



United States
of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 115th CONGRESS, FIRST SESSION

Vol. 163

WASHINGTON, MONDAY, NOVEMBER 6, 2017

No. 180

House of Representatives

The House met at noon and was called to order by the Speaker pro tempore (Mr. COMER).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
November 6, 2017.

I hereby appoint the Honorable JAMES COMER to act as Speaker pro tempore on this day.

PAUL D. RYAN,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 3, 2017, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties. All time shall be equally allocated between the parties, and in no event shall debate continue beyond 1:50 p.m. Each Member, other than the majority and minority leaders and the minority whip, shall be limited to 5 minutes.

THE REPUBLICAN TAX PLAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from Connecticut (Mr. COURTNEY) for 5 minutes.

Mr. COURTNEY. Mr. Speaker, it has been just about 100 hours since the House Republican leadership released their tax plan finally, not only to the American people, but also to their own rank and file Members.

I represent a great district, it is eastern Connecticut, it is about half the State geographically, and it is home to the University of Connecticut, Electric

Boat shipyard, Groton Navy base, Coast Guard Academy. I am very proud of the fact that these are really sharp folks, and in that less than 100-hour period, I have had about 700 emails and calls into my office from people who have looked at this plan, have run the numbers, have looked at what the existing Tax Code provides, and looked at what the net impact will be if this plan were ever to become law.

Louis from Norwich, Connecticut, who is a tax preparer, describes a neighbor of his who is 68 years old, she lives by herself, she earns \$33,000 in pension and Social Security income, only of which \$21,000 is taxable, and she has a small mortgage.

She looked at the Republican tax plan, which includes a standard deduction of \$12,500, and that is it. Her new tax will be \$1,014 if that plan were to go into effect.

Under existing law, the itemized deductions that she can claim today are roughly about \$12,500, the same amount as the standard deduction, but she is also able to claim a personal exemption, which every American is entitled to under the existing Tax Code. With that existing plan, her net taxes are \$445. So this tax plan will more than double her taxes.

Now, \$33,000 a year for a 68-year-old, I would say that is barely middle class, but certainly it is middle class under a lot of definitions as a homeowner, yet this tax plan is increasing her taxes by over 100 percent.

Mark from Clinton contacted me about the fact that this tax plan is going to eliminate the deduction for qualified medical expenses above 10 percent of your adjusted gross income. What does that mean? If you have got medical expenses for eyeglasses, hearing aids, or you have someone in a nursing home that you are paying out-of-pocket expenses for, or you have a home healthcare aide coming into your home that is not covered under your

insurance, you can deduct that off of your taxes to the extent that it exceeds 10 percent of your adjusted gross income.

Mark from Clinton is one of those people. Clinton, Connecticut, is a very middle class community. His taxes are going up.

That qualified medical deduction, again, is something that was repeated over and over from individuals who contacted my office, who can't believe that, again, they are doing the right thing, they are paying their bills for their healthcare—for themselves or for their kids or for their aunt or their parent—and they are losing that deduction. I am sorry. The standard deduction that is being offered as a compensation doesn't come close to helping an individual in that situation.

In addition, the State tax deduction, which the present Tax Code allows, is gone under this proposal. In the State of Connecticut, they have calculated that families that earn between \$50,000 and \$200,000 a year will see their taxes increase by 14 percent under this proposal.

So, Mr. Speaker, we are talking about a plan which was sold to the country as a tax cut for the middle class. Again, there are lots of other economic incentives that they put in there supposedly for corporations to cut their corporate tax rate and cut the rates for people in the top 1 percent. Again, it is totally imbalanced, but I am going to set that aside for the moment, because what was also guaranteed and promised was that middle class Americans would see their taxes going down, people like Louis from Norwich; Mark from Clinton; and Jason from Niantic, who is going to lose his college student loan interest rate deduction.

They eliminate the college student loan interest rate reduction. Again, we are living in a time right now where student loan debt is \$1.3 trillion. One of

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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