so, and now they need some help to make sure that the jobs they currently provide will still be available when we get to the other side of this crisis, and particularly we need to make sure that the employees they depend on and will depend on in the future will still be there when they reopen their doors.

With both the physical and economic health of our country in crisis, this bold legislation is our best path forward. I appreciate the work that has been done by so many around the clock for the better part of the past week to get this bill finally to the floor, and I look forward to supporting it so that my constituents—the 29 million people who call Texas home—will get help as soon as possible.

As we prepare to pass this legislation and send it to the House, I urge them to act quickly. But you may recall it was Speaker PELOSI who flew back into town after a weeklong recess, dropped an 1,100-page bill, and made all these outrageous new demands, clearing out their partisan or ideological out-box or wish list.

Well, incredibly, now that there has been an agreement here in the Senate with the administration, Speaker PELOSI hasn't even called the House back into session. As a matter of fact, they gaveled in session and out of session today, and they won't be back in session until tomorrow.

Speaker PELOSI has a huge challenge. Unless she can get unanimous consent to pass a \$2 trillion bill through the House, she may well have to call back into session the entire House of Representatives. With restricted flights be-

cause of a lack of demand and the cost cutting that airlines are going through with the concerns about people sheltering in place, maintaining social distance and good hygiene to stop the spread of this virus, Speaker PELOSI has created a terrible problem for herself. But, more importantly, she has created even more of a problem for the rest of the country because we need to get this passed out of the Senate today and out of the House and to the President as soon as possible.

The American people are depending on us to respond responsibly in a bipartisan way during an emergency like this, and we cannot let them down.

The PRESIDING OFFICER. The Senator from Tennessee.

Mrs. BLACKBURN. Mr. President, you know, I have to say that last night was an unusually late night here in Washington, and we were all impatient and our staffs were impatient. The press was impatient.

As we talked to people across the State, what we realized was they long have been running out of patience, and I talked about that some on this floor. But for every factory worker and hourly worker and small business owner and songwriter and gig worker—they have all been telling me that they are running out of time, and they have really just been very anxious about what was going to come out of this Chamber.

I know that in the days and weeks ahead, as we work through getting relief to communities and individuals and small business owners and large companies, there is going to be a lot of blame that is going to be thrown around. There is going to be some who are going to blame politicians. There are others who are going to blame the way the economy is structured. There are others still who are going to blame the healthcare system. But I will tell you, I think there is a necessity to have a discussion about why we do have this current crisis, and it is because of the leadership of the Chinese Government, the People's Republic of China, that leadership in Beijing.

We have gone around and around with activists and media on the point, and I shouldn't have to point out that when I say China is to blame for the spread of the novel coronavirus that we call COVID-19, we do not mean the Chinese people as a whole. Yet we have some who do not want to say that is where it came from. I think we should stop that, and we should move forward with decisions based on fact and with decisions that are based on data.

We need to begin to collect those facts and data as they pertain to this disease. That is how we get to the antivirals. That is how we get to having a vaccine. That is how we look at lessons learned so that we don't go through this again, so we plan to tackle some of the unexpected occurrences that will come our way.

As we talk about facts, we do know that COVID-19 originated in Wuhan,

China. From there, it spread rapidly, and it has had devastating consequences. The economy is crumbling. We are working desperately to shore it up. Innocent people have been in the hospital or sick.

I talked to one Tennessean this morning who said: I am happy to report my husband is coming back around. He has been suffering for the last many days with COVID-19.

We have the world's healthcare professionals, and what are they doing? They are working to the point of exhaustion.

What we have is Beijing's reckless Communist dogma, and they are trying to blame everybody else.

Today we are going to move forward with the rescue package. This is the phase 3 package. It is the fourth tranche of money. I am including in that the President's emergency declaration, which put about \$50 billion toward fighting this. As we do this and as we find our way forward on addressing this, what we have to do is realize that our relationship with China is going to need to change and change for the better. There is no denying that the way they have conducted themselves has put that relationship on dangerous ground.

Today, I invite my colleagues to support the bicameral S. Res. 553 and acknowledge that Beijing intentionally spread misinformation to downplay the severity of COVID-19 and baselessly denied the risk of person-to-person transmission of the disease. They refused to cooperate with international health authorities, including the CDC. During the early days of the outbreak, they censored doctors and journalists. We all remember what happened with the late Dr. Li when he tried to give us the warnings. On top of everything else, they maliciously ignored the health and safety of ethnic minorities.

This is the easy part. The facts are there. All we have to do is acknowledge the facts that are there and use this as a beginning, because this resolution is, as I said, bicameral and bipartisan in the House. We have no reason to not push it forward and send the message that we realize what happened to cause a global pandemic.

After we acknowledge Beijing's gross malfeasance, we are going to adjust the way we think about China in the context of the economy, our national defense, technology, human rights, and pharmaceutical manufacturing.

When you think about it—the fact that Beijing intentionally downplayed the deadly nature of COVID-19—it should come as no surprise. For decades, China has made it a business. It has been their business to search out our vulnerabilities, exploit those vulnerabilities, and then what do they try to do? They try to use that as leverage against us. It is time for us to say: No more.

Another component I have talked about this week on the floor is our pharmaceutical supply chain.

On February 27, 2020, the FDA announced the shortage of a drug used to treat victims of COVID-19. Imagine that. There was a drug shortage. They attributed the shortage to difficulties obtaining the active ingredient in this pharmaceutical. The active ingredients are called APIs. They couldn't get it from the site in China that manufactured it because that site had been affected by COVID-19. So here we are. We need this component to go into a pharmaceutical, and we cannot get it because the factory that produces it has been affected by COVID-19.

This is not the first time this has happened. In 2016, we saw a shortage of an important antibiotic when the sole source of its production—the only place on the globe that produced this antibiotic—was in China. That factory was shut down. We couldn't get it.

Our vulnerability is not limited to one drug or even just a handful of drugs. In 2007 and 2008, 246 people died after taking a contaminated blood thinner that came directly from a factory in China. They died—246 people—just like that. Routine inspections didn't catch the contaminant, and the drugs flowed right into our medicine cabinets.

In 2010, regulators have also found serious problems with batches of thyroid medication, muscle relaxers, and antibiotics. This week I got an email from a Tennessean, and he said: I saw what you said on the floor, and I want to let you know, I take a heart medication, and it was just recalled because it contained a carcinogen, and it was made in China.

Think about this. These are the pharmaceuticals we take to return ourselves to health and wellness and to manage chronic conditions. Here we have example after example of things that are contaminated and are not what they are intended to be. These are basic, common medications.

In 2018, the FDA recalled several blood pressure medications made in China that were contaminated with cancer-causing toxins. Now, I would imagine there are a few people who come to work every day in this building, who take a blood pressure medication. What if you had been taking one for a period of time, and it contained the cancer-causing toxins?

Americans deserve better than this from their pharmaceutical supply chain. If we allow this to continue, we are going to do so at our own peril. I encourage my colleagues to support the bipartisan Securing America's Medicine Cabinet, or SAM-C Act. Senator MENENDEZ has worked on this legislation with me, and I am grateful to him for his support.

The Presiding Officer is working on legislation that would address some of these issues. Bring this pharmaceutical manufacturing back into the United States of America. We need to end Chinese control over our health and wellness in this pharmaceutical supply chain.

This may seem like something that is too large or too risky an undertaking, but we have already paid dearly for our reliance on Chinese drug manufacturers, and it is not going to stop, because that vulnerability is leveraged in the hands of madmen in Beijing who seek nothing but power and will go to any lengths to acquire that power. They don't care whom they hurt. That is clear with this global pandemic. They don't care if it is innocent people who are sick or maybe even lose their lives. And they defy us—they defy us—when we try to stop them. It is time that we rise to the challenge and that we return the supply chain.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. COTTON). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. BRAUN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. BRAUN. Mr. President, I have been here a little over a year. I keep mentioning that often because what a year it has been. In that stretch, there has not been a period of time when I think there has been so much urgency for us as a Senate and for the other Chamber to do our job to deliver for the American people.

We are in the midst of a crisis. In building a business over 37, 38 years, you constantly have hurdles to jump. You never really know the clear outcome. You try to have a great strategy with good implementation and good tactics that will be your salvation through thick or thin.

When it comes to the coronavirus, it is not as though we haven't had other recent issues but nothing quite like this. It started in another country. It has gone across the world, and it now looks like that vector in our country—we may be dealing with it on a broader scale.

I am a guy who believes in free enterprise. I don't like it when government has to step in, but I don't know what we would have done otherwise in this case. Until we tamp the disease down, until we get that curve flattened, no one is going to be at ease. We have invested 3, 4 weeks of actual guidelines. We knew it was coming way before that. I am hopeful that we have been doing a lot of the right things even before we were required to do them. We can't relent on that course.

On the other hand, never in my wildest dreams would I have imagined an economy could be affected as it has. I get stories from my home State of Indiana all the time, and not only from the places like hotels, restaurants, bars, and airlines. I think our senior Senator, who actually either went home or came out here, might have been the only person on the plane. That is a graphic example of how this is impacting commerce. The hotel

owner I talked to had 2 percent occupancy in the week before.

So, we have come together. This past weekend, we worked through it. I think that is the first time since I have been here that on a legislative matter we have done that. We had Democrats and Republicans at the grassroots level working to deliver what I think is a good package. It focuses on, No. 1, who needs it the most—workers who have been displaced and small business owners. It also has stuff in it for the broader part of the economy. Urgency is the key. We are working through, right now, some short-term corrections, and I hope that doesn't thwart the process.

We should have had this across the finish line Sunday evening to where it could have been delivered on Monday morning, and we wouldn't still have the Nation on high alert about what we are going to do here. And it can only come from here in this case.

I am going to segue into—we need to get that done today, and I am going to be for it. Each State, each Senator, and each Representative is going to have to deliver to the small business owners, the individuals who have been displaced by this. I have a team back in Indiana that is taking on a big spectrum of casework. I invite you, when this legislation gets across the finish line, to make sure you reach out to our office.

Many of our cases, regrettably, have been along the lines of helping folks interface with the VA. Sadly, I wish there were fewer of them, but we have had really good luck. We interfaced when a cruise ship had Hoosiers stranded, and we were able to follow up on the process to make sure they came back. We are currently dealing with cases where people are stranded overseas. Whatever it is, come to our Senate office. We have a great team, and they have helped out a lot of Hoosiers already.

I want to end on a positive note. I think this has the country down because everything you see is in the context of negativity. I like the fact that, aspirationally, many are already talking about what we are going to do when we come out of it, and through prayers and through all the stuff Americans and Hoosiers have done, I think we are going to see that curve start to flatten.

I like the approach we have taken to put the emphasis on the disease, because, until those numbers go down, no one is going to be at ease. So, as we look to the future—Monday was that first threshold, 15 days—we need to recess, take all the information we have gained and gathered, and make the right decisions going forward. I trust our Governors and our local governments across the country to do the same thing.

We will come out ahead. We are going to flatten the curve and make sure that we are taking care of the most important thing first, and I think that is going to be here, hopefully, sooner rather than later. And then we also

need to be aspirational about what is going to really get this country back to business as usual, and that is when we can have Main Street going back to the way it was a month or two ago so that we can recapture the best economy we have probably ever had in history.

I know Hoosiers will do their job. They will be aspirational, and Americans across the country will do the same.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. PERDUE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. PERDUE. Mr. President, we are on the cusp of a historic bill today—a bipartisan bill—that we took a different approach on, thanks to Republican leadership. We asked the leaders of each of the committees, both Democrats and Republicans, to focus on their portion of the needs behind this COVID-19 crisis.

Before I get into my remarks today, though, I want to remind my colleagues here today that we have sponsored a resolution recognizing and thanking all the people in America who are stepping up and, as others have said, putting their own health and their families' health at risk to make sure that their neighbors and friends and patients and business partners are taken care of. I am talking about supply chain people, healthcare workers, transportation workers, ag industry—all the people in the country who are keeping the essential needs of our population going.

While restaurants are closed, they have takeout services, even here in Washington, DC. That is not an easy thing to do for those folks. It is a loss. They are losing money right now.

I want to make sure that we recognize, in the midst of this crisis, how Americans are responding. Americans always respond to crisis in a better way than anybody else in the history of the world, in my opinion. Sometimes we are not always the quickest to recognize that we are in a crisis, but, right now, we are responding to this one right here before us.

As a matter of fact, I believe we have two crises today. One is obviously the medical crisis—the healthcare crisis that we now are characterizing as the COVID-19 virus. We know how it originated, and we know now what other countries that were ahead of us in the cycle are learning from that. But because of that, we have a connecting economic crisis that we are trying to deal with in this piece of legislation today.

I hope we can get this done tonight. I don't see any reason why we can't. We have a deal. There are some questions

here in the last hour, but I think we will get those done and hopefully get this vote going tonight.

As we deal with these two crises, it is my suggestion that we look at how we address dealing with this crisis in three phases. One is we are in the middle of the first phase right now, and I would characterize it as mobilization, where we are identifying the severity of the disease; we are identifying who is the most vulnerable; we are identifying what we need to do to deal with it; and we are mobilizing behind it.

We have seen a dramatic increase in the number of tests, thanks to Vice President PENCE. We still have shortages of testing kits, swabs, and reagents, and even testing machines. But we have things, like in my State, where one of our major hospitals, Emory University Hospital, has their own testing. They can do it in a number of hours versus days, and they are making that available to other hospitals in the State. This is all hands on deck. And they will probably lose money doing that, but they are willing to do that.

We have an apparel company in Georgia that has now shut down their business in apparel. They have good orders, profitable orders. They are putting those aside to make masks to try to help fill the need there and those shortages.

But the mobilization phase is where we are today. Based on the experiences of other countries, we are identifying what we might expect here. We have hot spots in our country, just like other countries have had. We saw what happened in Wuhan and Hubei Province in China. I have been there. It is a very old population—older population. They were late getting to the identification, treatment, and isolation, and we see the repercussions of that. But what we can learn from them is that they are ahead of us in the cycle. However they dealt with that in the early days, we see now how they have dealt with that crisis and what is happening with the numbers, and we can learn from that. I will talk about that in a second.

The second phase, though, is transition. This is one that I am not sure we are in it yet, but we are about to go into it partly because of this package; that is, to make sure that we protect the parts of the economy that we can so that when we do start to come out of this, just like every other country ahead of us in the cycle has done and is doing right now, we will have our businesses in a position to reconnect with the employees they have worked so hard to develop.

Of course, the third phase is full-on recovery; that is, to do the things to get the economy back on its strong footing and to make sure we address the shortages that we found in our current preparation for this. For example, we didn't have a strategic stockpile of some of the essential medical supplies we needed for the identification, testing, and treatment of this particular virus.

That recovery will take some time, but at the same time, as America always responds to these sorts of things, I believe we can respond very quickly if we get the transition phase correct, and that is what I want to talk about today.

As we look at the medical crisis, though, we understand now, through a lot of data outside of the United States—and I will caveat this by saying that each country's experience is just a little bit different. I would also comment that there is a lot of noise in the data that I see around the world right now. The medical community is doing a great job of trying to aggregate this data to see how it applies to our needs here at home.

I give our doctors and nurses and caregivers the highest thank-you I can for what they are doing here and all over the world, for that matter. But the experience in Italy might not be the same as it is here. The experience in South Korea might not be the same as it is here. So we have to look at those and be very careful that we don't try to extrapolate either the severity or lack of severity as being applicable here.

Before I get to the bill, what we do know, though, is that just this week, the World Health Organization published an update to their numbers. They are characterizing this disease this way—and every country has a little bit different infection rate and a little bit different mortality rate. I believe in the United States, because we haven't tested as broadly as some of the other countries have—like South Korea—we don't know what the denominator is yet, so we really don't know what the mortality rate is, or the infection rate, for that matter.

But just to put this into perspective, this is from the World Health Organization: About 80 percent of the people infected with this COVID-19 virus will probably have a mild—that is the way they characterize it—experience with this disease. Fifteen percent will be serious enough to go to a hospital, and then of that, 5 percent will be critical patients, typically generally toward the more vulnerable patients—the elderly, people with respiratory pre-existing diseases or who have potentially immune deficiencies.

As we deal with that medical crisis—and we poured a lot of resources toward that in the first two phases of help, in addition to what the President did with his \$50 billion allocation earlier—in this bill, almost \$2 trillion of aid, as we see it, goes toward businesses and communities and States to make sure that we can weather this storm.

Let's be very clear about this. This is not about companies. This is about employees. This is about the people who work for employers, either in their own business or in somebody else's business. This is all about employees. It is merely a financial bridge to get through this period of time, to get into that recovery phase that I was trying

to describe here a little earlier. It is about the employer-employee relationship and to make sure we keep that relationship intact.

In the last 3 years, we created 7.5 million new jobs. Prior to this coronavirus crisis, we had an economy that was just booming. It created 7.5 million new jobs. We had 7.5 million job openings, as a matter of fact, and only 5 million people looking for work. So we had a situation where we had the economy moving in the right direction, and then this hits. We want to make sure we don't lose any of those jobs, and for that reason, we focused on the employer-employee relationship.

Yes, we plussed up unemployment benefits for the States so that they are not overwhelmed, but we made sure the employer had the liquidity to keep these people employed. In that vein, we did not want to have a liquidity crisis, which we could very well have right now because of shutting down these businesses. We didn't want that liquidity crisis to turn into an insolvency crisis. We can deal with a liquidity issue. It is very difficult to come back and deal with companies that have gone insolvent and are now in bankruptcy proceedings. That is a very long and difficult process. It is difficult to come back from. We do not want to do that. And that was the primary purpose of most of the facets of this bill—some \$2 trillion.

I will say this about that. There are two major components to do that. One is a small business contingency. A little over 50 percent of the people who work in America work for companies that have 500 employees or fewer. That is a new learning for me. That has changed dramatically. But it is the engine—this is not new news—this is the engine of new job growth in the last 3 years. We know that.

Well, we have \$350 billion directly targeted toward those small businesses, which could then, by the way, go to their existing local banker and get this contingency, a government-backed loan guarantee.

In addition to that, there is \$454 billion directed at other businesses, plus another \$58 billion toward strategically important industries, like our airline industry and so forth. Again, most of this money is in the form of loan guarantees to provide liquidity to keep the employees employed with their employers. It is no more difficult than that.

But there is one other thing that is not being discussed, and I want to highlight this, and that is, \$454 billion is historic. That is a lot of money. But it has the ability—through the Treasury, they can actually lever that up in terms of the way the money goes out to banks. It can be levered up to \$3 or \$4 trillion. So what we are talking about here is the potential of up to \$5 trillion of liquidity into our economy. This is historic, and it should be enough to shock the system to say: OK, there is going to be liquidity here.

There may be some growing pains in the early days, but the liquidity is going to be there to weather this storm, to bridge this crisis.

I want to look at what is next. I will talk about this transition phase and maybe even the recovery phase for a second.

The first thing we have to do is we have to really learn from other countries that are ahead of us in the cycle. For example, it took about 6 to 8 weeks for China, even with their mistakes, to go from zero to their maximum number. We know the disease has a life cycle. If somebody is infected with it, if they survive, they come on the back side. So far, there are over 70,000 people who have had the disease in China and are healthy now.

We know from anecdotal evidence on the ground that about 80 percent of the employed workers in China are beginning to go back to work in almost 90 percent of the factories. This is outside of Wuhan and Hubei Province. They are going back to work.

In South Korea, the learning there is testing, testing, testing, but more than that, they also track contacts. There are 50 million people in South Korea. We have 330 million. It is a little different here. But in certain cities and States, they can certainly look at doing that.

So we have to learn from countries like South Korea, Japan, Singapore, Hong Kong, Australia, and even China because they are ahead of us in this cycle.

In the first few weeks of this cycle, we should be going from zero to whatever our maximum number is. But it is the number of active cases that is the most important, not the number of total cases.

The mortality rate is yet to be determined because we don't really know the denominator. But I believe, if we can test more—and according to Vice President PENCE, the acceleration curve for that is underway right now, and we will have the ability to do that.

Contact tracking is another, and then isolation is another one we have to think about, unfortunately. We have hot spots. With the Ebola crisis in Africa, what we learned from the medical community was that if they could put a full court press on the areas of flaring, where they had the disease flare up, and isolate it so they didn't have people traveling outside of those areas—isolation by geography and demography are unfortunately called for if we are going to do everything we have to do to control this disease in the timeframe that we should.

The third thing I will highlight briefly is that I believe right now this shows that we were behind in terms of our preparation for a pandemic like this—there is no question about it—in the country and the world. We can point fingers and blame. That is not my purpose today. What I want to say about this is that in America, if we can bring the world's resources of data—

this is the big thing. We have limited data in the United States. Other countries have a lot of data. I believe that if we aggregate that data and create a Manhattan Project-type effort to go toward vaccines and treatments, we can absolutely be ready for flu season next year if, in fact, this particular COVID-19 virus has a seasonality. We don't know that yet.

In conclusion, there is no question that this is a moment of challenge in America. I will say this: President Trump, for all his distractors, early on stepped up and was a strong leader. I said this several years ago—he reminded me of Winston Churchill: irascible but effective in getting results. That is what we had early on.

Right now, we need a steady hand to make sure we don't kill the economy while we kill this disease. And my only point is that in this transition period—and nobody has all the answers yet—we need to start asking the question of what we can do in this transition period to find a balance between protecting life and protecting the economy long term so that when people get well, they will have a job to go back to and will have an economy that can help the world prepare for the next pandemic that we are talking about here.

The American people have the best spirit, I believe, in the history of the world when it comes to dealing with this crisis. I have talked about a couple of examples in my State.

The airlines right now are another one. I know that Delta is one of the primary airline carriers we have in the country. They are keeping some flights on. I know I have a reservation on a commercial flight later this week, and I asked my assistant: Are you sure I can get a seat on that plane?

She said: Yes. There are only five people who have booked seats on that plane.

So it shows that people are trying to do their part here—neighbors, people going to their grocery stores for their neighbors, taking care of picking up the mail, doing anything they can to protect the people who are at risk. In small communities, we know how to do that. In major cities, it is difficult, but it is even possible there.

I will conclude with this: There is a day coming—and it is not that far off—that we will be behind the top end of this curve in America. We will have lost some lives. That is unfortunate. We all regret that. But what we have to do now is to make sure we prepare ourselves for this transition phase, that while we are still dealing with people who are getting the disease, the disease is on the wane, and the economy needs to be brought back so that we can make sure that we can prepare this country for the next round that we may or may not see in the future.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Florida.

Mr. RUBIO. Mr. President, I received a call a few hours ago from someone I

have known for a long time, a gentleman who I would say is in his early- to mid-nineties. He wanted me to stop saying that what we are facing is an unprecedented challenge. I was taken aback. I mean, none of us have ever lived through anything like this or confronted a situation that is as painful or so traumatic. He challenged me to do something that I had actually done a few years ago, but as it shows, even a few years erodes memory about things that happened long in the past. He challenged me to say: You know, everybody is comparing this to—the last time we had something like this, it required the Nation to react like we did in World War II. So it caused me to go back and look a little bit at the years before that great and bloody conflict.

It is interesting. In the years leading up to 1941, President Roosevelt had an effort to pack the Supreme Court. It was incredibly controversial and ended up falling apart in 1937. It ended up falling apart actually because members of his own party turned against him, and it actually weakened him in the tail end of the second deal.

President Roosevelt was so upset about what members of his own party had done to him that in 1938, he did something unprecedented at the time. He got involved in Democratic primaries and tried to defeat—take out—members of his own party who had opposed him. Not only did he lose badly in that effort—I think he won only 1 of those seats that he went after—as a result of what he did, his party lost 6 seats in the Senate and 71 seats in the House. Ultimately, in this very Chamber, a Republican, Robert Taft, was able to put together a coalition with conservative Democrats and basically block President Roosevelt's agenda leading in to 1940.

Then, in 1940, Roosevelt did something else that was unprecedented and highly controversial. He announced, although it was legal, that he was running for a third term. He was, at that point, defying a long precedent that had been set by the Nation's first President.

Then, to make matters even more interesting, his own Vice President, who had turned on him on the Court issue, he had to kick off the ballot. In fact, he told them: If you nominate him as Vice President, I will refuse the nomination.

Ultimately, he was reelected on a promise. Ultimately, he was reelected by a pretty big margin, but he had to make a promise: I will keep this country out of war.

This sets the stage going into November and December 1940. The President had spent the last 3 years battling his own party. He had seen his own agenda slowed and stifled and then had to kick off his own Vice President. After getting involved in primaries against his own party, he loses a large number of seats in the House and in the Senate and has a coalition form against him to block him. And then

has to make a promise—we are not going to war—all the while understanding that what is happening in Europe would eventually reach us, and he was preparing for war.

Why he made that promise was pretty fundamental. Going to war was not popular in this country. Millions of Americans, particularly those—at the time, you couldn't really travel abroad—who had no connections to Europe, looked at World War I as a European war and looked at the Second World War as just another trick to get America sucked back into a war that had to do with Europeans and not with them.

Prominent voices—chief among them, Charles Lindbergh—traveled the country blasting the President as a warmonger in the strongest possible terms. There was actually a student antiwar movement. Now, not as many people went to college at that time as did in the 1960s, but it was really a precursor to that very movement. Why? Because these young people in college were the ones who were going to be sent to war if there was one, and they wanted no part of it.

Then, in the blink of an eye, at 7:48 a.m., on the December 7, 1941, the Japanese attacked the U.S. Naval Base at Pearl Harbor. They sunk four of our battleships. We lost almost 200 airplanes, and 2,300 Americans perished on that very day. Even to the end of the war, it remained the third bloodiest day of that very bloody conflict.

America was not ready for war. They had started a draft by a one-vote margin. They were able to vote it into place. They had begun some basic rearmament, but we had lost a significant percentage of our Pacific fleet.

Frankly, to this day, there are legitimate questions not about whether the Roosevelt administration knew in advance that this was happening and allowed the attack to happen—no, those are conspiracy theories—but that they should have known. This was a massive intelligence failure. In fact, up to 30 minutes before that attack, the Ambassador to Japan was here negotiating with the United States over an oil embargo.

America, by the way, was not a society of peace. This was a nation deeply divided, a segregated nation that discriminated against citizens of color. There were very serious labor disputes going on throughout the country. Many still wore the scars of a deep and painful economic depression.

Yet, in the blink of an eye, this Nation was confronted with an enemy and had no choice but to put aside all that had happened to that point—everything, all the problems it had with the President, all the problems they had with each other. Even those Americans who had been discriminated against were willing to do that, which is a tremendous testament to the contribution they made to the effort to win that conflict.

In the blink of an eye, literally every aspect of American life was changed

overnight. Think about it. One minute you are a student demanding that we stay out of war, and the next you are volunteering for service. One minute you are a housewife, you are a retiree, and the next minute you are back at work or at work for the first time in your life at a factory making munitions or something else needed for the war effort.

Schoolkids, children were put to work on farms because so many people had left farming to move and fulfill the industrial jobs because the men who would have otherwise filled those jobs were now wearing a uniform and dying by the hundreds every day and then by the thousands, all over the world.

We rationed food. There was food rationing. You could only eat so much. A family only got so much. Gasoline was rationed. I think it was 3 gallons a week, if I am not mistaken. Clothes were rationed.

The government stepped in and said: You can't build kitchen appliances—no refrigerators, no ovens, no vacuum cleaners—none of it. We need all of our industrial capacity to fight and win a war.

People on the coasts—and you still see old pictures of this to this day—off Miami Beach, off New York, had to turn their lights off at night and close the shades of their windows because there were German U-boats just off our east coast.

People were asked to make tremendous sacrifices—not for 3 months, not for 6 weeks, but for over 3 years and longer. The sacrifice that was ultimately, perhaps, the greatest of all was that they sent their sons and fathers off to die in defense of this country and of our freedoms.

I do not mean to diminish the challenges that are being asked of us now. There aren't 5 minutes that go by that I don't get a call, a text, or an email from a small business that, just 2 weeks ago, was having its best year ever, talking about hiring new people, and now they are bankrupt. They are done. They are finished, and they may never reopen again.

From a young couple I talked about earlier today in the video that I made, 2 weeks ago, they were recently married and planning to start a family. Both had good careers. The next minute, they were both out of a job, not sure if the place they were working will ever exist again, not knowing where to go.

One minute you are the father in a family or the mother in a family who has never had a day in your life where you were not employed by someone, and the next you are being told: Go to a website. Call this number. You need to go get unemployment. They don't know how to do it. They have never done it.

So I do not mean to diminish the sacrifices that our people are already making. I simply mean to put it in perspective and also to give a little bit of clarity as to what will be required of us

to win this war because, in the end, our enemy is not a nation-state. It doesn't wear a uniform. But it has invaded our Nation in a way that has required us to do things we have not been asked to do, or anything close to it, since late 1941.

So what are the lessons to be taken by that era in our history, by the call I got today saying: Stop saying this is unprecedented.

The lesson to be taken is, No. 1, in moments like this, government action matters. It is important that we have a functioning government that can address problems in the space in which government must act. That is what is being asked of us here today.

What is being asked of us is not to pass a perfect bill or to pass legislation that will cure the virus or to pass a law that has everything we have ever wanted. What is being asked of us is this: Can you function as a government? Can you do the most basic things that a society needs from its elected leaders at a moment of true crisis? Can you do that?

So far, for 3 days, the answer, sadly, has been no. I hope the answer at the end of this day will be different.

The second thing it teaches us is that you cannot confront a challenge such as this with just government. That war was not just won because of political leaders or our Armed Forces. It was a whole-of-society effort. Every day, Americans were being asked to do things they had never done before, in places they had never been—not just to make sacrifices from what they couldn't have but sacrifices in what they were asked to do affirmatively.

It will require the same of us now. I want to tell you, there are people already doing that, as we speak. The examples are too long to mention, but all over this country there are people who are doing extraordinary things—stepping up, doing more than they have ever done—because they have to. They know they must.

I have no doubt that if our government leaders do their job and are willing to do their part and provide people transparent, clear, truthful guidelines about what we face and what lies ahead and what is expected of them, they may not be happy and people may not be excited about it, but they will do it. I know they will do it. They are already doing it.

The third lesson is the awesome power of our country when a diverse population of go-getters—the most creative people to have ever walked the Earth—put aside their differences to confront a threat they face in common.

Again, that is not possible, you can't ask that of a society, you can't ask people to put aside their differences, to put aside the trivial, to put aside the things they don't agree on and to focus on the one thing that threatens us all—you can't ask them to do that if you are not willing to do it yourself. And it appears—at least, up to this moment—that we have failed to do it. I hope today is a difference in that regard. We shall see.

But it takes me back to the point I made originally: What is our job in this?

Well, let me say that we—when I say “we,” those of us in government at every level—are asking of our people to do some very difficult things. We are asking high school seniors, including one who lives in my home, to be the first in I don't know how many generations that will not have a prom, will not have a senior trip, will not have a graduation. Now, I know all those things may seem trivial and may pale in comparison to World War II, but for a 17-year-old, these are rites of passage, and there are many high school seniors in this country who will not get that this year.

We are going to ask small businesses and have asked them already: You need to close your doors. You can't open. You can't work. You can't make money. You can't allow customers to come in.

We have asked people not to go to work. In fact, we have told them not to leave their homes. Over half this country is on an order: Don't leave your house unless you are going to the doctor, the pharmacy, the gas station, or the grocery store.

We are asking nurses and doctors to confront a virus that can infect them and their families and kill them and their families, just like anybody else—to do so, on double shifts, oftentimes without the gear and the equipment to protect them.

We are asking truckdrivers to drive all night—also vulnerable to the virus, also worried about all the other things all of us are worried about—to drive all night because tomorrow those shelves need to be stocked with all the things that people are buying because they are afraid it is going to run out.

How can we ask that of our society if, for 3½ days, we can't even vote on a law, we can't even walk to the front of this place and lift our finger up or down and say yes or no? We can't even do that—spending the taxpayers' money, on behalf of the taxpayers, in a moment of critical crisis?

I don't mean to be negative, because, frankly, I hope that today is the day we will get this solved, but there are still other people who have to weigh in here—in the House, outside commentators, people still emailing and texting: Can we change this? Can we change that?

I just don't know how we can ask people to do all these things we need to ask them to do and, in return, tell them, by the way, we are going to take our sweet time to do our part. And our part is the easiest one.

You can just imagine this. Extrapolate what we are facing now and take it back to 1941. Imagine if, back then, people would have been saying: Boy, this is a great chance. This is a good opportunity to get back at FDR. This is a great opportunity now. He is in war. Let's roll back the New Deal. Let's really stick it to him for what he did 6 years ago with our Court thing.

Or there is the reverse. If he would have said: Boy, this is a good opportunity to use the war powers the President has to steamroll my political opponents and put in place whatever I want and run them over.

Imagine if we were saying that we need to build a lot of ships, but I am not going to vote to build it unless you are building it in my State.

I don't want to go any deeper into that because I don't mean to say that some of the issues that people raise around here are not legitimate issues. They are, but sometimes the legitimacy of the issue—the importance of the issue—has to be weighed on a scale against the gravity of the moment.

I would say to you: If we were dealing with permanent policy in the normal course of business or even in a moment of a cyclical economic downturn, we would have some weeks to make some of these decisions. We have already taken too long.

People got laid off today. People will be laid off tonight—and tomorrow and the day after and for days to come—even if we pass this bill. Imagine if we don't.

What we are facing is the toughest thing this generation has ever faced. There is no doubt about it. There is no doubt about it. Perhaps with the exception of the gentleman that called me this morning, it will be the toughest thing we ever face in our lives. World War II was worse. This virus is terrible, but it will not last as long or kill as many people as that war did, but it will kill far too many people and last far too long. It will last longer and kill more if we don't take action now. That requires everyone to finally wake up and realize this virus does not care whom you voted for in the last election. It doesn't care what you write on Twitter or what snarky remarks you come up with in your commentator moment on cable news. It doesn't care about any of that stuff. It doesn't care whom you plan to vote for in the next election. It will infect you. It will kill you. It will kill people you love. It will kill members of your family. It will disrupt your community and your economy. It doesn't care about any of this other stuff.

It really is important for us to realize—not just for this bill but moving forward—that there is no such thing as an outcome here that is good for half of us and bad for the other half. There is no possible political victory here—none. There is no outcome here in which half of us are going to be able to go back and say: Boy, we really looked good, and we made those guys look really bad, and people are going to reward us for it. They are not.

I promise you, when someone has lost their job and does not know where they are going to go, is stuck in their home and their life has been turned upside down, and a member of their family is in intensive care, and they wind up at a hospital that has been overwhelmed and can't care for them, the last thing

on their mind is going to be partisan politics or preexisting differences.

If you don't believe it, we are about to find that out, unfortunately. There is no outcome here which half of us are happy and the other half are upset.

It is a cliché. We use it all the time. I can't think of a better example than this one: We are truly all in this together. The carnage, the damage that this will do to our country is extraordinary. It will know no geographic bounds, no political affiliation, no demographic differences. This is a virus that can infect the heir to the Crown in Britain just as easily as it can a 92-year-old retiree in a Florida nursing home.

I hope the gravity of the moment finally sinks in and that we take the necessary actions quickly. If there is something in this bill you really don't like—I don't mean to diminish it—if we can fix it, we should. But at this point, I am going to tell you that there is nothing wrong in this bill. There is nothing in this bill that will damage our country more than our inability to act. No matter how bad you think some provision in this bill may be—and I say this to both sides—there is nothing in this bill that will damage us more than doing nothing. By far, the most damaging thing that can happen is not any provision of this legislation. It is our inability to act and to send a message to the American people that their leaders can't function, that their government doesn't work—not just on a day-to-day basis but in a moment of crisis.

I hope that whatever differences may still exist at this moment—and I am trying to be fair because I know a lot of people have finally seen the full text of it in the last few hours—and if you have caught something that can be fixed, it should be fixed. But I plead—I don't know what other word to use—that we don't leave here tonight without having passed this bill because I honestly don't know how this Nation and our people can afford one more day of this.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. UDALL. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mrs. BLACKBURN). Without objection, it is so ordered.

Mr. UDALL. Madam President, today New Mexico and the Nation face a pandemic, the likes of which we have not seen in over 100 years, and today the Senate must act to pass the largest relief package for the American people in our history.

First, I would like to extend my thoughts and prayers to everyone who is personally affected by this coronavirus pandemic. I thank the healthcare workers for working long

hours and risking their own health to save lives. They are performing a national service.

The numbers of infected individuals and the rapidly rising death toll are staggering. If we do not follow public health experts' advice, the tolls could be truly horrifying.

In New Mexico, we have over 100 diagnosed cases, and today the first death in our State was reported. A senior citizen from Eddy County in the southeastern part of our State passed away on Sunday.

All New Mexicans are facing new challenges—a threat to our health, a threat to our economy. My top priority is easing this hardship and making sure New Mexicans have what they need to stay healthy and to stay economically afloat.

With that in mind, I rise today to tell New Mexicans: Relief is on the way: relief to American workers who have been put out of work and to small businesses that are making impossible decisions because of the coronavirus pandemic; relief to our hospitals and front-line healthcare workers facing an overwhelmed healthcare system in the coming weeks and months; and relief to State and local governments that are doing their best to take care of their residents and maintain essential services—State and local governments are desperately in need of assistance only the Federal Government can provide; and Tribal governments to whom we owe trust and treaty obligations to provide healthcare, education, and community assistance, particularly in times of need.

After days of furious negotiations, I am pleased and relieved that Democrats and Republicans were able to reach agreement on what will be the largest Federal relief effort in our history. The times demand a response of this magnitude.

The stay-at-home orders—which, make no mistake, are necessary to stop the virus—threaten the livelihoods of millions of working families who live paycheck to paycheck.

Millions of small businesses are in dire need of help. They power our economy but simply can't survive during the kind of economic downturn we now face.

The Federal Government has the power to make sure that people can take the public health measures that are necessary, while also staying afloat financially.

We here in the Senate need to make absolutely sure that everyone—not just those at the top—that everyone is taken care of and can weather this crisis.

I am strongly supportive of the small business relief in this bill, which includes loans of up to \$10 million that can be forgiven and turned into grants if employees are kept on the payroll. This relief will go through the Small Business Administration and be available to any business or nonprofit under 500 employees. With Democrats at the

negotiating table, we worked toward that goal. As a result, American workers will receive 4 months more of unemployment insurance instead of just 3.

Because so many Americans are now out of work, we need an expanded unemployment insurance plan. This plan extends unemployment to the self-employed for the first time. It increases the maximum benefit by \$600 per week. Many workers will receive their full pay under this expansion.

Just to give an idea of the magnitude of this problem in my home State of New Mexico, during the week of March 9, we had fewer than 800 claims for unemployment. This last week we had 11,000, and now we are receiving 7,000 every day.

Also, because Democrats stood firm, our healthcare system will see an infusion of \$55 billion more into the Marshall Plan for healthcare. The total public healthcare investment in this bill is now \$150 billion dollars. We will establish a \$150 billion relief fund for State, local, and Tribal governments to help cover costs of fighting this virus. New Mexico is eligible for up to \$1.25 billion from this fund.

And we will bring accountability and transparency to the relief for industry and large corporations. This relief bill puts in transparency and independent oversight and also makes sure that elected politicians, including the President, are not the beneficiaries of this fund.

We face a national crisis of monumental proportions, and I am heartened that Republicans and Democrats in this body joined together over the last several days to face this crisis together as a nation. This is what we do as Americans, and I have hoped that as we continue to face down this crisis in the coming weeks and months, we will continue to do so in a united fashion.

As vice chair of the Senate Indian Affairs Committee, I have been particularly focused on making sure that Indian Country is not left out and ensuring that Tribes, which are on the frontlines of this public health and economic crisis, have the resources they need and deserve.

Together, with my Democratic colleagues, I fought for and secured an \$8 billion set-aside for Tribal governments and their enterprises. This Tribal Relief Fund will provide the 574 federally recognized Indian Tribes with flexible resources—resources they need during the COVID-19 response, and I am glad we found bipartisan agreement on this.

We also secured over \$2 billion in emergency funding for Tribal needs, and this includes over \$1 billion for the Indian Health Service that will be used for everything from expanding medical services to purchasing equipment, to promoting public health education, to expanding telehealth services, and increasing disease surveillance, over \$700 million that will go to the Bureau of Indian Affairs, the Bureau of Indian

Education, and the HUD Office of Native American Programs. These funds will assist Tribal governments as they make their way through this crisis and support their members—support BIE schools and Tribal colleges and universities so that students continue with their education and provide housing for those most in need who are impacted by this terrible virus.

These are key victories, but we are not done. We must uphold our trust and treaty responsibilities to all American Indians and Alaska Natives.

So Congress must do more to respond to the unique COVID-19-related public health and economic crises in Indian Country. Tribes are some of the most vulnerable populations with the least robust healthcare systems. We have a very scary outbreak on the Navajo Nation, and I am sure that we need to weigh in and help there.

For our next response package—and, believe me, we are going to have to monitor this closely and in all likelihood will be back here again—we must make sure Indian Country has equal access to Federal coronavirus resources. Senator HEINRICH and I fought hard for New Mexico priorities. We are working hard on issues that have to do with our National Labs, one of our very, very top employers—in fact, probably the biggest.

New Mexico's creative economy can't be left behind. Sitting as the lead Democrat on the Appropriations Subcommittee that funds the national endowments, I pushed for an additional \$75 million for both the National Endowment for the Arts and the National Endowment for the Humanities. These funds will support local artists and art programs through this tough economic time. When arts and cultural venues are shuttered and artists and all others are out of work, there is no doubt that these are exceedingly difficult times, but together we can get through this.

I would like to remind everyone to follow the public health measures recommended by the experts. Staying at home is the best thing we can do to slow the spread of this virus and ensure our healthcare systems are not overrun. These measures are a firebreak that cuts off the fuel for this virus and prevents a catastrophe that overruns our hospitals. Social distance, washing your hands for 20 seconds—we all have an important part to play in containing COVID-19, keeping ourselves and our neighbors and our communities safe.

The State of New Mexico is under a stay-at-home order. I commend Governor Lujan Grisham for the quick and decisive action that she has taken. She is focusing on this like a laser beam. I know these measures are difficult and a hardship for many, but we will only be able to revive our economy once this public health crisis is abated. If we just let the virus run its course, we could lose over 1 million people. Some estimates are 2 million—1 to 2 million people. That would be totally unacceptable and devastating.

Because of the frontline healthcare workers—the doctors, nurses, and technicians and all those who support that work, hospital janitors, cafeteria workers, and so many others—this public health crisis will see an end. Thank you to everyone who is risking their own safety to help others. Thanks to all the Senate staff who are here on the floor and the people who work here.

In the days, weeks, and months ahead, we must continue to closely monitor all aspects of the impact of coronavirus on our Nation's health and economy and continue to decisively and aggressively respond to the needs of the American people. I am confident that, in working together as one Nation and one people, we will meet and beat this crisis and come out on the other end stronger.

To conclude, we must pass this bill without delay. This is a good compromise, and we must act now.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. LEAHY. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. LEAHY. Madam President, the Senators have been working very hard to respond to the crisis that is facing our whole Nation. Each one of our States is unique, but we also are here for all of America. All of America is suffering.

I know my staff in Vermont, my staff down here, the appropriators, and the Appropriations staff have been working every day and every night till midnight or later. Nobody has had any time off. I am proud to work with them, even though we have set up the capability to telework, as I would hope all would do, so we can work remotely.

Earlier this week, we were faced with the prospect of a bill that was very one-sided. Republicans and Democrats had not done what we do best, sitting down and reaching a bipartisan agreement. We were given almost a take-it-or-leave-it bill. I applaud Senator SCHUMER who said we should come back together. Let's not pass a bill that leaves out so much of America and so many of the people we represent. Let us come together, Republicans and Democrats, and find a way.

Now, late last night—actually it was close to this morning—agreement was reached, in principle, on such a bill. The appropriators do only part of it, but Senator SHELBY and I tried to work together to have something the vast majority of the Appropriations Committee, Republicans and Democrats, would agree on, and we did that, and that is what we have before us.

Both parties have worked so hard to put together something we can all agree on. We should be able to vote. I agree with the discussions that Senator SCHUMER had this morning. We all

know that none of us got every single thing we want, just as I am sure my Republican friends did not get every single thing they want. And is any bill perfect, especially something of this unprecedented magnitude? Of course not. But we are at a point where reality has to overcome rhetoric. We have to stand up and be the conscience of the Nation, as we have been in the past and we can be today. It is time for Senators to come together and vote. I know that on our side, under the leadership of Senator SCHUMER and others, we are ready to do that.

I am the dean of the Senate. I have been here the longest. I am not going to get everything I want, neither is the Presiding Officer, and neither is anyone here. But America will get a lot more than it has now.

Let's do this for America. Vote on it. As Americans, we should say that it is reality time, not rhetoric time. Reality trumps rhetoric any day. Let's go ahead and vote.

I commend those Senators in the Republican Party and those Senators in the Democratic Party who have worked so closely with each other. I know we have in Appropriations. It is time to say: OK. Let's vote.

With that, I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. CRAMER). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. GRASSLEY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

TRIBUTE TO NORMAN BORLAUG

Mr. GRASSLEY. Mr. President, I know we have a very important piece of legislation before us to turn this economy around and help in our battle against the virus. While we are waiting to vote on that, I have come to the floor for a couple of points that I would like to make.

The first one is to honor a famous Iowan. This month is Iowa History Month, so I have come to the floor to speak about one of Iowa's favorite sons, Dr. Norman Borlaug, whose birthday is today.

He is considered the father of the Green Revolution. Raised on a farm near Cresco, IA, Borlaug is credited with saving more lives than anyone in history with his breakthroughs in agronomy. It took him several years to accomplish what a lot of scientists do now in a laboratory in regard to fighting diseases in plants. He did this in Mexico and India.

His work helped to overcome malnutrition and famine across the world, saving over 1 billion lives in the process.

His achievements won him the Nobel Peace Prize—not only that famous prize but also the Presidential Medal of Freedom and the Congressional Gold Medal. I think there are only five or six people who fall into the category of winning all three of those prizes.

His achievements also prompted the State of Iowa to honor him with one of Iowa's two statues in Statuary Hall here in the U.S. Capitol.

CORONAVIRUS

Mr. President, on another subject, some pundits, and even Members of this body, have suggested that it is inappropriate to criticize the Chinese Communist Party for its mishandling of the coronavirus that originated in Wuhan, China, because it distracts from bashing the President. We went from mainstream media outlets routinely referring to the virus by its origin to this being totally politically incorrect.

There is an excellent timetable published by Axios that lays out the Chinese coverup that prevented early action to contain the virus. The Chinese pro-democracy activist, Wei Jingsheng, warned that General Secretary Xi is ordering people back to work prematurely, risking another massive outbreak of what he called Wuhan pneumonia.

Telling the truth about the Communist Party's misdeeds does not preclude talking about how we can improve our own response. We can learn from free countries like South Korea, which has been able to contain a widespread outbreak, and Taiwan and Japan, which appear to have been able to prevent widespread outbreaks.

So this is not the time for political correctness or political point-scoring to get in the way of telling the truth or working together in a clear-eyed way to address the challenges at hand.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. COONS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. COONS. Mr. President, I came to this building, this Capitol, about 12 hours ago today and, first thing this morning, recorded a video to share on social media with the folks back home, who have been eagerly asking: What is up? What is happening? What is next?

My message has been simple.

After days of disagreement—of tussling and of fighting and of crafting—we have a deal, and I am ready to vote. Let's move forward. Twelve hours later, I stand in a largely empty Chamber and have an odd sense of foreboding, as I have all day and as have many of my colleagues, wondering: What is taking so long? What is the delay? What are the remaining issues? I am hopeful, prayerfully, that we will resolve what is left, move to this Chamber, take up the text, vote it out, send it to the House, send it to the President, and send \$2 trillion in support to our Nation.

Let me tell you, as I have waited today and yesterday and as I have

taken phone calls for whatever reason from the folks from Delaware, they have all asked: When will the Senate act?

We have faced a challenge over the last couple of days between our moving swiftly and our moving wisely in putting together a package of this size. With no hearings, no committee proceedings, and no detailed legislative process, it means that there will be rough edges, and it means there will be mistakes in this bill. Is it perfect? No. In fact, some of its pieces, as we will discover as it unfolds, are far from it.

But across the country, just as in this Chamber, there is that sense of anxiousness, of anxiety, of when will it happen.

Just a few weeks ago, the vast majority of our country was reading about coronavirus—about COVID-19—as something happening in distant countries on far shores. They read about sort of concerns about its alarming and rapid growth in Asia and then Europe.

Things started changing as the stories got more dire and more grave, as public health officials began to predict a global pandemic, as the World Health Organization announced it is a global pandemic, as scientific leaders began to say that the United States would inevitably be touched by it, as our colleagues from the Pacific Northwest told us about how their communities were being affected, as extended contacts and friends and acquaintances on social media and then on the press shared how they are or members of their community had become infected.

As it began to move across our country, it began to impact a remarkable range of institutions, from baseball to Broadway, the closures of all sorts of treasured American institutions—every major sports league, every major public gathering.

And as now State after State has issued edicts, as city and county alike all over our country have asked people to close their restaurants and their bars, their small businesses, as hotels have no occupants, as airplanes fly with no passengers, it has become haunting, eerie—the sense of an imminent disaster.

Just before coming over here I read an article in the New York Times about how in my region, in the mid-Atlantic, it has hit. In the borough of Queens, in the city of New York, in a public hospital known as Elmhurst, yesterday, 13 patients died, and in a riveting account, the nurses and the doctors describe a catastrophic situation.

Public health officials, trained health aids stretched to their limits, tested as they hadn't been before, struggling to get personal protective equipment, to have enough ventilators, to have enough ICU units—and I will tell you, as, over the last couple of days, I have talked with the heads of each of our major hospitals, folks who run skilled nursing facilities, non-profits, community health centers, as I

have heard from nurses and doctors, I know the level of alarm and concern has steadily risen in recent days.

So, folks, tonight, as I stand here on the floor of the Senate, I am mindful that our Nation is suffering; that there are people all over the world but particularly here in the United States, in the States that we represent, who are anxious, who are unemployed, who are uncertain, in some cases now, too many who are infected, who are hospitalized.

It has come home to this Chamber, as one of our colleagues has tested positive and one of our dear colleague's husband, her spouse, is hospitalized.

We know Members of the House and the Senate, of our staff, and our immediate community have been touched by this dread disease.

And we are now at a critical moment in our modern history—simultaneously a public health crisis and an economic crisis.

I have heard too many people say it is unprecedented. It is not unprecedented. The United States and our Nation have made it through tougher times than this. To say that the Great Depression and the Second World War, the Civil War, and the Revolution, the hard work of labor organizing, and the desperate work of throwing off the shackles of segregation and of Jim Crow—to say that those weren't tough and difficult struggles misses the significance of our history and the things we have overcome.

But for most of us, for most of our families, for most of our communities, this wave, this pandemic, this virus, and the combined health and economic disaster that is upon us may be the greatest test we have faced.

So how have we answered thousands of businesses already closed, millions of people already unemployed, and a nation fearful of a pandemic swamping the resources of our hospitals and our health system?

Let me just speak briefly in broad strokes to what is in this bill, which we have, finally, ultimately, hammered out after days of disagreement and in advance of our getting the final official text.

In the broadest strokes, the help that will be delivered to the American people by this bill starts with individual assistance—something the President has championed and the Democrats have supported. We have had different versions of it, but we have roughly agreed on \$1,200 to every adult citizen making below \$75,000, and it phases out to those making below \$100,000. With \$500 per child, your average family might well see \$3,000 to \$4,000. These checks will come out in weeks, delivered directly, for those with direct deposit through the IRS, or by check to those harder to find who haven't filed recently but are eligible.

This is a remarkable, direct support to help millions of Americans have cash in their family checkbook to get through the unexpected hardship of these next few months.

There is more than \$100 billion in this bill to support our health workers on the frontline and the hospitals that make our public health possible—possible.

You heard that story about Elmhurst Hospital. In my own home State, there are hospitals rural and urban, large and small, that without this support will struggle to make it through this period.

The heroes of this period are the folks who are working—the folks who are cleaning offices, trains, hospital rooms, often without enough protective equipment, often without healthcare themselves, often without adequate pay; the folks who labor at night here in this Capitol in our offices to make sure they are clean and safe from this virus we can't see; the folks who work in public hospitals, work long hours. They are orderlies, they are nurses. They are the paramedics and the ambulance drivers who deliver the sick, and they are the surgeons and the doctors who direct their care.

And one of the things I am proudest of that is in this now that was not in this several days ago is \$150 billion to States and counties and cities.

In the 10 years I spent in county government, I came to deeply respect the men and women who help keep our county government afloat and our communities stronger, safer, and healthy. This direct support to the States and the counties on the frontlines of this pandemic will help them get through.

There is a \$500 billion fund—the subject of much discussion and debate—that, as initially written and proposed, would help sustain some of our iconic industries like the airlines, but with almost no transparency, in terms of the terms of the loans or the grants that would be given, and almost no restrictions on how the companies to receive them might use them, for what purposes.

Broadly speaking, after days of fighting, we have come to agreements that I support and embrace—restrictions on buybacks and dividends and executive compensation, guarantees against layoffs and against the destruction of collective bargaining agreements, and, broadly speaking, transparency and accountability.

One of the things I am most proud of is that there will be now an accountability board, a pandemic response accountability committee—both an inspector general, a special inspector general, and \$80 million in this bill for the operation of that accountability committee.

Let me move, since I see I have a number of colleagues who have joined me on the floor, to just a few other points, if I could.

There is \$350 billion in this bill for the Small Business Administration to disburse to small businesses and to nonprofits all over our country, with an incentive structure to change it from a loan to a grant to those who would retain or rehire their workforce.

As I have heard from restaurant owners, from hotel owners, from those who work in bars and restaurants and hotels in my community, those are the folks who have been hit the first and the hardest by the closures. This provision will allow those small businesses to reopen quickly and robustly when we get on the other side of this pandemic.

And I look forward to working with my colleagues, with the SBA Administrator, with the SBA lenders in my State and around the country to make sure it is done well and that it is done quickly.

I wrote the bill that added \$17 billion more so that 320,000 current small businesses, which are current SBA loanholders, get 6 months of relief, moves them off the agenda of the SBA staff and the SBA lenders to clear the decks for them to administer this \$350 billion.

And I supported Senator CARDIN in his initiative to add \$10 billion for small, rapid grants to the most severely impacted businesses and nonprofits.

This section of the overall bill, where Senators RUBIO and COLLINS, CARDIN and SHAHEEN negotiated most of it, struck me as the most bipartisan and most productive.

There is so much more in this bill I could speak to—the ways in which the resources of the Federal Reserve are going to be deployed to help medium businesses and small businesses; the ways in which the private sector in my home State has stepped up to partner and to deliver critically needed resources, whether it is refurbishing ventilators or donating surplus PPE from the construction sector that they don't need today, or it is the university that has closed its research labs but makes its resources available to our hospital.

There are some remarkable efforts in partnership going on in my community and around the country. But at the end of the day, we have a critical question: Is this bill perfect? No.

Could we improve it by more time here arguing with each other, offering more minutes, debating further? Yes.

Is there something I badly wanted that did not get in this final bill? Absolutely.

We have had nine major States delay their elections, delay their Presidential primaries because of this pandemic, and I urged that a bill written by my colleagues Senator KLOBUCHAR and Senator WYDEN, that I joined, be added in text to require every State to have a plan to vote by mail during this pandemic. If our troops could vote from the frontlines in the Civil War and Second World War, by gosh, we should have a plan to vote even if this pandemic continues.

I was disappointed that text is ultimately not going to be in this bill. Four hundred million dollars will be in to help those States that want to vote by mail, to expand and strengthen vote by mail, and I will be back. I will be

back to insist on this provision in the next bill.

But as I have said to many colleagues in the last few days, we cannot all get everything we hope for and want and believe to be important in this bill. We must put down the tools of partisanship and personal interest and sectional concerns; we must put down some of the things we most hope for; we must put down the tools with which we so often fight each other; and we must come together and take up the implements of national purpose, of compromise, of consensus, and deliver these resources to a nation anxious, concerned, and at times even angry at all of us in the Senate for what they see as too long a delay.

So with that, let me just say to my colleagues, it is time for us to take up this bill, rough-hewn as it is, pass it through this Chamber, send it to the House. I urge my colleagues in the House to pass it promptly, send it to the President's desk for signature, and then let us all get to the hard work of making sure we do the best we can for the people we represent with this historic stimulus package, this remarkable coronavirus relief package that is going to deliver \$2 trillion of assistance and support to communities all over our country.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nevada.

Ms. CORTEZ MASTO. Mr. President, I rise today to let all Nevadans know the important steps Congress is taking to respond to the pandemic we are facing right now.

The novel coronavirus represents a global challenge to the health and economic security of Nevada and the United States.

My thoughts today are with those in Nevada who are ill or suffering with the virus, and with the families of the six Nevadans who have died because of this disease.

I also want to thank the brave men and women on the frontlines of this crisis—the first responders and healthcare workers who are battling to save lives, putting their own health and the health of their families at risk.

I know there is a lot of fear and confusion in our communities right now. Please know this, though: I am working closely with Governor Sisolak and the Nevada delegation to ensure that our State gets the resources it needs to stem the spread of the coronavirus, to treat those who need medical attention, and address the needs of struggling families and businesses.

I also know that we are Nevada strong. I have seen over and over again that when things get difficult, Nevadans come together. When a gunman attacked the Route 91 Harvest Festival in Las Vegas, I saw how Nevadans from all over the State worked heroically to help victims and support families.

Nevadans are uniting now too. I am proud to say that across the Silver State, people are doing their part to reduce the impact of COVID-19.

Our Governor, Steve Sisolak, has shown tremendous leadership in working to slow the spread of the coronavirus. As Governor Sisolak has pointed out, if “Home Means Nevada,” we need everyone who can to “stay home for Nevada.”

Our nurses, doctors, and other health officials are working tirelessly to care for the sick and to increase our capacity to deal with the cases in the future. First responders, local health authorities, sanitation workers, and retail workers are on the job around the clock to make sure essential services are available to Nevadans. Our gaming, entertainment, and hospitality industry leaders took unprecedented steps to stop the spread of infection, including by closing their doors.

So many Nevadans are contributing by working from home when they can, caring for school-aged children, volunteering to help make masks or buy groceries for elderly neighbors, and avoiding social interactions that could spread the virus.

Everyone—every single Nevadan and each and every American—has a role to play in this crisis. We need everyone to do their part by following the advice of the experts and taking practical, commonsense steps such as washing hands and practicing social distancing.

My colleagues and I in Congress have done our part as well. The Senate has come together in a remarkable and bipartisan fashion to act on three bills to address key healthcare priorities and to protect workers and industry from the economic impacts of the public health crisis.

Earlier in March, we set aside \$8.3 billion to support hospitals, community health centers, public health offices, medical suppliers, and researchers across the country.

Next, we passed the bipartisan Families First Coronavirus Response Act to provide free coronavirus testing, expand food assistance, and mandate paid sick and family leave for workers.

I am proud to have fought alongside my colleagues in the Nevada congressional delegation, including my friend and colleague Senator JACKY ROSEN, to pass today’s third relief bill. We must pass this today. It is quite simply the greatest single investment in our economy and healthcare system in modern American history, and we need it.

In 2007, our State was hit hard by the recession. Through tremendous effort, we came through it, but our economic recovery was slow. This time, we want to make sure that our economy springs back quickly after this crisis has passed and that workers have good jobs to return to when it does. That is why we need to pass these far-reaching measures to provide immediate relief to individuals, families, and businesses suffering from the economic impact of this pandemic.

Nevada has an economy that is unique in the Nation. Our hospitality industry generates nearly \$68 billion annually and supports more than

450,000 jobs across the State. So I have been focused on standing up for our gaming, tourism, and hospitality workers. I also wanted to make sure that when we offered relief to big companies, there was oversight, transparency, accountability, and worker protections in place. This bill does that.

I am grateful to the many small businesses in my State that have taken the hard but necessary action and closed their doors or reduced their services at this critical time. This bill supports them as well by providing forgivable loans and grants so they can open their doors again as soon as it is safe for them to do so.

Most of all, I wanted to make sure we supported Nevada’s workers and their families, the hard-working people our industries employ. That is why I worked with my colleagues to ensure key protections for Nevadans and all Americans were included in this relief package. We fought to expand unemployment assistance so it includes part-time, self-employed, and seasonal and gig economy workers, who make up a key part of our workforce in the Silver State.

Whether you are a dishwasher at a hotel on the Strip or a hair stylist in Carson City, you will be eligible for up to 4 months of unemployment benefits. Yes, we locked down direct payments of \$1,200 for each adult and \$500 for each child, up to a certain income level, so our hard-working families would have money in their pockets to recover from this pandemic. We successfully pushed to shore up our hospitals and our healthcare infrastructure, to get them more money for protective gear, supplies, and tests so they can provide patients the best possible care, while at the same time protecting themselves.

We made sure that we also included our local, State, and Tribal communities. We set aside \$150 billion for our governments that are bearing the brunt of the costs for their local healthcare systems.

That is why I support this legislation, and that is why we have to pass this tonight.

I would be remiss if I did not say thank you to the incredible staff who worked so hard these past few days, 24/7, to put this relief package together in a bipartisan way—Leader SCHUMER’s staff and Leader SCHUMER, the negotiating team, the Senators whom I get to work with every single day, their hard-working staffs, and my staff as well, who worked late nights to make sure that we were fighting on behalf of Nevadans.

I know this is a difficult time for everyone, but we are going to get through this just as we persevered before. We will do it by rallying around one another, as Nevadans always do. There will be moments of challenge ahead, and each of us has a responsibility to answer these questions.

Let’s listen to the experts, let’s take care of one another, and let’s be kind

and understanding of what we are all going through. But let’s not lose sight of the beauty of our everyday lives, that familiar rhythm we are all eager to restore. In Nevada and across the country, we will be back at our workplaces again, solving our everyday problems. Our children will be back at school learning for themselves how to make the world a better place. Yes, we will begin the long task of grieving those we have lost, but we will also be celebrating marriages again and marking births with a newfound joy.

We will get through this together, and I promise everyone in the Silver State that I will be fighting in the Senate to make sure we rebound from this stronger than before so that Nevadans can get back to work.

I yield the floor.

The PRESIDING OFFICER. The Senator from South Carolina.

Mr. GRAHAM. Mr. President, I want to compliment my colleagues Senators RICK SCOTT, TIM SCOTT, and Senator SASSE.

Today, when we were getting briefed about the bill, something hit me like a ton of bricks. And there are a lot of good things in here. There is money for healthcare providers, nurses, doctors, and hospitals. There are so many good things.

The country is under siege. I was one of the first Republicans to join my Democratic colleagues. I think I talked to Senator DURBIN.

We need to do something more on unemployment insurance because the Collins-Rubio construct, I think, will help, but some people are going to fall through the cracks.

Never in my wildest dreams, Senator DURBIN, did I believe that what we have done is to pay people more not to work than to work. Under this bill, the \$600 payment on top of State benefits actually allows people to have their income almost doubled in certain circumstances. I want to help people. I want to make sure that if you lose your job, we cover your wages. But under this bill, you get \$23.15 an hour based on a 40-hour workweek not to work.

If you are trying to hire somebody in South Carolina the next 4 months, you have got to compete with that wage. If you are working in a restaurant—probably not now—but if you are working anywhere for \$15 an hour, somebody is making \$23 an hour, and you are working. It is just not fair. It is going to hurt the Rubio-Collins construct.

For restaurants that are out of business, we want them to be able to borrow money to pay the payroll to keep people connected to their employer. Now, what do you do when you make \$23 an hour being on unemployment? How do you keep that waitress or bartender at \$15 or \$17? You made it a nightmare for small businesses. They are being pitted against their own employees.

So to Senator DURBIN and everybody else, the reason we are doing this is because they tell me it takes 6 to 8

months for unemployment commissions at the State level to figure this out.

What are we asking you to do? To get unemployment, you have to tell us where you work and how much you make. And what we want to do is fill in the difference between the State unemployment benefit and your actual wages and stop there. We don't do that under this bill. There are people getting paid more not to work than they were in the workforce. It is going to be hard to not incentivize people to leave their jobs. You can be unemployed at \$23 an hour in South Carolina. That is a lot more than people make.

So I am urging my colleagues, we need to fix this now. No matter how well-intentioned, you are going to make the next 4 months impossible for small businesses to hire. I can promise you this: If you pay somebody \$23 an hour not to work, they are probably going to find a way to get there rather than staying in the workforce, where I am sure they would rather be. We have created a perverse incentive not to help the unemployed person but to destroy the ability to stay employed.

With that, I would just say to my colleagues, thank you for trying to bring common sense back to this body. I am very much for this bill that does help a lot of people. But we have created a Pandora's box for our economy, and I wish we could fix it tonight, and if we don't, we need to keep trying and trying and trying.

With that, I will yield to my colleagues.

The PRESIDING OFFICER (Mr. GARDNER). The Senator from Florida.

Mr. SCOTT of Florida. Mr. President, under this bill as it is written now, the government will pay many Americans more to be on government assistance than they would make if they were working at their regular jobs.

I support expanding the unemployment insurance program. It is the best and quickest way to get money to people who need it most. But we should not create a system where unemployment insurance benefits are higher than their salary. We cannot pay people more to not work than to work. This is common sense. Most people will choose the bigger check, and I don't blame them at all.

No person who understands anything about business, economics, or human nature would create such a perverse and ridiculous system. This bill creates an incentive for people to be unemployed for the next 4 months—fact. Without workers, our economy cannot reopen—fact. If our economy remains essentially closed for 4 more months, we will be in a very deep recession—fact.

You may ask, how do I know all this? I grew up poor, in public housing. My mom worked three jobs. My parents were constantly struggling to find work. I know what it is like to skip Christmas and see the family car repossessed. On the other end of the spec-

trum, I have run businesses, small and large, and had great success. That is exactly how I know these things. This is not conjecture; these are facts.

There are many good things in this bill, and there are many provisions that I wholeheartedly disagree with, but the worst thing we can do right now is to create a disincentive to work. We can get our economy up and running again, we can recover from this, but it will take a lot longer if we don't amend this bill to eliminate these perverse incentives.

The PRESIDING OFFICER. The Senator from South Carolina.

Mr. SCOTT of South Carolina. Mr. President, let me be abundantly clear. I plan to support this legislation tonight, but I do want to fix it first.

Our amendment is a very simple amendment. First, it is our responsibility to every extent possible to take care of the American people. I want to provide 100 percent of the salary while an American is laid off because of COVID-19—100 percent of the salary of someone laid off because of COVID-19.

My goal is to do it the right way. The right way is that you get your income as if you are still working because you have been laid off because of COVID-19. It is not a raise for not working. It is not 200 percent of your income while on unemployment. The goal is simply to keep you whole while you are unemployed because of COVID-19.

I cannot stress enough, as a former employer, and, frankly, as a former employee, the relationship between the employer and the employee is critical. Our Nation is built on the dignity of work.

What this bill does, without fixing it, is simply say: You can earn more money by being on unemployment than you can while working. That isn't an incentive. That is perverse. We cannot have intended to encourage people not to work and make more money than to go back to work and receive their normal pay.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Nebraska.

Mr. SASSE. Mr. President, as Senator TIM SCOTT just said and as RICK SCOTT and LINDSEY GRAHAM just said, this amendment is really, really simple. All we are trying to say is that we should help everyone who needs to be helped without accidentally creating a disincentive to work. That is not good for anybody in the country or the country as a whole.

We are in the middle of two unprecedented crises right now. We have a public health crisis, and we have an economic crisis into which we are just entering. We don't know how long the valley of this recession is going to be, but I want to be sure that every American who is watching tonight understands exactly what this debate has been about this afternoon.

This debate is how you can be both pro-worker and pro-recovery, to be kind and charitable, and actually also,

simultaneously, affirming the ongoing dignity of work and the necessity of work as our country battles through this virus and ultimately rebuilds our economy.

Nobody here is arguing about whether we should help workers. Everybody on both sides of the aisle tonight wants to help workers. This is a debate about whether we are going to let a poorly drafted bill knock this Nation still harder in the coming months by unintentionally increasing unemployment. That is what this debate is about.

Right now, as the coronavirus is threatening our economy, we know who the real heroes are. The real heroes are not politicians. There are a lot of people who have been working all night, five or six nights in a row, but the heroes who are going to beat this virus and rebuild America are not politicians.

The heroes are the men and women who are stocking shelves, the men and women who are picking up trash, the men and women who are driving trucks and delivering takeout, many of them converting restaurants, which used to be sit-down, into takeout restaurants and putting food on the table for a lot of their neighbors. The Americans who are keeping the pharmacies open—they are the heroes. The daycare workers who are doing stuff to watch other ER doctors' kids—those are the heroes. The heroes are the Americans across all 50 States, across every town and village and suburb and city, who are doing the work, the ordinary jobs but, now, under extraordinarily painful and difficult circumstances. They are the heroes, the scrappers, and the doers. We should be celebrating them, affirming them, and helping them, once we get through this crisis, to get back to work.

This bill has lots and lots of good stuff in it. I intend to support it, as well, but there are pieces of this bill that are broken and that we can fix tonight. If we don't fix them tonight, it is going to exacerbate our problems, and we will be coming back here in a month or 2 months, trying to fix these problems.

These are the Americans who are going to get us through. They are the people who are going to keep our supply chains alive, and those supply chains are the lifeline for lots of Americans right now.

Here is what is wrong with the bill. As it is currently drafted, it threatens to cripple the supply chain for many different categories of workers—some in health sectors and some in food prep and food delivery. This bill, as currently drafted, creates a perverse incentive for men and women who are sidelined to then not leave the sidelines to come back to work. This bill creates a perverse incentive for many employers who should be wanting to try to maintain the employer-employee relationship—it creates a perverse incentive for them to sever that employer-employee relationship.

Many other pieces of this bill tried to tackle this problem in a really constructive way. The \$350 billion for the Small Business Administration—it is trying to build bridge loan programs that help employers and employees be connected and remain connected through this downturn. The unemployment insurance piece of this should not work at cross purposes to what the bill is about in the overall argument.

Nobody has a problem with the generous unemployment benefits that are in this bill. Nobody has a problem with the generous unemployment insurance benefits that are in this bill. They should be generous amid the national crisis we are in. But we don't want this piece of the bill to create an incentive for folks to stop working and to have their employers push them away when the employer and employee should be trying to rally around and together to help us build through this crisis.

So we want to do something really simple. We want to fix what is broken here by saying that unemployment insurance benefits should be capped at 100 percent of the pay you had before you were unemployed. This isn't just about people who have already been made unemployed. This is about people who are going to be made unemployed in the coming weeks.

All this amendment says—which we are voting on in a few minutes—is that we should cap the unemployment benefits at 100 percent of the wages you were just receiving while working. It should not be something the U.S. Congress does to create an incentive where you will get paid more by not working than you get by working. That is pro-recovery legislation that tries to keep our supply chains humming and tries to help us—325 million Americans—come together to beat this thing.

We should vote for workers. We should vote for recovery, and we should vote to beat this thing and come out stronger on the other side.

I yield the floor.

The PRESIDING OFFICER. The Senator from Illinois.

Mr. DURBIN. Mr. President, I would like to address this issue because I think it is important that we explain where we are today and why we reached this point.

I can recall when Senator GRAHAM crossed the aisle a week or so ago, perhaps, and started talking about unemployment insurance and his goals for unemployment insurance. It sounded consistent with the language and conversation I heard on our own side of the aisle, our own caucus, to use the unemployment insurance system as a way to make sure that people were able to really weather the storm when it came to the public health crisis we face.

The number of people who are filing for unemployment has gone up dramatically. There were 2 million new unemployment claims filed last week, compared to 218,000 nationwide in previous weeks. So we know that the num-

ber of people who have lost their jobs—laid off, furloughed, fired—is growing in a fashion we have never seen before. I have seen it reported in my State. I am sure each of you have seen the same.

But let's get down to the bottom line. I ask my colleagues just to bear with me for a minute. What you were describing is what we initially set out to do. And then we met with the representatives of the U.S. Department of Labor. I was on one of the task forces for the Senate Finance Committee, and I sat there as a representative from the U.S. Department of Labor came in and said: Senators, you don't understand 50 different States' computer systems when it comes to unemployment benefits. We can tell you point-blank that only 6 or 8 States out of the 50 could possibly do what you want to achieve.

They tell us it will take them months to reprogram their computers to make the simple calculation—what appears to be a simple calculation—that says that you never get paid more in unemployment than you were making on the job. That was the reality. We didn't make that up. This wasn't a Democratic, dreamed-up idea. This was the Trump administration's Department of Labor telling us that when they looked at the State departments of labor, they couldn't achieve what you want to achieve with your amendment.

In other words, if you go forward and you are successful—I don't believe you will be—but if you were successful, what we would end up with is, frankly, a deadlock: no increases in unemployment insurance benefits.

Now, let me tell you, beyond this administrative problem, which was not our creation—it was identified by the Trump administration—there are two or three things I want to say as a bottom line.

First, we are determined to make sure that the workers come out at least whole, if not better, through this terrible experience they are going through. Now, this notion that the workers would come out better is not unique to the Democratic side of the aisle. The cash payment proposed by the Trump administration—\$1,200 per adult, \$500 per child—for some, will be a benefit, may even be a small but important windfall that comes their way. So be it. That working families across America would end up with this cash payment from the Trump administration—I don't object to it at all.

But the Democrats have said that is one and done. That is an airdrop of cash to people. What about the next week and the next month? That is why we brought up the unemployment insurance. Now, the \$600 figure we came up with was an attempt to make sure that everyone is whole at the end of the day. I will concede your point that some workers—some—may end up coming out ahead because of this calculation of \$600 a week. They may come out ahead. I am not going to stand here

and say that I feel bad about that. I don't feel bad about that at all. When less than half of the people in America have \$400 in their savings, the notion that we might end up giving people another \$1,000 or \$2,000 at the end of 4 months, to me, is not something we ought to be ashamed of or run away from. That is a real possibility, and it may happen.

I will support that just as I supported the Trump administration's cash payment to that same family. They are going through some tough times, and they have for a long, long time. How many of us have given speeches on this floor about income inequality in America, and some of the hardest working people are still unable to make it, paycheck to paycheck, week to week?

So let's give them a helping hand and not apologize for it for a minute. We are standing with these workers and their families, and I think you want to as well. But the way you want to calculate it, we are told, cannot be done. It cannot be done in a fashion that brings relief to these families when they need it right now.

Mr. SCOTT of South Carolina. Will the Senator yield?

Mr. DURBIN. I will in just a minute. I am happy to yield as soon as I finish.

I want to make this point as clearly as I can. I believe that this is not a windfall. Let's assume that instead of \$600 a week, your calculation makes it \$450 a week. So \$150 times 16 weeks—that is 4 months. How much is that going to come out to? \$2,400? Is that going to mean that someone now becomes lazy and won't go back to work? I don't think so. I think a lot of people will use that money and need that money and are given a helping hand and will put it right back into the economy. That is what this is about—that these families can keep their homes, pay their utility bills, put food on the table, and put the money back into the economy. That is part of what we are trying to achieve here.

If we err on the side of giving a hard-working family an extra \$1,000 or \$2,000 because of our approach, so be it. No apologies. We didn't design this system. We were told we had to work within the design of the system. We tried to do it. We think the \$600 a week is a reasonable way to do it, and I will yield for a question.

Mr. SCOTT of South Carolina. I thank the Senator. The \$600 a week, I think, if I do the math quickly, times 16, is about \$9,600. Add on top of that the additional \$1,200 per person, or \$2,400 per family, and \$500 per kid is an important number that we should—I think you have hit on the point that we should all be willing to agree upon that the systems of unemployment throughout our country, perhaps, are working on antiquated equipment that may need to be updated so that we can, in fact, keep people whole during their unemployment. I would love for us to work in a bipartisan fashion to try to figure out, through the Department of

Labor, how to fix the problem so that those folks who deserve the benefits get all that they deserve but that we actually have a system that is nimble enough to actually meet the needs, State by State, without exceeding the need so that when we are in a position again, if we are looking at phase 4 or phase 5, we are not again having a conversation about systems that are so antiquated or perhaps even obsolete that we are doing something that was not intended.

I am not suggesting we can get that done tonight. I am not even suggesting we can get that done over the next few months. I am, however, concluding that we should work to get it done.

Mr. DURBIN. I don't disagree with my friend from South Carolina at all. I agree with you completely. We are in the midst of a national emergency.

Mr. SCOTT of South Carolina. Absolutely.

Mr. DURBIN. That is not my announcement. That is the announcement of President Trump. I believe it. When you look at all the people now filing for unemployment, when you look at the hardships they are facing, the lifestyles they have had to live to try to comply with shelter-in-place and all the rules that are going on out there, the number of people filing these unemployment insurance claims, they tell us the reality of the situation.

The notion, as you said, \$9,600 times three—three times 4 months basically comes out to about \$30,000 a year, roughly. That is what the \$600 is calculated to mean on an annual basis.

So, on a 4-month basis, if we end up giving people an extra \$1,000 or \$2,000, it is not inconsistent with what the Trump administration says they want to do with their cash payment. In the meantime, if we are going to move forward—and I hope this crisis comes to an end quickly—if we are going to move forward into a new phase—phase 4, phase 5, whatever it is—let's work together to try to upgrade these systems, to make them work the way we want them to work.

But in the meantime, wouldn't we want to err on the side of standing with working families and their employees? Wouldn't we want to do that in this first effort? I think it is the reasonable and thoughtful way to do it.

Mr. SCOTT of South Carolina. I am happy to answer that question, if the gentleman will yield.

Mr. DURBIN. I would be happy to yield for a question from my friend from South Carolina.

Mr. SCOTT of South Carolina. Thank you, sir.

I would say that, on both sides of the aisle, would you not agree that we are both trying to get to the place where we are, in fact, keeping the average person, especially the working-class people, whole as we ponder and discuss this amendment? Would you agree?

Mr. DURBIN. Of course.

Mr. SCOTT of South Carolina. My final thought is that my goal isn't to

come down here and have a disagreement, as much as it is to illuminate a very important part of the process that, if we can get it fixed throughout our country as we tackle these issues in the future, more folks on both sides of the aisle will have greater confidence in giving these resources to the States so that our people can be whole. That is all I wanted to say.

Mr. DURBIN. There is no disagreement. I say to my friend from South Carolina, there is no disagreement, but the U.S. Department of Labor says we cannot do that at this moment. And at this moment, when people are hurting so badly, when they have lost their jobs, been furloughed, laid off, and they are worried about paying their bills, the Trump administration says we are going to send them a cash payment.

We say—and I hope it is a bipartisan statement: We are with you too. It isn't going to end with that one cash payment. We are going to stick with you and make sure your unemployment insurance benefits are going to keep you and your family together. And if, by chance, you come out a little bit ahead in this process with the cash payment or with the calculation of this formula, so be it. So be it.

At this moment in history, facing this national emergency, we would rather err on the side of your being able to pay your bills and keep your family together. Future needs, we can discuss and we can debate. We can see what we can do with the State systems. But for the time being, there are no apologies.

From where I am standing, \$600 a week is exactly what Democrats are committed to—I hope Republicans are as well—because our belief is that this is the moment when we need to stand with these workers.

I might say that I support RUBIO and CARDIN in their efforts to help small businesses. I think that is the right thing to do. It was bipartisan from the start and really without much controversy. Have we asked any of those businesses to produce net worth statements before they receive those benefits? No, we are not doing that. We understand this is an extraordinary moment. And we may do something different if we are thinking about a long-term policy, but for the immediate term, let us do the right thing. Let us err on the side of helping working families who are out of work.

That is why I would oppose this amendment if it is going to be offered by the Senator from Nebraska. I came to the floor to explain how we reached this point, and I hope that others will consider my point of view.

Mr. SCOTT of South Carolina. Thank you.

Mr. DURBIN. Thank you.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nebraska.

Mr. SASSE. Mr. President, I would say very briefly that I appreciate the comments from the Senator from Illi-

nois explaining his position. It seems to me that from where he started, he should actually be supporting the amendment, and then we should figure out what we need to do to push on the Department of Labor to actually modernize their systems.

But I just want to say in public something that has been negotiated for the last 8 or 9 hours—and we haven't been able to get conversation partners, really, on that side of the aisle—which is that you are absolutely right that the Department of Labor says that there are massive system problems in the States. So given that we are entering a recession at this moment, we are going to have lots and lots of needy Americans, and the calls on the State departments for unemployment insurance benefits are substantial right now. So I would just say, taking you in good faith that you would like to upgrade these systems so that we could do this thing, which doesn't accidentally stimulate unemployment by disincentivizing work, I have been trying all afternoon to get people on that side of the aisle to say: Hey, maybe we can't get this solved by day one of the new unemployment insurance benefits, but by week 8 or 9, maybe we should have been able to get to a place where the Department of Labor had the resources to help these departments of unemployment insurance deal with this.

So I will follow up with you offline because I would like to work with you on trying to upgrade these systems.

I have one more thing to say, but if you want to get in a word, please, go ahead.

Mr. DURBIN. I would, in the nature of a question through the Chair, which I believe is the appropriate procedure.

Mr. SASSE. The Presiding Officer is very liberal on these things. He is very easy.

Mr. DURBIN. Well, this is actually turning out to be a debate on the floor of the Senate. It is almost historic.

But I would just say this. We disagree on one basic premise. I don't believe giving people \$1,200 for each adult, as the President suggested, or out of our approach, if they ended up with a net gain of \$2,000, that we have now turned them into lazy people who will not go back to work, and that they will just wait for the next government check.

These aren't the people I know, and they aren't the people you know. By and large, these are hard-working people who, with an additional \$1,000, may finally be able to buy that refrigerator, may finally be able to get that car fixed, and may finally be able to get some dental work done.

Mr. SASSE. I would reclaim my time pretty soon.

Mr. DURBIN. So I don't think paying them a little extra here is going to change their lifestyle and attitude toward hard work.

Mr. SASSE. We were agreeing for a while, but I think it is pretty important here to underscore that your math isn't real.

The reality is that in lots and lots and lots of States in the country, where people are earning \$12 or \$13 or \$14 or \$15 an hour right now, the unemployment option they are going to be offered is going to be more like \$24 or \$25 an hour.

We are not talking about \$1,000 over the course of these months. We are talking about cases where people might have an annualized wage right now of \$30,000 and be looking at an unemployment benefit of \$1,000 a week, which is \$50,000 annualized. So your math isn't real.

The reality is, it isn't \$600 total. It is \$600 on top of what the unemployment benefits already were in that State. So there are lots of people who are struggling to work hard and to love their neighbor. We have a lot of health aides in Nebraska who make 16 bucks an hour. That is a \$32,000-a-year job. Their work is important. That is a vocation. People need them.

There are sick people from COVID-19 and other diseases right now in Nebraska who need the benefit of those health aides, and you just told them in this bill—we just told them in this bill—yeah, your work is a little bit important, but look at this. You could make substantially more money if you didn't do the hard thing of trying to figure out what do we do with our kids today when school is closing, and I don't know how to do daycare, and my sister agreed to help take care of my kids, but do I really put the burden on her when I don't actually have to go to work to get this same money? In fact, I can get substantially more money by going on the unemployment insurance program.

That is a disincentive to work that I don't think you believe in, I know I don't believe in, and I know nobody in my State believes in.

It is not a Republican versus a Democratic issue. This is an American issue. We believe in workers, and we believe in work, and we don't believe government should come in and say: It is much better off to be a nonworker than a worker. You can make a lot more money being a nonworker than a worker.

We are not talking about people who suffered layoffs last week. We are talking about creating a system here which will incentivize more unemployment next week. That is a mistake by this Congress, and we could and we should be doing better than that tonight.

I know the Senator from Texas has been trying to get in.

I yield the floor.

The PRESIDING OFFICER. The Senator from Texas.

Mr. CRUZ. Mr. President, this bill is going to pass overwhelmingly. It may pass unanimously tonight, but I think this amendment would make it substantially better. I expect we will see a party-line vote on this amendment, and I think that is unfortunate because the consequence of the system—the unemployment insurance system—in this

bill right now is that we are going to substantially disincentivize work, and it is going to hurt workers. It is going to hurt small businesses.

Let me give you a concrete example. In Texas right now, the maximum unemployment insurance is \$521 a week. After this bill passes, that will rise from \$521 a week to \$1,121 a week. That is nearly just over \$58,000 a year. That means that, in the State of Texas, we are going to be paying people, offering them, basically, 28 bucks an hour not to work.

Now, listen, every one of us recognizes that people are hurting. The problem is the incentive. We are creating an incentive that will hurt small businesses.

If you have a waiter or a waitress who has lost their job for a few weeks, they are on unemployment, and they are making \$25, \$26, \$28 an hour, suddenly, the prospect of going back to that job and seeing the money they are making going down substantially doesn't seem too attractive. And, suddenly, the restaurant owner who is trying to make the small business work can't attract those workers back. That is bad for everyone. Incentives matter. We want people to work.

So I would ask the Senator from Illinois: You said the problem with implementing this principle—that we shouldn't pay people more not to work than they make working—was administrative, that the Department of Labor and the States couldn't do it. Would the Senator agree with this amendment, and would the Democratic Party agree with this amendment if it simply had language inserted "to the best extent practicable"?

So acknowledging that it may not be practicable, would you agree with the principle that in implementing this, the States and the Department of Labor should try to make sure we are not paying people more not to work than they would make if they were working?

Mr. DURBIN. Is that a question directed to me through the Chair?

Mr. CRUZ. I will yield to the Senator from Illinois.

Mr. DURBIN. All right. Let me just say at the outset that we are talking about people who did not voluntarily leave their jobs. These people did not voluntarily leave their jobs. They were terminated. They were laid off. They were furloughed. These are not people who were gaming a system. These are people who are victims of the system that is hurt by this national emergency.

Secondly, if we are erring on the side of giving struggling, hard-working families an additional \$1,000 a month—\$1,000 a month—for goodness' sake, I am not going to apologize for a moment.

These people are living paycheck to paycheck, in many respects, if they are making \$15 an hour. That is \$30,000 a year. And for us to say: Well, they are going to end up with 1,000 bucks; now

they will never go back to work, those people. I don't believe that.

In this world of social media and such, we have been contacted by nurses who say: So you think we are going to quit our jobs so that we can take advantage of the unemployment benefits? No, we go to our jobs, and we do what we have to do, and the amount of money is secondary.

Mr. CRUZ. If I could reclaim my time?

Mr. DURBIN. I will be happy to, and I thank the Senator from Texas. But I would just say this: Yes, in this respect, I agree with you.

Take a look at the State systems of paying unemployment benefits. We are told by the U.S. Department of Labor that many of them are way behind the modern technology and cannot meet what you have stated as your goal here.

If we want to work toward that goal of improving those State systems, as Senator SCOTT said earlier, I will join you in that effort. But let's not apologize for, perhaps, sending them an extra \$1,000.

One last point, we are asking these people to stay home. We were asking them to help us defeat this virus by not working and to stay with their families. So one of the incentives here, if there is a good unemployment benefit coming in, is that they can keep their families together while they obey this directive, at least, from government, State and Federal.

Mr. CRUZ. These quarantines are going to end. The period of staying at home is going to end. But under the policy favored by the Democratic Senators, there is going to be an incentive that is going to end up with more people being unemployed.

Let's say you are a restaurant. And if you keep your employees on, maybe through a small business loan, you can pay them, say, 10 bucks or 11 bucks or 15 bucks an hour, whatever you are paying. But if you let them go, they can go on unemployment and make a whole lot more money. You don't think there are going to be a lot of small business owners who have their employees saying: Wait a second, I can make more money?

That is a bad incentive. We want to create incentives. I agree that people want to work, but government can mess that up if we make it more profitable.

Look, the checks we are sending, the \$1,200 a person, don't create an incentive. It is not \$1,200 if you do x conduct. We want incentives that bring people back to work so that these small businesses that are closing their doors every day don't stay closed—so that they open up again, and that they have opportunity again.

It is a perverse incentive to pay people more not to work than to work. Yes, we should help them, but we shouldn't trap them. That is what this policy does.

Mr. DURBIN. Will the Senator yield for a question?

Mr. CRUZ. Of course.

Mr. DURBIN. Senator, I am sure you are acutely aware that this is a 4-month program. We are not offering people this benefit indefinitely. I hope we don't have to renew it, but to say that I am going to change my lifestyle and give up returning to the place where I have worked forever, where I was just laid off because they closed the restaurant because of a 4-month program, I don't think so.

I think people are more loyal to the workplace if they are treated fairly. And if we end up giving them an additional \$1,000 a month, at the end of the day, I think it is the right thing to do.

Mr. CRUZ. The incentives matter. We don't want to delay a recovery from this crisis by 4 months. Hopefully, we stop this global pandemic, and we stop it soon. You don't know how soon that will be. I don't know.

One of the benefits of this bill is that we are flooding more resources—and we should be—into testing, into preventive gear, and into ventilators. There is a lot we need to do to stop this pandemic, but when it ends—and it will end, and we will get through this—we want people to go back to work—not 4 months from now. We want them to go back to work as soon as they are able to go back to work, and that is what our economy needs to be strong.

I would note, again, that I posed a question to the Senator from Illinois: Would he take a modification that acknowledges the administrative problems but said that this is the principle we should follow—that you shouldn't be paid more not to work than you are paid to work. And the Senator from Illinois didn't answer that.

Mr. DURBIN. Will the Senator yield for a question?

Mr. CRUZ. Absolutely.

Mr. DURBIN. Does the Senator support the Trump administration's cash payment to these families, which comes to them whether they work or not?

Mr. CRUZ. I do. I am going to vote for it, but it doesn't create an incentive. This is where too many in the Democratic Party don't understand the incentives of trapping people out of work.

Incentives are future looking. In sending these checks right now, if you make \$75,000 or less, you are going to get a check in the mail in the next couple of weeks. That is helping relief, but it doesn't create an incentive for conduct tomorrow. What I don't want is for people to be sitting there making a choice—making a very rational choice.

Look, if you are sitting there and saying, Well, gosh, I can make a lot more money staying at home with my kids and not working than if I go back to the job, that is not an irrational decision if you are making 28 bucks an hour to stay home. We are causing that problem if we are incentivizing people not to work, and that is not, ultimately, in their interest or in the economy's interest. This is hurting

workers—to pay them more not to work than they would make if they were working.

Mr. DURBIN. If I may just comment and say this. I don't think President Trump's cash payment or an additional \$1,000 a month, or whatever it is, under the unemployment benefit is going to make a worker lazy and government dependent. These are not the people I know. These are people who get up and work hard every darn day, and if they get an extra helping hand out of this, so be it.

We are trying to deal with a health crisis and help these families get through it. That is where we started on this side of the aisle.

We may talk about something in the future and approach it a little differently, but I don't think it makes them lazy to receive the President's cash payment or to receive an extra payment from this unemployment benefit.

Mr. CRUZ. So, with respect, the Senator from Illinois is suggesting this is somehow some negative moral judgment that it makes them lazy. It is exactly the contrary. I am saying people behave according to rational incentives.

Look, our girls are 11 and 8 at home. We have incentives all the time: positive incentives and negative incentives. Incentives work.

We don't want to create a system where someone, being perfectly rational and reasonable, says: Well, gosh, I can make a lot more money for my family staying home than I can going to work. If I go to work, my family makes less money. That is not a question of being lazy. That is a question of the government is putting me in a position where, if I want to care for my kids, I can do a better job of that by staying home. That is really foolish, and that, unfortunately, is the position right now of what I expect to be the Democratic Senators who will vote no on this.

That is a bad policy for workers. It is a bad policy for small businesses. It is a bad policy for the economy. We should support jobs, not paying people not to work. Give them a safety net, yes. Give them relief, yes. But don't create incentives that make the problem worse, and that is what this Democratic policy will do.

I yield the floor.

The PRESIDING OFFICER. The Senator from Delaware spoke first and is recognized.

Mr. CARPER. Mr. President, replying to my colleagues, I think the Senators from Nebraska and South Carolina know that I have great affection and respect for them—and I have from the day they got here.

I used to be a State treasurer. I was elected at the tender age of 29. Delaware had the worst credit rating in the country. We were dead last and couldn't balance our budgets to save our souls, and we had pretty much no money in the unemployment insurance fund.

Over time, we straightened out our finances, elected a guy named Pete du Pont as our Governor. I was treasurer for a while, and we had a Democratic and a Republican legislature—split. We learned how to work together. It is something we call “the Delaware way.”

Later on, I got to be Governor, succeeded not Pete du Pont but Mike Castle, who was his successor. I was very active in the National Governors Association. They even let me be chairman for a while. I was the lead Democratic Governor on welfare reform when I was a member of the National Governors Association.

I was raised in a coal mining town in West Virginia. Parents—not much money, deep faith, hard work. My dad used to say to my sister and me: I don't care if you have to work three jobs to pay your bills, work three jobs.

That is really the way I was raised, and I suspect that most of us here were raised that way—a strong work ethic.

When I was involved as the lead Democratic Governor on welfare reform, I used to say people ought to be better off working than they are on welfare. Bill Clinton said that often. I really believe that.

The thing that was wrong with welfare—our welfare system—was that people were actually better off staying home than they were working. So kind of the same principle we are talking about here.

Every State has its own unemployment insurance fund. We have one in Delaware. They have one in Nebraska, one in Texas, one in Illinois. They are different, and different benefits are calculated in different States.

I just got off the phone, colleagues, with a fellow named Cerron Cade, who used to be a member of my team when I was early in my time in the Senate. He is now secretary of labor.

I said, Cerron—Mr. Secretary—what do we pay people in Delaware on unemployment insurance? What is the replacement rate? He said it is somewhere between 25 and 50 percent of what people were earning. But he said there is a \$400 cap per month—excuse me—per week. There is a \$400 cap per week on the benefits that we will pay anybody, regardless of what they were making—\$400 a week.

If you think about it, \$400 a week for 4 weeks is like \$1,600 a month. Add to that the \$600 benefit, and we are talking about \$2,200 per month.

If somebody is working full time—

Mr. SASSE. Six hundred per week.

Mr. CARPER. Excuse me. There you go. But if you add the numbers, I am not sure we end up with \$24 per hour in Delaware.

Mr. SASSE. Twenty-six.

Mr. CARPER. It might be the case, but I would have to see those numbers.

My secretary of labor said he thought that the number that we were looking at here was something like \$13 an hour in Delaware, when you add it all in, as opposed to 24. So we will go back to do our math.

Mr. SASSE. Will the Senator yield?

Mr. CARPER. Happy to yield.

Mr. SASSE. I don't think that any of us think that a math debate is the most productive way to spend our time in the Senate, but just so we are all talking on the same song sheet: \$400 a week, add \$600, is \$1,000 a week. Divided by a 40-hour week, that is \$25 an hour.

I don't know how you explain that to people who are making 15, 16 bucks an hour in Delaware, that you are now going to pay them \$25 if they become unemployed.

The Senator from Illinois said this is the program only for people who are involuntarily separated. If that is the way the program worked, it would be great, but anybody who has ever spent any time with unemployment insurance programs in your States knows that is not how it works.

How it actually works is, once you create a disincentive to work, employers regularly work with employees to say: I kind of would like to drive you off the system, and I think you should recognize this would be better for you, too, if you can casualize it. That is actually what happens.

I will yield the floor back to the Senator.

Mr. CARPER. I thank the Senator very much. I will go back and will re-engage with our secretary and make sure we have the math right.

The other point that he made—I asked him: How hard would it be to administer? Is it something we could stand up in a couple of weeks or are we talking about months or what? He said this would not be an easy thing, administratively, to do. And at a time where we are anxious to get the benefit out the door in a hurry, this would not be easy. I would just ask us to keep that in mind.

One of the people I talked to last week when I was trying to figure out, really, what kind of big package legislative package No. 3 should be—Leon Panetta is one of the people I talked to. He told me about the three t's: timely, targeted, and temporary. Those are the three that he talked about.

Timely means making sure we figure or calculate the right benefit but that we are able to turn around and pay it in a timely way.

What I gathered from my secretary of labor is we are not going to be able to incorporate what they are doing at the State level, feed into that the State and the Federal benefit, and do it in a timely way. I think, if we could do that, you would have, probably, a fair amount of bipartisan support. But it is that delay, and we just don't know how long that delay would be.

Ted Kennedy used to sit behind me when I first came to the Senate. And I noticed that I knew some Senators. DICK DURBIN and I served in the House together, and other people, we had been Governors together. I didn't know Ted Kennedy. One day I said to him: I am new here in the Senate, and I don't really know you very well.

What I was doing was going to have a cup of coffee with the Senators I didn't know well, and I asked if I could maybe have a cup of coffee with him. He said: We will do better than that. Come to my hideaway, and we will have lunch together. I said: That is great.

I didn't think we ever would, but it was a nice offer, a nice idea. Two weeks later, we had lunch together in his hideaway. It was like a Kennedy museum. Some of you have been there before. It is an amazing place.

I remember I asked him: How is it that so many Republicans here want you, Ted Kennedy—the most liberal Democrat, maybe, we had at the time—to be their lead cosponsor on their bills? Why is that?

And he said: I am always willing to compromise on policy, never willing to compromise on principle.

I think that the policy here is that, when people are unemployed and they need help, we want to help them, and we help them in a timely way.

Mr. CRUZ. Will the Senator yield for a question?

Mr. CARPER. I will just finish my thought, and then I would be happy to.

But in a timely way. And I am just concerned—my second concern, along with my first concern: I am just concerned that the idea to deal with this in a timely way is going to be diminished, maybe significantly. We just, honestly, don't know.

I am happy to yield.

Mr. CRUZ. A question to the Senator. The Senator said that you were concerned about implementation and that it may not be timely at the State level to implement this.

I think, just prior to when you came to the floor, I suggested a possible amendment to the Senator from Nebraska's amendment that would add a qualifier, something like, "to the best extent practical." So it doesn't slow the program down, but it acknowledges that both the Department of Labor and the States should endeavor to implement this in a way that ensures people don't get paid more not to work than to work.

So it adds a qualifier. You just suggested there might be bipartisan agreement. Would the Senator from Delaware be amenable to such a change?

Mr. CARPER. I would be happy to discuss that with you and better understand what you offer. I wasn't here when you spoke. Thank you.

I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

Mr. PETERS. Mr. President, for over 200 years, the American people have shown resilience in the face of great challenges. From civil wars, international conflicts, and—yes—pandemics, we have faced these challenges united and with resolve.

Like the challenges of the past, the novel coronavirus pandemic is a crisis that, together, we can and we will overcome.

As the cases of COVID-19 increase each day, my top priority is protecting

the health and the safety of Michiganders and people all across this Nation. There is no doubt we are facing an unprecedented public health emergency and an economic crisis at the same time.

Families in my State of Michigan—and Americans all across this country—are worried about their health and their safety and whether they are going to be able to make ends meet during this emergency. We must act quickly to provide relief for struggling families and small businesses and healthcare providers. And even as we move with the urgency that this difficult time demands, we must ensure that this bill is done right and that we are getting the right help to the people who need it the most. We must act aggressively, and now we must do everything to provide relief to workers and families in Michigan and across the country.

Americans are facing an unprecedented personal, health, and financial challenge. Workers in my home State of Michigan who are forced to stay home from work due to the coronavirus shouldn't need to worry about whether they can pay their bills or put food on their table.

That is why I authored legislation that is included in this package before the Senate to expand unemployment assistance. We have never had unemployment benefits in response to a public health crisis, but we have never seen an emergency on the scale of what we are seeing right now. We must support workers who are not receiving a paycheck or have been laid off due to coronavirus.

That is why I fought to create an unemployment compensation program to provide federally funded benefits to people who are unable to work during this pandemic. It would expand unemployment benefits to workers who have exhausted their State unemployment benefits, and it would make unemployment benefits available to people who don't usually qualify—including small business owners, freelance writers and workers, independent contractors, seasonal workers, and people who have recently started or were about to start a new job.

And it provides workers with extended unemployment insurance so that hard-working families can have some certainty that they can stay afloat financially during this crisis that is likely to last awhile.

Our small businesses have been hit especially hard, and some are at risk of having to close their doors or lay off their employees. Our small businesses are the backbone of our economy, and they need support now more than ever. That is why I worked with my colleagues on the Small Business Committee to craft legislation to expand funding available for small business loans.

As a result of those efforts, this package now increases the funding for the popular and successful 7(a) small business loans to \$350 billion.

I also pressed for additional funding—\$240 million—for small business development centers and women's business centers and an increase in funding for minority business centers as well. These funds will go a long way toward helping small businesses pay their rent and keep their lights on.

This legislation also includes significantly more funding that will go to our hospitals and healthcare system. This funding will ensure that our overstretched hospitals can make up for lost revenue, keep their doors open, and make payroll for the dedicated nurses, doctors, and healthcare professionals who are on the frontlines fighting day in and day out to stop this pandemic.

I have been working closely with the hospitals and healthcare providers in Michigan, and they cannot stress how critical this funding is to their ability to continue providing care and comfort during this pandemic. I will keep fighting to ensure that they have the resources—the supplies, the gloves, the masks—and the medical equipment they need to protect themselves and their patients from coronavirus.

Finally, as the ranking member of the Homeland Security and Governmental Affairs committee, I worked closely with Chairman RON JOHNSON to ensure that this legislation has strong oversight provisions in place. We must ensure that the funds we are authorizing are going to the people, the small businesses, and the healthcare providers who need them the most.

Our oversight provision creates a Pandemic Response Accountability Committee—a Board that is made up of agency watchdogs who will be charged with auditing and investigating the administration's coronavirus response efforts and how your hard-earned tax dollars are being used to address this serious crisis.

We are also requiring the Government Accountability Office to audit where these funds are going and keep Congress and the American people up to date through real-time, publicly available reports. This model was used to successfully track spending from the 2009 Recovery Act during the great recession, and I was proud to work with my Republican chairman to get this important accountability measure included in this bill.

This bill is an important step forward to address this crisis head-on and ensure our Nation can get back on track once we have addressed the serious public health threat and the resulting economic crisis as well. It is an important step, but it is not the last action we will need to take before this pandemic is over.

I am going to do everything possible to continue working with my colleagues in a bipartisan manner to ensure Michigan communities and families have the resources and the support they desperately need. I will also continue working closely with Michigan Governor Gretchen Whitmer, local

leaders, public health experts, and national security officials.

It will continue to take each and every one of us doing our part and working together to prevent the spread of this pandemic, protect public health, and continue to address this economic crisis. But together, I know that we will get through this, and we will come out stronger on the other side.

I yield the floor.

The PRESIDING OFFICER (Mr. SCOTT of South Carolina). The Senator from Vermont.

Mr. SANDERS. Mr. President, let me be very honest and tell you that there is much in this bill—and we have not yet seen the printout yet—that I am concerned about. I am especially concerned that the administration will be able to spend \$500 billion in virtually any way they want—any corporation they want—with virtually no strings attached.

The American people, at a time of massive income and wealth and inequality, do not want more corporate welfare, and they do not want policies that will allow corporations in some cases to receive loans or grants and then do stock buybacks to enrich their stockholders, provide dividends, or maybe raise the compensation benefits of their already wealthy CEOs.

What the American people want right now is for us to use our taxpayer dollars in every way we can to protect the working families of this country, to protect the middle class, to protect the 50 percent of our people who are living paycheck to paycheck.

As we speak tonight, half of our people in this country—in the richest country in the history of the world—are living paycheck to paycheck. They wake up in the morning, and they are saying: Do you know what? I can barely make it on the paycheck I got because I am making 12, 13, 14 bucks an hour, and now that paycheck has stopped. How am I going to pay my rent? How am I going to put food on the table for my kids? How am I going to make sure the lights remain on? How am I going to pay my student debt? How am I going to pay my credit card debt? If somebody in the family gets sick, how am I going to pay for that?

This bill has been worked on extensively in the last few days. There are elements in it that, in my view, are positive—don't go far enough by any means—but one of the things this bill does do is provide the largest expansion of unemployment benefits in history, expending about \$250 billion of Federal funds. What it does, importantly, is the bill understands that for all kinds of absurd reasons having to do with the Republican attacks on workers for many years, fewer than 50 percent of American workers today are eligible for unemployment benefits.

What this bill does, rightly so, is say that in the midst of this terrible economic crisis where some people—no body knows—where some economists

are estimating that by June, the end of next quarter, unemployment could be 20 percent or 30 percent—and what this bill does say is that whether or not you are eligible for unemployment today, you are going to get unemployment compensation. And that means many of the gig workers—people who drive Uber cars—many of the waitresses and waiters who make starvation minimum wages, many so-called independent contractors will be eligible for the extended unemployment benefits. And that is exactly the right thing.

The other thing this bill does, which is right, is say: OK, we are in the midst of a horrific crisis, unprecedented in modern American history. Not only are you going to get your regular unemployment benefits, we are going to add another \$600 a week to it.

And now I find that some of my Republican colleagues are very distressed. They are very upset that somebody who is making 10, 12 bucks an hour might end up with a paycheck for 4 months that is more than they received last week. Oh, my God, the universe is collapsing. Imagine that. Somebody who is making 12 bucks an hour now faces, like the rest of us, an unprecedented economic crisis and, with the 600 bucks on top of their regular unemployment check, might be making a few bucks more for 4 months. Oh, my word, will the universe survive? How absurd and wrong is that? What kind of value system is that?

Meanwhile, these very same folks had no problem a couple of years ago voting for \$1 trillion in tax breaks for billionaires and large, profitable corporations—not a problem. But when it comes to low-income workers in the midst of a terrible crisis, maybe some of them earning or having more money than they previously made—oh, my word, we have to strip that out.

By the way, when the MCCONNELL bill first came up, unbelievably—and I know many Republicans objected to this—they were saying that we want to give—whatever it was—1,000 or 1,200 bucks, but poor people should get less. You said: Because poor people are down here, they don't deserve—they don't eat; they don't pay rent; they don't go to the doctor; they are somehow inferior. Because they are poor, we are going to give them less. That was addressed. Now everybody is going to get the \$1,200.

Some of my Republican friends have not given up the need to punish the poor and working people. You haven't raised the minimum wage in 10 years. Minimum wage should be at least 15 bucks an hour. You haven't done that. You have cut program after program after program, and now—horror of horrors—for 4 months, workers might be earning a few bucks more than they otherwise would.

Needless to say, this is an amendment that is coming up, but I don't think it is going to go very far. If it

does go far, I will introduce an amendment to deal with the corporate welfare—the \$500 billion in corporate welfare—which is, to me, a very serious problem. But I do not think they are going to get the 60 votes, and that will be the end of it.

This bill also includes some \$250 billion in one-time checks of \$1,200 for adults and \$500 for kids. I have a couple of concerns there. No. 1, I believe that in the midst of this unprecedented crisis we should make this a monthly benefit, not a one-time benefit. Depending on what happens—and I expect very much that this Congress will be reconvening because I think this coronavirus 3—the bill we are on right now—is going to be superseded by coronavirus 4. My strong guess is this does not go far enough. But the bill does include a \$1,200 check for adults, \$500 for kids. That will in the short term. We have to do a lot better than that.

As many of you know, in countries around the world—UK, Denmark, other countries—the approach they are taking, which makes sense to me, is to basically say to employers: If you keep your workers on the job, even if they are not working right now, we will pay. The UK pays 80 percent of their salary; other countries are a bit higher. I think that is the direction we should have gone. This is a little bit more convoluted. What we do here is give \$367 billion in loans to small businesses, and those loans could be forgiven if those small businesses don't lay off workers. I think, for a variety of reasons, that is exactly the right thing to do.

The goal right now is to stabilize the economy by telling workers that they will have their jobs when they come back, when this thing is over, and in the meantime, they will have all or most of their income. That is my preferred approach.

This bill provides \$150 billion to States and cities. I can tell you that in Vermont—and I am sure in every other State in this country, States and cities are hurting because we all know there has been a major decline in tax revenue. That is an important thing to do.

By the way, in the midst of this crisis, a lot of the responsibility is going to fall on local and State government. One of the concerns, of many, that I have about this bill is that in the best of times, this bill requires an enormous amount of work by the Federal, State, and local governments. How do you get all these unemployment checks out? How do you deal with all of these small businesses that may apply for these loans? This is hard stuff. It becomes even more difficult when so many workers who work for local and State governments are not coming into work because of the coronavirus.

One of the issues we are going to have to focus on big time is the implementation. If anyone thinks, just passing this bill, that tomorrow everything is going to flow smoothly, you are sadly mistaken. This is a complicated,

multifaceted bill, and it is going to take an enormous amount of work to make sure that the money goes where it should go in a cost-effective way.

This bill does a lot of other things, as well, that I think will help the American economy.

To conclude, this is not the bill I would have written. Frankly, I don't think it is the bill most Americans would have written. I think most Americans are very apprehensive that one-quarter of this bill is going to go to large corporations with very little accountability.

In a political season, let me make the radical suggestion that we have a President of the United States who may end up targeting some of this money to States that he needs to win.

This bill has some good things. It has some issues of real concern. One thing we must not do is to punish low-income workers who might get a few bucks more than they had previously earned.

The PRESIDING OFFICER. The Senator from Nebraska.

Mr. SASSE. Mr. President, I just listened to the speech by the Senator from Vermont. There is obviously a lot we don't agree on in life and policy, politics, and economics. He caricatured the entire purpose of this amendment tonight. The purpose of this amendment is to affirm work.

Under his vision, I don't know exactly where he thinks the workers who stock shelves and drive trucks right now would come from because he made an argument about government subsidies that would be, on a permanent basis, higher than the wages of all those jobs. I don't understand how his economic system would ever actually work.

But I would like to praise him here. Two things: One, he said something that politicians usually don't say. Usually when people say they will vote for something, they say the bill is salvific and utopian and going to do everything right, and if they are going to vote against something, they say it is the worst thing that has ever been written. Senator SANDERS just said that this bill has a lot in it. It is big. It is clunky. We are in the middle of a national emergency. There is some good in it; there is some bad in it; and he is going to vote for it.

I also believe this bill is big and clunky and stinky. There is a lot that is broken in it. There is some that is good and necessary and important. There is a lot that is bad and poorly thought out and not going to be implemented very effectively. On that, I am also inclined to vote for it. So I appreciate his candor in his admitting that this is kind of a big "crap sandwich."

In addition, I praise the Senator from Vermont for his candor in saying something that I totally oppose, but I appreciate his integrity and honesty in admitting it. He said, I believe—correct me if I am wrong, sir—he wishes the \$1,200 emergency payment would be made monthly and permanently; is that right?

Mr. SANDERS. No, not permanently but during the crisis, yes.

Mr. SASSE. OK. That is a helpful clarification.

The Senator was saying a lot of different things, and I thought he was arguing for a UPI of 14 grand. I just wanted to clarify that point.

The Senator believes a lot of things very differently than I do, but I appreciate the fact that he argues forcefully for his positions. I think this body would benefit from having more people who spoke as bluntly and directly as the Senator from Vermont. I hope his positions will be voted down again and again and again and again, but I appreciate the way in which he argues for his positions.

I thank the Presiding Officer.

The PRESIDING OFFICER. The Senator from Oregon.

Mr. WYDEN. Mr. President, several Senators on the other side have been arguing against the provision in this bill to supercharge unemployment insurance right now, which is something on which Senate Democrats have negotiated with the Trump administration, Secretary Mnuchin, and Chairman GRASSLEY. Based on what I am hearing from the Senators on the other side, you would think that this provision was pretty much going to end Western civilization.

Now, supercharging unemployment benefits has long been a priority for Senate Democrats, and we have been fighting for those improvements in unemployment since the process began. In our view, it is the key to getting help to where it is needed the most.

Believe me, colleagues, when you see the unemployment claim numbers tomorrow, if the numbers are accurate, this Chamber is going to see that the unemployment crisis will be exploding in America.

I don't believe anybody in our great country should fall into destitution as a result of this pandemic, so I, obviously, disagree with my colleagues who oppose so strongly our amendment to improve unemployment benefits. I just want to make a few key points in response to their argument.

First, I start with an argument that just about knocked the wind out of me when I heard it earlier. It is the idea that nurses are going to quit their jobs as a result of this legislation.

Nurses are not going to be quitting their jobs to get unemployment benefits because that is not how nurses think when they get up in the morning. By now, everyone has seen the Herculean efforts of our nurses who have been fighting the pandemic. Nurses in America are brave, and they care. They are true professionals. From Portland, OR, to Portland, ME, they are on the frontlines of this fight and are putting themselves in harm's way to save the lives of our neighbors whether they be in South Carolina, Oregon, or anywhere else. They don't cut and run. Also, contrary to the suggestion of my colleague from Nebraska, retired

nurses have been coming out of retirement in droves to help treat patients who are suffering because of the coronavirus.

Second, it is a head-scratcher to me that my colleague from Nebraska is raising this objection now. I am the ranking Democrat on the Committee on Finance. I learned about his objection when I watched his press conference, and then I called him about it. The proposal has been out there for days, and Senators have known about it the whole time. It is not a drafting error, and it is not a last-minute surprise. What the Senator from Nebraska wants to drop now, in effect, was part of the bill.

The Presiding Officer is a member of our committee, and I enjoy working with him. What the Senator from Nebraska wants to drop now was, in fact, part of the bill that Republican Leader MCCONNELL introduced on Saturday. He introduced it on Saturday because the Senate Democrats insisted on its being part of the package, and as Secretary Mnuchin said this afternoon on national television—we all heard it—the Republicans agreed. I will have a little more to say about Secretary Mnuchin's remarks in a minute.

Third, I want to talk about why this is so needed—why my Democratic colleagues and I have worked so hard to help the millions get through these horrendous times who have been hit by this economic wrecking ball.

For most Americans, the old unemployment rules would cover only a third to a half of their lost wages. That was it. It is pretty hard to pay the rent and put food on the table with that. Even before this crisis, the Federal Reserve found that nearly half of Americans wouldn't have been able to have come up with \$400 cash to cover costs in an emergency. Let's face it. Millions of Americans were walking on an economic tightrope of balancing their rent against the food and the food against the fuel, and that was before the pandemic.

That is why we on our side feel so strongly and are so appreciative of the work of Senator PETERS and Senator MENENDEZ, who helped in the negotiations, and, of course, of the leader's work. We all said we need an improved, supercharged unemployment benefit to replace people's lost wages. These are people who shouldn't face a choice between homelessness and hunger or bankruptcy because a virus has shut down our economy and cost them their jobs. This isn't the fault of any workers in South Carolina or in Oregon or anywhere else.

While the consumer economy is shuttered, Congress has a responsibility to make sure that Americans can bounce back in a matter of weeks or months. Otherwise, millions will struggle and be slow to recover from the economic crisis, and many might not make it if the Senate doesn't move to help them now, now, now. The panic people feel over the virus is already too much, and

the least we can do as lawmakers is to have their backs when it comes to their surviving this economic crisis.

All of my colleagues know we are on the third bill in the fight against the virus. MITCH MCCONNELL's first version of this bill did virtually nothing for those who lost their jobs. I read it carefully. Out of 247 pages in the Republican leader's first bill, only 8 lines of text—not 8 pages but 8 lines—dealt with filing for unemployment online. That bill had an awful lot of corporate goodies and lots of slush funds for big corporations but just a few measly lines for people who were hurting—for workers who were hurting, for workers who were losing their jobs.

The Senate Democrats fought for and won the changes that make up this robust, expanding, supercharged program of unemployment insurance. It is based on a bill that I and our colleague Senator PETERS introduced not long ago.

First, in these punishing economic times, Americans are going to need more weeks of coverage than they would otherwise get from unemployment insurance. The existing length of unemployment benefits will not cover the time this crisis will last.

Second, the Senate needs to modernize the unemployment insurance program because it really hasn't changed much since it was developed in Wisconsin in 1932, and, in 1932, nobody was talking about gig workers. The unemployment program that was invented then has not changed all that much. It certainly wasn't built to take on the kind of challenge our country faces right now.

The Democratic Senators and I looked at that system and said this old system wouldn't be good enough for independent contractors, the self-employed, gig workers, part-time workers, and freelancers who are a big part of the face of the modern economy. They are not the kind of workers anybody was thinking about in 1932, when the program was invented. The Senate Democrats led the effort to get those people coverage. I am glad that, at one point in the negotiations, we could get bipartisan support for it.

For the people who still have their jobs but who have had their hours slashed, we are going to bat for them. For the people in the service economy, who are those in the restaurants, salons, gyms—you name it—all of those people who are suffering because their jobs and their businesses have been put on pause—we are going to bat for them. We are talking about millions and millions of Americans—people who are looking at hard times ahead and who need our help now.

The old unemployment insurance system wasn't working, so the Senate Democrats said: We are going to come together, and we are going to go to bat for all of those independent contractors, those who are self-employed, the freelancers, and the gig workers.

Now I think that not only are we going to help them over the next 4

months, but I think we have developed some ideas that can be part of reforming the unemployment compensation system after those 4 months.

Now I want to turn to why this agreement raises benefits specifically by \$600 per week. I have heard my colleagues and their strenuous objections to that amount. The reason it is \$600 is because Labor Secretary Scalia, after meeting with the Senate negotiators—myself, Senator GRASSLEY, Secretary Mnuchin, Senator MENENDEZ, Senator PORTMAN; a big group of us—Secretary Scalia, after meeting with Senate negotiators, left us with no other way to get benefits to workers quickly. Secretary Scalia said that the States had no other way to get the benefits to workers in time.

We needed a simple solution. And I know my colleague, the distinguished President of the Senate, and others who are sponsoring this proposal to unravel what Senate Democrats did with Secretary Mnuchin, the Trump administration, and Chairman GRASSLEY may not believe me, but I want to share the words of Secretary Mnuchin himself, and specifically on this question of why we were focused on making sure that workers could get that extra \$600 a week.

Just today, Secretary Mnuchin said:

Most of these state systems have technology that is 30 years old or older. If we had the ability to customize this with much more specifics, we would have. This was the only way we could ensure states could get the money out quickly and in a fair way so we used 600 dollars across the board. I don't think it will create incentives, most Americans want what they want: they want to keep their jobs.

That is what Secretary Mnuchin said today in defending the language that is in the bill as, in effect, the fastest, simplest way for workers to get their benefits and why we disagree so strongly with the amendment from the Senator from Nebraska to unravel that approach.

The math shows that standard payment of \$600 is the simplest way to get to full wage replacement without causing, as of now, an administrative train wreck.

So I am going to close on this. I am sure that everybody here read that unemployment claims are expected to go up by 2.5 million in 1 week when the statistics are released tomorrow. Let me say that again—2.5 million. That is almost as many jobs that were lost in the entire year of 2008 when the great recession hit our country so hard. It is the single largest rise in unemployment since that figure began to be tracked. Twelve entire months' worth of great recession job losses—that is how many unemployment claims economists expect to see in a single week.

This country has never faced anything like it. It is not a normal recession. This isn't a normal bill to try to stimulate the economy in which the government tries to give the economy a shot of fiscal adrenaline. This is a

time when we face a shutdown of entire sectors of our economy. What the Congress needs to do is keep our economy alive and act now. We are not going to do that by shortchanging workers who are losing jobs, losing hours, or losing gigs.

I feel so strongly that Americans want to work. Businesses want to keep their employees on the job. Americans want the economy to spring back to life once the pandemic is under control, and that is what supercharging unemployment benefits is all about.

So here is the bottom line on the provision that Senate Democrats agreed with the Trump administration, Secretary Mnuchin, and Chairman GRASSLEY on—our proposal was not a drafting error. It didn't pop out at the last minute. It is not going to bring about the end of Western civilization.

I hope my colleagues on the other side of the aisle will review what Secretary Mnuchin had to say this afternoon on national television, supporting what Senate Democrats negotiated with him and the administration, and join us in making sure millions and millions of Americans don't fall into destitution.

I yield the floor.

The PRESIDING OFFICER. The Senator from Vermont.

Mr. LEAHY. Mr. President, America is at an inflection point. We are facing a public health crisis unlike any we have seen in generations. Governments at every level are racing to respond, react, and mitigate the crisis.

Communities and counties are fearful their hospital systems will be overrun, and needed supplies are unavailable. States are struggling to support local and state-wide economies that are increasingly hit with store closures and business suspensions. Unfortunately, the Federal Government—starting with the President—has failed to offer clear leadership to navigate this crisis.

But today marks a turning point, thanks to the leadership the Senate will show by acting on this bipartisan emergency relief package—today, without delay, and without hesitation.

The package before us includes three important pillars. First, it directs economic assistance for businesses and workers. Second, it provides emergency funding to support our over taxed medical system, which is bracing for a surge in patients as the coronavirus continues to spread. And finally, it provides critical oversight to ensure that the funding Congress provides goes to the people who need it—not to line the pockets of corporations and executives who continue to benefit from the most generous tax cut in history.

We will provide a massive investment in the unemployment insurance program, ensuring that unemployed workers can receive a maximum benefit in this time of economic crisis. These reforms will also extend unemployment insurance eligibility for an additional 13 weeks and will allow part-time, self-employed, and gig economy workers—

who are being hit hard in this crisis—to access benefits. Importantly, for Americans living paycheck to paycheck, this bill will deliver these benefits to workers sooner. To help the small businesses struggling to keep their doors open, to find a path to reopen on the other end of this pandemic, this bill supports loan forgiveness to small businesses and some nonprofits, and provides critical funding to support payments of existing loans to small businesses through the Small Business Administration.

The bill provides \$340 billion in emergency appropriations to give new resources to help strained State, local, and tribal governments as they combat this pandemic. These resources support hospitals and health care workers on the front lines of this public health crisis. They fund the purchase of personal protective equipment and much needed medical equipment. The bill supports our law enforcement and first responders; funding for scientists researching treatments and vaccines; support for small businesses; support for local schools and universities; and funding for affordable housing and homelessness assistance programs. The bill will provide immediate relief to farmers in Vermont and across the country who continue to feed our communities during this emergency, with an emphasis on those farmers serving our local food systems. Importantly, the bill will not permit the transfer of emergency funding to battle COVID-19 to the President's misguided projects including the border wall.

On top of all this, the bill includes a \$150 billion Coronavirus Relief Fund that will provide State local, and Tribal government with additional resources to address this pandemic, all with an important small State minimum to help states like Vermont.

I think of our own Governor, Republican Governor, who has worked so hard to help our State. This will give him some tools, as it will to our Speaker of the House and our President pro tempore of our legislature.

In Vermont, Governor Scott has made the difficult but prudent decision to restrict statewide activities only to essential services, we, too, are feeling the impact of the coronavirus. With over 120 confirmed cases, our small State is already reeling from the economic effects. I am pleased that the Coronavirus Relief Fund will support States and that it includes an important small State minimum that will have significant impact in Vermont.

Through formula grant funding, States will benefit from this package. In Vermont, that will mean \$5.4 million through the CDC's Public Health Emergency Preparedness program; \$4.2 million for assistance through the Community Development Block Grant program; nearly \$20 million for public transportation emergency relief; \$4.3 million to provide child care assistance to those on the frontline of the coronavirus response, including health

care workers and first responders; \$4.6 million for housing assistance grants; \$9.6 million to support the State's airports; \$4 million in LIHEAP assistance; \$5 million in Community Services Block Grant funding; \$2 million in Byrne-JAG assistance to law enforcement; and \$3 million in election security assistance grants.

Finally, this bill includes important oversight and accountability measures that will require this administration to report publicly to the American people. This is a taxpayer-funded relief bill. The Executive Branch must be accountable to those taxpayers. Financial relief to address the coronavirus pandemic should not be turned into a slush fund for a president seeking reelection, with little accountability to the people whose money he is spending.

I urge the Senate to pass this bill today, and I hope the House will swiftly follow. This is an emergency relief bill. Congress will need to take further action to provide needed stimulus to our State and local economies, to support our schools, including institutions of higher education, and to support displaced workers who are the fabric of our national workforce.

But with this bill, we provide support to the victims of this terrible virus: the healthcare providers and first responders on the frontlines, the essential workers who are keeping our store shelves stocked and the necessities available, and the families hit by the fallout from this pandemic.

I have been fortunate. I have been married now for almost 58 years to one of the best medical surgical nurses I have ever known. I hear her tell it like what it is. Marcelle tells me what the doctors and nurses face in a situation like this. I pray that neither you nor I, nor any other Member of this body will have to face what they face on the frontlines of a crisis like this one. We should go forward and pass this bill and do that today.

We must all heed the call of the medical professionals and experts calling for dramatic but essential action to stop the spread of this virus. That requires leadership—from this Chamber and from the President of the United States. The eyes of the Nation will watch how we further manage this crisis. Now is not the time to waiver in our resolve to do what is in the best interest of the citizens whose interests we are sworn to protect.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. COLLINS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

Ms. COLLINS. Mr. President, I see that the Senator from Maryland is on the floor, and I think he arrived a minute or two before me, so if he would

like to go first, I would want to give him that opportunity.

Mr. VAN HOLLEN. Mr. President, I am grateful. I thank the Senator from Maine, but I am happy to have her go first.

Ms. COLLINS. Mr. President, all across the country, Americans are stepping up in response to the coronavirus pandemic sweeping our Nation. Doctors and nurses are working endless hours and putting themselves at risk to care for the surge in patients. Manufacturers, including many companies in my State, are working overtime and retooling their product lines to produce medical testing swabs, ventilators, and personal protective equipment, all of which are vitally needed. Truckers are going above and beyond, missing time with their families so that they can deliver goods needed to restock depleted grocery shelves. People are looking out for their neighbors in a safe way. They are checking on them. They are making personal sacrifices to help prevent the virus from spreading to the most vulnerable members of our society.

Help is on the horizon for small businesses and their employees who are facing economic devastation through no fault of their own.

I have talked to small business owners all across our State, including small mom-and-pop operations like a third-generation diner operated and owned by the Simones family in Lewiston, ME. For the first time ever in three generations, they have had to close their doors. They had no choice. As Linda Simones told me in tears earlier this week: We have never been unemployed. Our son is unemployed. Our friends who have worked with us at this diner for years are unemployed.

The agreement finally reached today includes a \$377 billion small business economic relief plan that Senators RUBIO, CARDIN, SHAHEEN, and I authored as members of the Small Business Task Force. It is intended to help workers and small businesses just like the one owned by the Simones family in Lewiston. Our group worked day and night to get this bipartisan package included in the broader legislation.

I want to do a shout-out to our staff because I don't think they have been to bed before 4 a.m. in the morning on any day in the last week. That is how hard they have worked too.

Under our bipartisan approach, small businesses would be eligible for a 100-percent federally guaranteed emergency loan to cover 8 weeks of payroll, as well as certain expenses like rent, mortgage payments, and utilities. If these businesses keep their employees on the payroll—in other words, they keep issuing those paychecks—their loans would be completely forgiven.

Here is how it would work. Small employers with 500 employees or fewer would be eligible to apply for these federally guaranteed loans. The loans would be available immediately through existing Small Business Ad-

ministration-certified lenders, including certain banks, credit unions, and other financial institutions, and a streamlined process would be created to bring other additional lenders into the program.

The size of the loans would be tied to a formula based on the small business's average monthly payroll, and that would go back to February 15 since that is when the coronavirus really started to come to our country and have an impact.

The maximum loan amount would be \$10 million. As long as these small businesses retain their employees and issue those paychecks—which, keep in mind, also means in many cases that those employees will get their health insurance as well—the portion of the loan used to cover payroll and mortgage interest, rent, and utility payments would also be forgiven.

Furthermore—and this is important to States like those of the Presiding Officer's and mine that have large numbers of tourists coming each year—employers with tipped employees would receive forgiveness for the additional wages paid to such employees.

In addition, I want to point out that workers who already lost their jobs due to this crisis can be rehired and paid under our program, and that should be our goal.

Mr. President, this vital assistance cannot come a moment too soon. There are so many small businesses that have already shut down or are on the verge of doing so. They are trying to hang on just a little longer to avoid laying off their employees, who are like members of their own family. In fact, in many cases, they were members of their own family.

Without this package, we face an unemployment tsunami that could reach as high as 20 percent, according to the Secretary of the Treasury. Not only would this cause tremendous harm to millions of families, but it would also take a massive toll on the Federal budget, far exceeding the \$377 billion that we are using for this small business assistance program to keep workers paid and employed.

What we want is to make sure that those small businesses survive, that they are here when we transcend this crisis, and that their employees are still able to go back to work for them. We don't want to break that link, that connection. We don't want those small businesses to give up and shutter their doors forever, decimating our downtowns and causing permanent job loss for the workers who are so much a part of their business.

Larger businesses that are facing cash flow issues would be eligible for certain loans so they can avoid laying off their workers. However, unlike the small business assistance program, where they would have their loans forgiven as long as they keep their workers employed, the larger businesses would be required to repay these loans in full.

I want to make clear that these large businesses would be barred from stock buybacks and increasing executive pay for the duration of the loan, and I fully support those restrictions.

Of course, many of those small businesses don't have shareholders, so the idea of a stock buyback doesn't exist. Some of them that are subchapter S may, but many of them do not.

I am also pleased to say that we would cover the sole proprietor, the independent contractor—those many individuals whom we rely upon to make our economy work.

Following my advocacy, along with Members from other coastal States, I am also pleased that the bill includes \$300 million to assist workers and businesses in our Nation's fisheries, which support thousands of jobs in the great State of Maine. With this legislation, harvesters, fishing communities, agriculture operations, and other fishery-related businesses would be eligible for this \$300 million in assistance, which may include some direct relief payments. This helps protect our food supply chain. This targeted relief will help ensure that the families in coastal communities who depend on our fisheries can emerge from this crisis. Similar assistance is provided to our farmers as well.

This bill also provides more than \$30 billion for States, school districts, colleges, and universities to help them meet the unexpected expenses that have flowed from the coronavirus crisis. Our K–12 schools will have access to \$13.5 billion, which will help them support remote learning and meeting the needs of their students.

I want to take a moment to recognize the dedication of those teachers, administrators, school food-service workers, and bus drivers who are not only making sure that students have access to remote learning but are making sure that students have access to meals off-site. This bill provides funding to help them provide those meals in creative but, unfortunately, more costly ways, such as delivering prepackaged meals along bus routes or directly to students in their homes so that they won't be hungry. We all know how important the School Breakfast and School Lunch Programs are to our low-income families.

When colleges and universities made the very tough decision to send students home for the semester, I spoke with several presidents in Maine, and they told me about the steps they were taking to make sure that their students could still receive a quality education, albeit online or remotely. They were also taking steps—as well they should—to reimburse students and their families for room and board and for shortened travel study programs. They are investing in the software and hardware infrastructures to bring classes online quickly. They are doing even more than that. The University of Maine, for example, has partnered with the State to prepare its dorms and its

facilities for emergency uses, if necessary.

So the direct aid to colleges and universities is needed to help these institutions offset these sudden revenue losses and unexpected costs. There is also temporary flexibility applied to student aid and to student loans that also will be very helpful.

This agreement is not only a lifeline for workers, small businesses, and schools, it builds on the previous two packages that Congress has passed to promote the health and safety of Americans.

It makes substantial investment in our Nation's health system, biomedical research, and education, including a \$130 billion infusion for our hospitals and healthcare providers who are struggling to cope with this influx of patients.

It provides \$20 billion for additional resources for veterans' healthcare.

It authorizes an \$11 billion catalyst toward the development of an effective vaccine and therapeutics.

It provides \$1 billion for community services block grants to support critical social service programs for millions of low-income individuals.

It gives the Centers for Disease Control additional funding to enhance its vital work.

It assists communities responding to greater demands for services with an increase of \$5 billion for community development block grants. That comes from the subcommittee that I chair.

It helps with transit systems.

There is widespread help for those who are homeless or who are among the most vulnerable in our population.

It strengthens the low-income home heating assistance program. That is something Senator JACK REED and I have long worked together on. We don't want families and seniors making impossible choices between heating their homes and buying food or medicine.

This package also contains two additional pieces of legislation that I have introduced and championed.

First, it contains provisions from the Mitigating Emergency Drug Shortages, or MEDS, Act—legislation I authored that would help prevent a shortage of vital medication. I was shocked to learn that 72 percent of the facilities that make vital active pharmaceutical ingredients for our market here in America are located overseas. Thirteen percent of these facilities are in China. We just can't have that. We need far greater visibility into that supply system.

It also contains a bill I have long advocated for—the Home Health Care Planning Improvement Act. It will allow nurse practitioners, physician assistants, and others to certify patients as needing home health services. Now it is just a physician who can do it even though the physician might not be the primary care provider, particularly in rural areas. That will remove needless delays in getting Medicare pa-

tients the home healthcare that they need. That is a critical improvement at a time when our healthcare system is being put to the test and when people are being told they need to stay in their own homes to avoid spreading the virus.

The list of benefits that will be felt in communities across the country goes on and on.

It is imperative that we pass this bill tonight. Every day, more small businesses are forced to close their doors. Every day, Americans are losing their jobs and their income. Every day, medical professionals are increasingly overwhelmed by the exponential rise in cases.

(Mrs. LOEFFLER assumes the chair.)

The package we are voting to advance tonight will bolster our healthcare system, infuse funds into biomedical research that will ultimately produce a vaccine and effective treatments, shore up our economy and our businesses, support those who are unemployed, strengthen the link between employers and their employees, save millions of jobs of those employed by small businesses, and help prevent a devastating recession, perhaps even a depression, in this country.

Let us not squander this momentum when we are so close to getting this done for the American people. I urge my colleagues to join me in passing this critical legislation.

I yield the floor.

The PRESIDING OFFICER. The Senator from Maryland is recognized.

Mr. VAN HOLLEN. Madam President, as other Senators have mentioned, we see our fellow Americans uniting around the country to fight the coronavirus and to help those in need. Most of all, we are grateful to the men and women in healthcare, the healthcare workers on the frontlines of this fight—the nurses, the doctors, all the other staff in hospitals and community health centers and in clinics who are putting themselves and their own health at risk to help their fellow Americans.

We in the Senate, like our fellow Americans, must come together to do the right thing for the country at this moment in time—to provide a surge of help to those on the frontlines of the coronavirus fight and to help those who are suffering from the economic fallout, workers and small businesses and midsize businesses and others who are absolutely getting clobbered as we all try to fight this virus together.

Congress must unite this evening, as we have on two prior occasions during this emergency when we came together to pass phase 1 to provide emergency, immediate healthcare support to public health entities and to provide more funds to do research on a vaccine for the coronavirus and more funds for research on antivirals to address the coronavirus.

Then we passed phase 2, the Families First Coronavirus Response Act, where we made sure that testing was free be-

cause we don't want any American to say: I am not going to get tested even though I feel like I might have the symptoms. I am not going to get tested because I can't afford it.

It is putting both themselves and others in the community at risk. So we said we have to make sure these tests are free.

We also provided sick leave because we don't want anybody going to work when they feel sick and they have the virus if going to work is the only way they can put food on the table, by getting a paycheck. So we said: Look, stay at home, and we will provide for paid leave.

There was a gap—a big gap—in that that still needs to be addressed.

We took some important measures in phase 1 and phase 2, and now here we are this evening on phase 3, where we are not only providing additional dollars to fight the coronavirus and the health emergency but also dealing with the economic fallout, which is growing by the day. I am not going to go through all the provisions that do that.

I will say that this bill is far from perfect. This is not a bill I would have written. I dare say it is probably not the bill that any one Senator would have written. But with all its flaws, it does some very important things that are absolutely necessary during this national emergency.

There has been a lot of talk tonight about the unemployment compensation provision. Those are absolutely essential as a lifeline to workers who each day are losing their jobs around the country in many industries. It is absolutely essential that in that process, people who are out of work through no fault of their own are still able to pay their bills, their rent or their mortgage, keep the lights on, get food, and that is why we are working to make sure they have real replacement income during this 4-month emergency period.

The provisions regarding small businesses and middle-size businesses are very important too. I am sure we are all hearing from folks who already had to close their doors because when there are no customers coming in the door, there are no sales, no income, and so if you are a small business, you can't make your debt payments and you can't make payroll. So this bill does have a lot of very important provisions in it with respect to small businesses.

I am really glad that we moved, with respect to small businesses, to loans only—to loans that would be forgiven so long as the small businesses spent those monies to, one, maintain payroll or rehire people if they have already had to let them go, and, two, to pay essential bills. Just adding more loans and debt onto small businesses would only be like an anchor around their necks at the end of a 4-month or whatever period it may be. They wouldn't be able to dig themselves out of that hole. It was very important to have loans that will be forgiven so long as

the loans are used for the intended purposes.

We also made important provisions for nonprofits that hire millions of Americans and as well for midsize businesses.

With respect to some of the largest industries in the country that have been hard hit, it is appropriate to also give them help, but it is also important that as we do that, we safeguard the American taxpayer and the public interest.

When the proposal first arrived here in the Senate from the White House, we were looking at about a \$500 billion slush fund with no strings attached, no real accountability, and no real transparency. So we tried to tie that down so that we will have an inspector general with subpoena power that will ensure that there will be no stock buybacks with these emergency funds. Now, we are going to still look at the fine print, but we have come a long way from the proposed blank check to the Secretary of the Treasury, which was in the bill as it arrived here as proposed by the administration.

There is another thing that is in the bill that is before us tonight that was not in the bill proposed by the administration, and that is badly needed help for States and cities and towns that are on the frontlines of this battle across the country. We heard about 5, 6 days ago from the majority leader: Oh, well, let's just wait. Maybe we can do that sometime down the road.

Well, we heard from a bipartisan group of Governors through the National Governors Association that they need that help now. I am sure you have all been fielding calls from your elected officials, your Governors and others, about how they desperately need additional help to fight this virus. I am glad this bill contains \$150 billion to help those States.

I want to raise tonight something that I discovered about this bill just a few hours ago that gives me real heartburn and actually, I believe, reflects badly on this Senate.

Here is how we distributed the funds to the States. Each State, regardless of population, gets \$1.2 billion, and then the remainder of the money—up to \$150 billion—is distributed to States based on population. You can question whether that is the best and most effective way to essentially allocate resources when you are fighting a coronavirus like this, which is more intense in some places than others, but that is not my overall point right now.

Here is what we discovered: The people of the District of Columbia, the people of the Nation's Capital, were left out of that formula. They are fighting the coronavirus just like Americans in every other State and city. They are part of other Federal formulas. For example, title I for education, highway funds, and other Federal formula dollars go to the people of the District of Columbia.

The District of Columbia has a population that is higher than 2 of the 50

States. There are more residents in the District of Columbia, the Nation's Capital, than the State of Wyoming and the State of Vermont. They were left out of that category they are usually put in, and instead they were put into a formula with Puerto Rico, the Virgin Islands, American Samoa, and some of the territories.

The net effect of that—the net effect of putting the people in the Nation's Capital in that formula versus the formula with the States—will cost the District of Columbia about \$700 million. That is because that other formula is based entirely on population, and Puerto Rico has about 3 million people in it. So when you put the District of Columbia into that funding kettle, into that funding pot, they get shortchanged \$700 million.

That is the case even though the people of the District of Columbia send the Federal Treasury more tax dollars than the people of 22 other States. Let me say that again. The people of the District of Columbia send the IRS more tax revenues than the people of 22 other States. Yet, when it came time to write the formula for distributing emergency funds under the coronavirus, they weren't part of the kind of funding formulas they normally are.

I asked about this because I thought maybe this would be a simple fix. I mean, surely in a bill of \$2 trillion in emergency relief, we can do right by the people of the District of Columbia and not shortchange them \$700 million. The answer I got back was no. No, no, this was not a mistake. This was not an oversight. Republican negotiators insisted on shortchanging the people of the District of Columbia. If I am wrong about that, it would be a very easy fix in an amendment that could be offered by the majority leader and, I am sure, accepted unanimously—except for the fact that this actually was a point that was negotiated.

I am not going to hold up a \$2 trillion emergency rescue package that is urgently needed by the country for this, but I think it is shameful. I think it is shameful that, in a \$2 trillion emergency rescue package, we would shortchange the people right here in the Nation's Capital, people whom we see coming into work every day, many of the Federal employees who work day in and day out for the Federal Government.

Many of them live here. Many of them live in surrounding States. Many of them live all over the country. But for the people who live here, to shortchange them and to do it intentionally is really outrageous.

So here we are, coming together, and that is the right thing to do. As I said, this bill has many, many flaws and many, many problems. I certainly wouldn't have written it this way, and I would never have done wrong by the people of the District of Columbia the way this was intentionally done, apparently, in this bill.

But, overall, we need this bill for the country. We need it because we have a national emergency, both on the healthcare front and the economic front.

So I hope, going away from here, as we come together and I hope do the right thing with a large vote, that there will be some Senators, whoever were part of negotiating that deal and who said, no, we are going to shortchange the people in our Nation's Capital, will feel a little bit ashamed. And I think all those people who didn't want to change this provision, which is easy to change just like that, should feel ashamed.

This is our Nation's Capital. The people who live and work here deserve to be treated with respect. There is no U.S. Senator who represents the people of the District of Columbia. Some of us who live in the surrounding areas work hard to do so. I just wish Senators from the rest of the country, and especially, in this case, apparently, our Republican colleagues, would show a little respect for the people who live in the Capitol of this great country.

I yield the floor.

Mr. SCHUMER. Mr. President, I am pleased that the final bill includes a stabilization fund for States that the pandemic has hit hard. Given the growing dire fiscal emergency States are facing as a result of the coronavirus, I think it is very likely we will need to come back and do more. States not only are fighting a growing pandemic, but also a bottoming out of State revenues from a lack of sales taxes, as a result of responsible social distancing encouraged by the Federal Government, and income taxes, as a result of the Department of Treasury delaying the tax filing deadline by 3 months. We all are monitoring the situation closely and will provide further aid if needed.

For most States, maybe all of them, what they need to do with this money will be completely obvious, and we defer to the sound judgment of the States. Out of an abundance of caution, we included language requiring that expenditures be related to the coronavirus pandemic. This is intended to avoid a situation in which a State was to divert these funds to some new, unrelated project that had been rejected as part of the State's regular budgeting process. We do not want to be paying for roads to nowhere or other trivial expenses.

Again, for most States, this will not be an issue. The coronavirus has exploded their demand for services and strangled their revenue streams so this money will just be plugging those holes. No responsible Governor or legislature is even thinking about new projects at this time. We understand that, at this point, all the impacts of the coronavirus pandemic are merging together. We do not intend to subject States to additional paperwork or arbitrary rules. If a State has needs that it would not have had without the coronavirus pandemic, that is more than good enough.

The PRESIDING OFFICER. The majority leader is recognized.

Mr. MCCONNELL. Madam President, I ask unanimous consent that the cloture motion with respect to the motion to proceed to H.R. 748 be withdrawn.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered. The cloture motion was withdrawn.

MIDDLE CLASS HEALTH BENEFITS TAX REPEAL ACT OF 2019

Mr. MCCONNELL. Madam President, I ask unanimous consent that the Senate proceed to the immediate consideration of H.R. 748; further, that the only amendments in order be amendments to be offered by Senator MCCONNELL, No. 1578, and Senator SASSE, No. 1577, or their designees; further, that the Senate vote on the Sasse amendment with a 60-affirmative-vote threshold for adoption; further, that following disposition of the Sasse amendment, the McConnell amendment, as amended, if amended, be agreed to, the bill, as amended, be read a third time, and the Senate vote on passage of the bill, as amended, with a 60-affirmative-vote threshold for passage; finally, if passed, that the motion to reconsider be considered made and laid upon the table and that all rollcall votes in this series be 30 minutes in length.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The PRESIDING OFFICER. The clerk will report the bill.

The senior assistant legislative clerk read as follows:

A bill (H.R. 748) to amend the Internal Revenue Code of 1986 to repeal the excise tax on high cost employer-sponsored health coverage.

There being no objection, the Senate proceeded to consider the bill.

Mr. MCCONNELL. Madam President, I ask unanimous consent that I proceed under my leader time.

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

Mr. MCCONNELL. Madam President, so here we are, colleagues. For the information of all of our Senators, we will first vote on the adoption of the Sasse amendment at a 60-vote threshold, and then our second and final vote will be on passage of the CARES Act, also at a 60-vote threshold. We are going to pass this bipartisan relief package and send it over to the House so they can put it on the President's desk.

When the Senate adjourns this evening, our next scheduled vote will be the afternoon of Monday, April 20. Of course, during this unprecedented time for our country, the Senate is going to stay nimble. As always, we will convene regular pro forma sessions, and if circumstances require the Senate to return for a vote sooner than April 20, we will provide at least 24 hours' notice.

Our Nation obviously is going through a kind of crisis that is totally

unprecedented in living memory. Let's stay connected and continue to collaborate on the best ways to keep helping our States and our country through this pandemic. Let's continue to pray for one another, for all of our families, and for our country.

The PRESIDING OFFICER. The minority leader is recognized.

Mr. SCHUMER. Madam President, I will speak for a little bit, briefly.

The legislation now before us is historic because it is meant to match a historic crisis. Our healthcare system is not prepared to care for the sick. Our workers are without work. Our businesses cannot do business. Our factories lie idle. The gears of the American economy have ground to a halt. Our country has faced immense challenges before but rarely so many at the same time.

Over the past few days, the Senate has stepped into the breach. We packed weeks or perhaps months of legislative process into 5 days. Representatives from both sides of the aisle and both ends of Pennsylvania Avenue have forged the bipartisan agreement in highly partisan times with very little time to spare. It has been a long, hard road with a remarkable number of twists and turns, but for the sake of millions of Americans, it will be worth it.

It will be worth it to save millions of small businesses and tens of millions of jobs.

It will be worth it to see that Americans who have lost their jobs through no fault of their own will be able to pay their rent and mortgages and put food on the table because we passed the greatest expansion of insurance to the unemployed in decades.

It will be worth it to send gloves and masks to our nurses and to our doctors.

It will be worth it to send ventilators and beds to our hospitals and begin rebuilding the public health infrastructure in America—a Marshall Plan in this new century for our medical system.

It will be worth it to save industries from the brink of collapse in order to save the jobs of hundreds of thousands of Americans in those industries.

It will be worth it to put workers first.

It was a long, hard road. Neither side can be completely happy with the final product, but it will be worth it.

I am damn proud of the work we did over the past few days because we put in the work. Because we tested the limits of exhaustion, because we didn't immediately accept the bill drafted by only one party, the legislation before us tonight is better—better for our healthcare system and 65,000 Americans now afflicted with COVID-19, better for our workers, better for our small businesses, better for our Indian Tribes, better for our economy, and better for the American people.

So I must thank my colleagues on both sides of the aisle—especially the chairs and ranking members and their

staffs. The past few days have been filled with drama. The past few hours were no exception. I know a few of my Republican friends still harbor reservations about voting for this legislation, but when there is a crisis of this magnitude, the private sector cannot solve it. Individuals, even with bravery and valor, are not powerful enough to beat it back. Government is the only force large enough to staunch the bleeding and begin the healing.

This is a time when the American people need their government. This is what we were elected for. The oath we swear to the Constitution means we must protect the general welfare of the people. So let us marshal this government into action.

There are millions of Americans watching us right now at home on their televisions, separated from friends and family, fearful for their children and their livelihoods, unsure of when the time will come when all of our lives may return to normal. Let us tell them tonight that help is on the way; that they are not truly alone; that this country, that this Senate, that this government is here for them in a time of dire need. This is a strange and evil disease. There is much we still don't know about it, and it is keeping us apart. When we pass this bill, instead of hugging each other, we will wave from a distance.

None of us can know when this plague will pass. The only thing we know for sure is that we must summon the same spirit that saw previous generations through America's darkest hours. Fellowship, sacrifice, fortitude, resilience—that is what it means to be an American. With that spirit, this Nation faced down war and depression and fear itself. I have no doubt that once again America will ultimately prevail.

I yield the floor.

The PRESIDING OFFICER. The majority leader is recognized.

AMENDMENT NO. 1578

(Purpose: Providing emergency assistance and health care response for individuals, families and businesses affected by the 2020 coronavirus pandemic.)

Mr. MCCONNELL. Madam President, I call up the substitute amendment No. 1578 and ask that it be reported by number.

The PRESIDING OFFICER. Without objection, the clerk will report the amendment by number.

The senior assistant legislative clerk read as follows:

The Senator from Kentucky [Mr. MCCONNELL] proposes an amendment numbered 1578.

(The amendment is printed in today's RECORD under "Text of Amendments.")

The PRESIDING OFFICER. The Senator from Nebraska is recognized.

AMENDMENT NO. 1577

Mr. SASSE. Madam President, I call up amendment No. 1577 and ask unanimous consent that it be reported by number.

The PRESIDING OFFICER. Without objection, the amendment will be reported by number.