of this are poorly targeted. Liberal economists and the Washington Post's editorial board are saying Americans deserve more bang for their buck—a predictably chilly reception for a partisan bill that started with an outdated, ideological wish list instead of the current needs of American families.

PROTESTS

Now, Mr. President, on a completely different matter, I have been outspoken and clear about the crimes that were committed here on January 6. In my discussions with Judge Garland, the President's nominee to be Attorney General, I specifically raised the need to continue investigating and prosecuting anyone who broke the law that day. I am glad he has repeatedly emphasized this would remain a priority. Everyone agrees that day's events must occasion a serious and thorough review of the specific institutions and security procedures within Congress that proved so insufficient. That process is already underway as we saw with the joint hearing conducted yesterday by two Senate committees.

The Speaker of the House proposes even more investigation through a new commission. She cites the precedent of the 9/11 Commission, but her draft bill fails to track with that precedent in key ways.

The 9/11 Commission was intentionally built to be bipartisan. The 50–50 bipartisan split of the commissioners was a key feature. It both helped the effectiveness of the investigation itself and helped give the whole country confidence in its work and its recommendations. This time, however, Speaker PELOSI started by proposing a commission that would be partisan by design—seven appointments for Democrats, just four for Republicans. The 9/11 Commission also built consensus by requiring bipartisan support for subpoenas. The Speaker's bill would vest subpoena power in one appointee chosen by the Democrats.

Both the Democratic and Republican leaders of the 9/11 Commission are speaking out against this bizarrely partisan concept. Let me say that again. The leaders of the 9/11 Commission—one Republican, one Democrat—are speaking out against the way this proposal is crafted by the Speaker.

Lee Hamilton, the Democratic Vice Chairman of the 9/11 Commission, says:

> That does not sound to me like a good start; it sounds like a partisan beginning.

That was the Democratic Vice Chairman of the 9/11 Commission.

Tom Kean, the Republican Chairman, pointed out what should be obvious:

> Unless you have equal representation . . . the report won't have as much confidence from the American people.

Any undertaking along these lines needs to be fair and needs to be even-handed. That really shouldn't be controversial, and it goes beyond just a makeup of the panel.

For example, the Speaker's proposal imagines something more than an investigation into the specific security failures that occurred here at the Capitol. It sets the stage for a somewhat broader inquiry into ''domestic violent extremism'' beyond just that day, but the partisan panel would get to decide which other incidents are and are not ''relevant.''

Rioting and political violence are abhorrent and unacceptable no matter what cause the mob is advancing. These are not forms of political speech. For almost a year now, we have seen political violence and riots become an increasingly normalized phenomenon across our national life. None of us should accept that.

January 6 was uniquely grave because the intent was to interrupt the constitutional duty of Congress, but if this new commission is to go beyond a targeted, after-action analysis of the security failures here at the Capitol complex and if Congress is going to attempt some broader analysis of toxic political violence across the country, then, in that case, we cannot have an artificial cherry-picking of which terrible behavior does and which terrible behavior does not deserve scrutiny. We could do something narrow that looks at the Capitol or we could potentially do something broader to analyze the full scope of the political violence here in our country. We cannot land at some artificial, politicized halfway point.

Don't take it from me. Take it from the Democratic and Republican leaders of the 9/11 Commission. An inquiry with a hard-wired partisan slant would never be legitimate in the eyes of the American people. An undertaking that is uneven or unjust would not help our country.

The ACTING PRESIDENT pro tempore. The assistant majority leader.

CORONAVIRUS

Mr. DURBIN. Mr. President, last week, I was home, as most Members of the Senate were, but I was asked to participate in a Zoom call with two people I highly respect, Dr. Anthony Fauci and Dr. Collins, with the National Institutes of Health. While sitting at my dining room table in Springfield, IL, there were about a dozen Senators who had access to Zoom to be a part of that conversation. I felt like I was privileged to really hear some information which most Americans wanted to hear, and I knew it had to be important for them to ask for a briefing in the middle of the week.

What they were talking about during the course of that hour were variants, what is happening to this coronavirus as it replicates over and over and over again millions of times. What they told us—and I am a liberal arts lawyer, so I don't profess any sort of medical expertise here—was that there were dominant variants that were starting to emerge, and they told us the shorthand description that they used in the laboratories.

I just remember that the first one was the UK, United Kingdom, variant. They said, by the end of March, which is not that far away—4 weeks plus—it will be the dominant strain of coronavirus in the United States. I was taken aback by that to think that a variant could become that dominant that quickly, but it was fair warning that it was about to occur. Then they talked about the South African variant, which is just starting to appear.

The good news is they have done enough testing to believe that both of the major vaccines we are now using across America, which are Moderna and Pfizer—I have Pfizer, and my wife has Moderna—are effective against the UK, United Kingdom, variant. The jury is still out when it comes to the South African variant. There is a third variant, and I won't venture into trying to remember exactly what that was about, but I remember it had some origin in South America.

I heard that news, and I thought to myself, this is an ongoing battle. We haven't run up any kind of score against this coronavirus. We can't sit back and relax. We are in a very busy third quarter in trying to vaccinate America and in watching for each and every new threat.

So, in that circumstance, if you were the President of the United States, what would you do?

Well, Joe Biden, President Joe Biden, decided that we needed to be aggressive, that we needed to face reality, not only with regard to the half a million Americans who have died but that we need to put together the tools to fight this coronavirus as we know it and as it is likely to evolve. He needs an army to do that. It is that big a war. He came to us with a proposal to start that effort, in a substantial way, under his leadership. He calls it the American Rescue Plan. I hear my colleagues come to the floor and really raise the question as to whether this is needed, and I just heard the speech of the minority leader, Senator MCCONNELL.

What President Biden wants to do to deal with this pandemic, as we know it and as it is likely to evolve, is to provide $20 billion more for our vaccination program. Does anyone doubt the need for that? I don't. I think it is the key to getting America back to business.

He provides $50 billion for testing, lab capacity improvements, and genomic sequencing of this virus mutation. Again, I am not an expert in science, but it seems perfectly reasonable to me, after listening to Drs. Fauci and Collins, to make that investment right now.

President Biden wants to invest in 100,000 community health workers to help with the vaccinations and contact tracing—100,000. It seems like a lot, but in a nation of 350 million, I am not sure it is that overwhelming a number. He wants to fund the community health centers so that they will be able to tackle this issue and particularly address the issue of health disparities;

use the Defense Production Act to provide $10 billion for America's manufacturer of the key equipment we need to fight this pandemic and the next one, God forbid, whenever it may be; and to expand healthcare coverage for Americans in this time of pandemic by subsidizing COBRA coverage. What does it mean? If you had health insurance with your job and you lost your job and you lost your health insurance, we allow people to buy that health insurance that the employer offered, but they have to pay for the whole ride, both the employer's and employee's sides of it, and it turns out to be prohibitive. It doesn't work unless we give a subsidy for that coverage to be extended into your unemployment situation.

And then $4 billion, which sounds small when we are talking trillions, but $4 billion for community health—pardon me—behavioral health and addiction services and counseling services.

I learned the hard way over that break as well that we are ignoring the opiate crisis in America, but it is not ignoring us. It is dramatically increasing, primarily because we are not devoting the resources to it. And the mental health situation of many Americans is aggravated by isolation and social distancing, and addiction is even worse.

So I have just described for you the health side of President Biden's American Rescue Plan. I would like to hear any of my colleagues on the other side of the aisle argue with me—I am ready to take them on—that that is not needed. Of course it is needed. It is needed now, and it needs to be an investment we make because if we don't break the back of this pandemic, we are not going to get this economy reopen again, we are not going to get our kids back in school, we are not going to get to see our grandkids the way we want to, our children or grandkids, and we are not going to see America return to what we all desperately want it to return to.

The reason I raise that this morning is when I heard the Senator from Kentucky raising skeptical observations about this plan, I thought back. It was a year ago on the floor of the Senate—nothing short of a political miracle—that the first CARES Act, under President Donald Trump, the first CARES Act passed this Senate with an overwhelming vote of 96 to nothing. That doesn't happen much around here, even for resolutions on motherhood. But 96 to nothing—bipartisan support for the relief bill proposed by President Trump and the Congress in March of last year. It was a good feeling, and we knew we had to do it. We were in it together, and we knew we had a challenge.

Then came last December, just a few weeks back, and again under the Trump administration a proposal for a $900 billion relief bill for COVID–19. It passed the Senate with 92 votes, 92 out of 100 Senators. It just showed the bipartisanship that we mustered, thank goodness, when we needed it because the Nation needed it, and we did it together—96 in March, 92 Senators in December. We stood behind that plan even though it had the blessing of a President of a different party at a controversial moment in history. We stood behind it because the American people needed it.

Now comes President Joe Biden, 5 or 6 weeks into his Presidency, and says: Let me take my leadership opportunity and responsibility seriously, and let me come with a $1.9 trillion American Rescue Plan. Where is the bipartisanship that we saw last year?

I do want to dispute the conclusion of Senator MCCONNELL when it comes to the state of the economy. I did take a few economics courses. I don't profess to be an expert. Let's listen to someone who is: Federal Reserve Chairman Jerome Powell, testifying on Capitol Hill. What did he have to say? Well, he told us that we are in a situation that is far from over. We have an economy that is still challenging.

Here are some things that were left out of the rosy analysis by the Senator from Kentucky:

''There are still 10 million more unemployed people than before the pandemic began.'' Ten million unemployed American workers. ''While many parts of the economy have recovered,'' Chairman Powell said, ''the unemployment rate for the lowest-paid quarter of the labor force is probably above 20 percent.'' Above 20 percent. ''There's a long way to go,'' Chairman Powell said.

Economic activity rebounded in the summer after much of the economy reopened from spring shutdowns. But that momentum ''slowed substantially,'' in the words of Chairman Powell, with sectors that rely on person-to-person contact, like hospitality and entertainment, enduring the worst blows. ''That burden has also largely fallen on low-wage workers, Black and Hispanic Americans, and other minority groups,'' Powell said.

I don't believe we are out of the woods yet. I believe we have got a long way to go. The American people believe that too.

President Biden believes it, and when he starts talking about getting us back on our feet, he is suggesting extending unemployment insurance programs that expire in just 2 weeks. On March 14, unemployment programs will start to expire, and he wants us to move quickly to make sure that doesn't happen.

I support that effort for two reasons. First, it is humane. We are talking about fellow Americans out of work through no choice of their own. Secondly, putting money into unemployment benefits for unemployed workers is the single best investment when it comes to revitalizing the economy. They do not turn to the Wall Street Journal when they receive those checks; they turn to the mailbox and try to figure out how they are going to pay the rent and pay for the food on the table. They spend the money. That is what unemployment is all about.

So to have the other side question President Biden's proposal to give unemployment benefits beyond March 14 really says that they are turning their backs on millions of Americans who have no place else to go.

Oh, there is a fear on the other side that we just may be paying people too much. You know, if you give them a little too much money on unemployment, they just might sit home and binge on Netflix and chocolate-covered cherries. Well, I suppose that is always going to happen no matter how you write the laws, but I think a lot more of American workers. I believe they want to get back to work anywhere near the salaries that they left behind. I think they are desperately looking for those opportunities, and we ought to help them in the meantime keep their families together.

Emergency paid leave is still an absolute necessity in light of this coronavirus and the way it deals with us.

I want to also make a plea here for the minimum wage, and I know there is some controversy associated with it.

Mr. President, glad to have you. You are new to the Senate.

Back at that desk there, a fellow named Ted Kennedy used to stand. I used to love to come to the floor when Senator Ted Kennedy of Massachusetts would give his speeches. When he got into it, he was amazing. His booming voice could be heard all over the Senate Chamber, and I never heard him more energized than when he argued for increasing the minimum wage.

Oftentimes he was a lonely voice—there were no proposals before us and none likely to appear—but he never failed to come to this floor and remind us on a regular basis of how we had failed year after year after year to increase the minimum wage.

He would tell the story of people in America getting up and going to work every single day, sometimes two jobs a day, to try to keep their families together and still qualifying for food stamps and assistance from our government. He would ask us when we were going to give them the dignity of passing an increase in the minimum wage.

I can still hear him thundering across the Chamber. I wouldn't want to be in the place of arguing a different position than the one he held because he took it over. I don't have that skill; I wish I did. I am glad to have seen him use that skill so effectively to help people who were just doing their best to get by and struggling.

How many times do all of us give speeches about inequality in America and why we have to do better for the working people? We do it all the time, and everybody knows it is a fact. Wages in America, salaries have not kept up. People at the top have done quite well, thank you, but those at the bottom have struggled to get by.

Try to make it on $7.25 an hour. I was trying to do a calculation earlier on

just what that is. Is that $15,000 a year? Is that $1,200 a month? Is that $300 a week? Could you make it on $300 a week? I am talking about everything, now. I am talking about rent and mortgage and car payment, food, utilities—the basics. I couldn't. I don't know how anyone can, and most can't. They fall deeply into debt and into despair.

So when President Biden talks about us reopening the conversation about our Federal minimum wage, it is long overdue—long overdue—and it is an easier issue for me than some because our Governor, J. B. Pritzker, when he took over the State of Illinois, set us on course to reach $15 an hour as a State over the same period of time that Joe Biden has suggested, by 2025.

I just want to say that those people who are really struggling with the notion of increasing the minimum wage in all fairness really ought to think about the people out there who are struggling to get by week to week and month to month.

There is another proposal that is in this bill that is currently being debated, and it is the $1,400 addition to the cash payment for many families. I put it in the same category in order to restore equity and opportunity to a lot of people who otherwise wouldn't have it. This is the second installment. The first was $600 in the bill we passed last December. This $1,400 payment will help many families.

I want to add one element that was debated a few weeks ago. Senator TODD YOUNG of Indiana, whom I respect and is a friend, had offered an amendment at what was known as a vote-arama as to who would receive this $600 payment. I think the payment amount has been increased in the latest Biden proposal.

But the point I tried to make and I think he and I agree on, although I won't speak for him, is that if a child legally in America, a citizen of this country, with a Social Security number, lives in a household with parents who are undocumented—they may be working and paying taxes with something called an ITIN—but that child should not be discriminated against or at a disadvantage because of the parents' immigration status. If the children qualify, the children should be receiving those payments. I believe the House reconciliation bill does that, and I hope that any measure that we consider will do the same.

So let me close. I see the Senator on the floor asking for an opportunity to speak.

Yes, I support the American Rescue Plan. Is it possible that I would have written it differently? Yes. Are there provisions I would change? Yes. But I want to tell you, when we passed the CARES Act measure last December, that was true as well.

We are in a time of a national challenge and a national crisis. We have a President who is facing it squarely, taking it on, accepting responsibility, and asking for our help. Can we do anything less?

The PRESIDING OFFICER. The Republican whip.

STUDENT LOAN DEBT

Mr. THUNE. Mr. President, earlier this month, 16 Democratic Senators introduced a resolution calling for President Biden to forgive $50,000 of Federal student loan debt per borrower—$50,000.

There is no question that student loan debt is a problem for many Americans. College costs have risen to unrealistically high levels, and many students or their parents take out unrealistic amounts of debt in response. But the answer to this problem is not to have the President or Congress simply step in and forgive a large chunk of student loan debt.

To start with, Democrats' plan is incredibly, fundamentally unfair. Right now, there are individuals around this country who have just paid off the last of their student loans. They have been working hard, making payments, sometimes for a couple of years, sometimes for a couple of decades, as was the case with me. What happens to these individuals if the President steps in and forgives $50,000 of student debt? Well, I will tell you what happens—nothing. These individuals who have worked hard for years to pay off their debt will see no benefit from the Democrats' blanket loan forgiveness. Meanwhile, other Americans who have made no more than a month or two of payments will see their student loans entirely disappear. That is incredibly unfair. In addition to being unfair, forgiving student loan debt does absolutely nothing to address the problems that created this debt crisis in the first place. In fact, the Democrats' solution is likely to make things worse.

What possible incentive will students have to take the responsible approach to borrowing if they think the Federal Government will step in and solve their debt problem? What incentive will colleges have to restrain tuition growth if they think they can rely on the Federal Government to subsidize their students' tuition fees through loan forgiveness?

Forgiving $50,000 in student loans would also set a terrible precedent on the sanctity of contracts. While it may at times be ill-advised, students freely enter into the agreements they make when they take out a loan. Should we really be teaching that agreements and contracts mean nothing, that people can incur debt and then not have to pay it off? And about that ''not paying it off,'' the phrase ''student loan forgiveness'' carries with it a suggestion that these debts will just disappear, that $50,000 can be wiped off each American's slate and vanish into the ether.

But, of course, we know that is not the case either. This is money students have borrowed from the Federal Government, and if the Government doesn't get that money back, the Government will be facing an unexpected debt.

Now, some people, especially some Democrats, tend to talk as if the Government draws on an unlimited pot of money, but, of course, we know that is not true. Government funds aren't anywhere close to being unlimited, and Government coffers are not filled from a pot of gold at the end of the rainbow. They are filled by taxpayer dollars, and, sooner or later, it will be taxpayers who foot the bill for any loan forgiveness program, including the many taxpayers who opted not to attend college or chose a debt-free way of doing so. There are a lot of Americans out there who saved up to get a degree or went part-time to avoid incurring debt. Are they really supposed to foot the bill for other Americans' student loans?

While you might think that Democrats' plan is largely targeted to low-income or disadvantaged individuals, that is not actually the case. Under the Democrats' plan, an American making $20,000 and an American making $120,000 would receive the same loan relief. In fact, since more loan dollars are held by those in higher income brackets, higher income Americans could end up benefiting the most. And that brings up another thing that we need to remember.

Yes, a number of Americans carry a significant amount of student loan debt, but some of those Americans have incurred that debt for a career that will bring significant financial rewards.

Plus, a substantial portion of student loan debt is not for undergraduate degrees but for graduate and professional degrees. Under the Democrats' student loan forgiveness proposal, taxpayers could be subsidizing not just bachelor's degrees but master's degrees and Ph.D. degrees, as well as law and medical degrees.

Instead of putting taxpayers on the hook for billions, we should be focused on exploring ways to drive down education costs and educate students on the dangers of taking on excessive debt.

We should also be highlighting affordable education options like our Nation's community and technical colleges. These colleges, like the outstanding institutions we have in South Dakota, provide students with associate's degrees, certificates, apprenticeships, opportunities to learn a trade, and more.

There are also things we could do to help students pay off loans without putting taxpayers on the hook for such massive amounts of money. In December, Congress passed a 5-year legislation that I introduced with Senator WARNER to allow employers to help employees repay their loans. Our Employer Participation and Repayment Act amends the Educational Assistance Program to permit employers to make tax-free payments on their employees' student loans.

Previously, employers could make tax-free contributions to their employees' tuition if their employees were currently taking classes, but they