

**Senator Amy Klobuchar:**

Madam President, I am proud to follow the Senator from Michigan, who has done so much to fight for jobs in her State, with its difficult economic conditions, and speak from the heart not only as a Senator but as a mother when she talks about this checklist for change.

So many of us who have come to the floor today are not just Senators but also mothers. I think about my family generations back and the women who have kept the checklist. My grandmother in Ely, Minnesota--I think of her writing in her perfect handwriting the lists that she made throughout the day. My grandpa, her husband, worked 1,500 feet underground in the mines in Ely. Neither of them graduated from high school. She had a checklist for her family. That list was making sure--at the top of that list--that my dad and his brother went to college. They saved money in a coffee can in the basement of that little house. They had that coffee can to save the money in to send my dad and his brother to college. And I think of my own mother, who got divorced when I was about 16.

My dad was always there for me, but my mother had to decide she was going to try to stay in her house raising two kids in the suburbs of Minneapolis. She decided she had to go back to work when they got divorced. She would write on the calendar in blue ink, which I remember.

In her head I know she was thinking would she be able to raise her kids and stay in that house when she retired. She ended up having to teach. At age 70, she had 30 second-graders. At age 80, she is still in that house. So she did it.

As for me, my husband and I have our own checklist on the refrigerator, with the things on it that we have to buy from the grocery store. Last week, my daughter who is 12, added to the checklist to get her a swimming suit for the seventh grade pool party.

So I think all the women in America understand what it is like to have these lists. What we are talking about today is a checklist for the entire country. For all of us, every American family, on the top of that checklist is balancing the family checkbook, protecting the family checkbook. As families sit down every day at the kitchen table to write their budgets and figure out if they have enough to make ends meet, they find out that things on their list cost a lot more. They have to manage to do a lot more with less.

In fact, as you can see on this chart, in the last 7 years since this administration took office, the average family wages have gone down \$1,175 for your average middle-class family making around \$48,000 a year. That is hard enough, but at the same time, as we all know, the average family expenses have increased. I can tell you that these are last year's figures, before we saw the huge increase in gas prices. But the average family expenses have increased more than \$4,500, and this is per year.

We are talking about higher mortgage payments of \$1,700; higher gas bills of \$2,000; high food costs of \$230; higher phone bills of \$112; higher appliance costs of \$42; and higher health insurance, which is up \$363.

When you look at the wages lost and expenses gained, that is \$5,739 per year out of the average American families' checkbooks. So families are feeling the hurt. They are not doing anything wrong, but this is what we are seeing all over this country.

Why is this going on? In part, it is because everybody is nickel-and-diming our families. The oil companies are taking a huge chunk out of the family checkbook every week. In Minnesota, I saw family cars wrapped around the block at Costco, waiting in line for the discount gas pumps--just to save a few bucks.

Energy costs are skyrocketing, grocery bills are climbing, and while families are looking for ways to save every penny, big companies continue to nickel-and-dime them.

The drug companies are nickel-and-diming consumers by refusing to negotiate drug prices under Medicare Part D. The predatory lenders and unscrupulous creditors are taking a chunk out of the family checkbook with credit card scams and bad loan deals that are bringing down the values of homes.

Cell phone companies are nickel-and-diming families with early termination fees and excessive charges. Middle-class families are being squeezed from all sides, trying to keep up with the costs. You have heard about the "sandwich generation"--middle-class families trying to take care of their kids, while at the same time taking care of their aging parents.

Look at the cost of college and child care. Today, I am not sure my grandparents could have ever fit the money for college in a coffee can. The average student graduates with more than \$25,000 of debt. We owe our students a better start in life. Meanwhile, while my mom scrimped and saved

to keep her house into retirement, many families do not have that same luxury and, instead, are putting every penny into nursing home living facilities.

On top of these financial worries, parents who may want to get a toy for their child's birthday are trying to save a few dollars, and they worry if they are going to get a toy that contains lead. They wonder about the tomatoes they bought at the store, or whether the pool drain in the local public pool will hurt their child. They worry: Is my family safe?

This isn't the American dream, and it should not be in this day and age. American families deserve an advocate for them, and the Democratic women today in the Senate stand ready to be those advocates, ready to make the change these families desperately need.

We not only need to change the agenda to help our middle-class families, we need to put a little change back in their wallets.

This last year, we stood up for America's middle-class families and their checkbooks:

making college more affordable, increasing the minimum wage for the first time in 10 years. We took on the special interests from the oil companies to the toxic toy manufacturers.

So much more needs to be done to protect American families' checkbooks. We need to give tax breaks to the middle class by closing the loopholes that benefit only the wealthy.

We must put America's families first and find the relief they need from rising prices and falling wages and help them protect the family checkbook.

We must put the people of the country first, not the special interests, by enacting comprehensive, affordable health care reforms to make health care more affordable and enact a comprehensive energy policy so that instead of spending \$600,000 a minute on foreign oil and sending that money to the sultans of Saudi Arabia, we are spending it on the farmers and workers in this country.

We must be vigilant in protecting consumer rights, as we stand on the verge of passing the most sweeping consumer product reform in 16 years. We must continue to keep toxic toys and products off of our shores and out of our stores.

This checklist for change is from a group of women who all know what it is like to balance the family checkbook, and we know it is time for a change. The American people know it is time for a change.

As Senator Barbara Mikulski, the dean of our delegation of women Senators, said today as she called on women of the Senate to work on this together: I call on the women in this country to put on your lipstick, square your shoulders, and suit up and take up this fight for change.

We are here today, shoulders squared, and with a checklist to accomplish the change that American families so desperately need.

I see that my colleague from Arkansas, Blanche Lincoln, is here. She has always been a strong advocate for America's families. We both have children in the same junior high school. Mine is in seventh grade, quickly going into eighth. Hers are in the sixth grade. We have been dealing with the half schooldays in the Virginia schools. So it is good to be here together to talk about that issue.

I turn it over to the great leader from Arkansas, Senator Lincoln.