Price (NC)

Quigley

CONSUMER FINANCIAL PROTEC-TION SAFETY AND SOUNDNESS IMPROVEMENT ACT OF 2013

The SPEAKER pro tempore (Mr. STEWART). Pursuant to House Resolution 475 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the further consideration of the bill, H.R. 3193.

Will the gentleman from North Carolina (Mr. HOLDING) kindly take the chair.

#### $\square$ 1752

#### IN THE COMMITTEE OF THE WHOLE

resolved Accordingly, the House itself into the Committee of the Whole House on the state of the Union for the further consideration of the bill (H.R. 3193) to amend the Consumer Financial Protection Act of 2010 to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection, and for other purposes, with Mr. HOLDING (Acting Chair) in the chair.

The Clerk read the title of the bill.

The Acting CHAIR. When the Committee of the Whole House rose earlier today, a request for a recorded vote on amendment No. 4 printed in part B of House Report 113-350 offered by the gentlewoman from Wisconsin (Ms. MOORE) had been postponed.

#### ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in part B of House Report 113-350 on which further proceedings were postponed, in the following order:

Amendment No. 1 by Mr. RIGELL of Virginia.

Amendment No. 3 by Mr. DESANTIS of Florida.

Amendment No. 4 by Ms. Moore of Wisconsin.

The Chair will reduce to 2 minutes the minimum time for any electronic vote in this series.

AMENDMENT NO. 1 OFFERED BY MR. RIGELL

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Virginia (Mr. RIGELL) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate amendment.

The Clerk redesignated the amendment.

#### RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This will be a 2minute vote.

The vote was taken by electronic device, and there were—ayes 250, noes 167, not voting 13, as follows:

### [Roll No. 81]

#### AYES-250

Aderholt

Amash

Amodei

Bachus

Barber

Barr

Barletta

Barton

Benishek

Bentivolio

Bera (CA)

Bishop (UT)

Blackburn

Boustany

Brady (TX)

Bridenstine

Brooks (AL)

Brooks (IN)

Broun (GA)

Buchanan

Bucshon

Burgess

Bustos

Byrne

Camp

Cantor

Capito

Carter

Cassidy

Chabot

Coble

Cole

Chaffetz

Coffman

Collins (GA)

Collins (NY)

Conaway

Cooper

Cotton

Cramer

Crawford

Crenshaw

Culberson

Davis, Rodney

Cuellar

Daines

DelBene

Denham

DeSantis

Des Jarlais

Diaz-Balart

Duckworth

Duncan (SC)

Duncan (TN)

Farenthold

Fleischmann

Franks (AZ)

Frelinghuysen

Dent

Duffy

Ellmers

Fincher Fitzpatrick

Fleming

Flores

Forbes Fortenberry

Foxx

Gallego

Garrett

Gerlach

Gibbs

Bass

Beatty

Becerra

Bishop (GA)

Bishop (NY)

Bonamici

Brady (PA)

Braley (IA)

Brown (FL)

Butterfield

Gibson

Garamendi

Gingrey (GA)

Costa

Calvert

Campbell

Brownley (CA)

Bilirakis

Black

Barrow (GA)

Bachmann

Gohmert Olson Goodlatte Owens Gowdy Palazzo Granger Paulsen Graves (GA) Pearce Graves (MO) Perry Green, Gene Peters (CA) Griffin (AR) Peterson Griffith (VA) Petri Grimm Pittenger Guthrie Pitts Hall Poe (TX) Hanna Pompeo Harper Posey Harris Price (GA) Hartzler Rahall Hastings (WA) Heck (NV) Reed Reichert Hensarling Renacci Herrera Beutler Ribble Holding Rigell Hudson Roby Roe (TN) Huelskamp Huizenga (MI) Rogers (AL) Hultgren Rogers (KY) Hunter Rogers (MI) Hurt Rohrabacher Issa Rokita Jenkins Rooney Johnson (OH) Ros-Lehtinen Johnson, Sam Roskam Jones Ross Jordan Rothfus Joyce Kelly (PA) Royce Ruiz King (IA) Ryan (WI) King (NY) Salmon Kingston Sanford Kinzinger (IL) Scalise Kline Schneider Kuster Schock Labrador Schrader LaMalfa. Schweikert Lamborn Scott, Austin Lance Sensenbrenner Lankford Sessions Latham Shimkus Latta Shuster LoBiondo Simpson Long Smith (MO) Lucas Smith (NE) Luetkemever Smith (NJ) Lummis Smith (TX) Maffei Southerland Malonev, Sean Marchant Stewart Stivers Marino Stockman Massie Matheson Stutzman Terry McAllister McCarthy (CA) Thompson (PA) Thornberry McCaul McClintock Tiberi McHenry Tipton McIntyre Turner McKeon Valadao McKinley Wagner Walberg McMorris Rodgers Walorski Meadows Weber (TX) Meehan Webster (FL) Messer Wenstrup Mica Westmoreland Miller (FL) Whitfield Miller (MI) Williams Miller, Gary Wilson (SC) Mullin Wittman Mulvanev Wolf Womack Murphy (PA) Neugebauer Woodall Noem Yoder Nugent Nunes Young (AK) Nunnelee Young (IN)

### NOES-167

Capps Clark (MA) Capuano Clarke (NY) Cárdenas Clay Carney Cleaver Carson (IN) Clvburn CartwrightCohen Connolly Castor (FL) Castro (TX) Conyers Chu Courtney Cicilline Crowley

Davis (CA) DeFazio DeGette Delaney DeLauro Deutch Dingell Doggett Dovle Edwards Ellison Engel Enyart Eshoo Esty Fattah Foster Frankel (FL) Fudge Gabbard Garcia Gravson Green, Al Grijalva Gutiérrez Hahn Hanabusa Hastings (FL) Heck (WA) Higgins Himes Holt Honda Horsford Hoyer Huffman Israel Jackson Lee Jeffries Johnson (GA) Johnson, E. B. Kaptur Keating Kelly (IL) Kennedy

Kilmer Cummings Kind Kirkpatrick Langevin Larsen (WA) Larson (CT) Lee (CA) Levin Lewis Lipinski Loebsack Lofgren Lowenthal Lowey Lujan Grisham (NM) Luján, Ben Ray (NM) Lynch Maloney, Carolyn Matsui McCollum McDermott McGovern McNerney Meeks Meng Michaud Miller, George Moore Moran Murphy (FL) Nadler Napolitano Neal Negrete McLeod Nolan O'Rourke Pallone Pascrel1 Pavne Pelosi Perlmutter Peters (MI) Pingree (ME) Pocan Kildee Polis

Rangel Richmond Roybal-Allard Ruppersberger Ryan (OH) Sánchez, Linda Sanchez, Loretta Sarbanes Schakowsky Schiff Scott (VA) Scott, David Serrano Sewell (AL) Shea-Porter Sherman Sinema. Sires Slaughter Smith (WA) Speier Swalwell (CA) Takano Thompson (CA) Thompson (MS) Tierney Titus Tonko Tsongas Van Hollen Vargas Veasey Vela. Velázquez Visclosky Walz Wasserman Schultz Waters Waxman Welch Wilson (FL) Yarmuth

#### NOT VOTING-

Blumenauer Davis, Danny Gardner Gosar Hinojosa

McCarthy (NY) Schwartz Pastor (AZ) Upton Rice (SC) Walden Runvan

#### □ 1757

So the amendment was agreed to. The result of the vote was announced as above recorded.

#### PERSONAL EXPLANATION

Mr. HINOJOSA. Mr. Chair, on rollcall No. 79, 80, and 81, had I been present, I would have voted "no."

AMENDMENT NO. 3 OFFERED BY MR. DESANTIS

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Florida (Mr. DESANTIS) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

#### RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This will be a 2minute vote.

The vote was taken by electronic device, and there were—ayes 227, noes 186, not voting 17, as follows:

> [Roll No. 82] AYES-227

Amodei Aderholt Bachus Bachmann Barletta Amash

Maffei

Meeks

Meng

Moore

Moran

Nadler

Neal

Owens

Pallone

Pascrell

Pavne

Pelosi

Pocan

Polis

Quigley

Rangel

Ruiz

Barr Barrow (GA) Barton Benishek Bentivolio Bilirakis Bishop (UT) Black Blackburn Boustany Brady (TX) Bridenstine Brooks (AL) Brooks (IN) Broun (GA) Buchanan Bucshon Burgess Byrne Calvert Camp Campbell Cantor Capito Carter Cassidy Chabot Chaffetz Coble Coffman Cole Collins (GA) Collins (NY) Conaway Cook Cotton Cramer Crawford Crenshaw Cuellar Culberson Daines Davis, Rodney Denham Dent DeSantis Des Jarlais Diaz-Balart Duffv Duncan (SC) Duncan (TN) Ellmers Farenthold Fincher Fitzpatrick Fleischmann Fleming Flores Forbes Fortenberry Franks (AZ) Frelinghuysen Garrett Gerlach Gibbs Gibson Gingrey (GA) Gohmert Goodlatte Gowdy Granger Graves (GA) Graves (MO)

Griffin (AR) Paulsen Griffith (VA) Pearce Grimm Guthrie Petri Hall Pittenger Hanna Pitts Poe (TX) Harper Harris Pompeo Hartzler Posey Hastings (WA) Price (GA) Heck (NV) Rahall Hensarling Reed Herrera Beutler Reichert Holding Renacci Ribble Hudson Huelskamp Rigell Huizenga (MI) Roby Roe (TN) Hultgren Rogers (AL) Hunter Rogers (KY Issa Rogers (MI) Jenkins Rohrabacher Johnson (OH) Rokita Rooney Ros-Lehtinen Johnson, Sam Jones Jordan Roskam Joyce Kelly (PA) Ross Rothfus King (IA) Royce Ryan (WI) King (NY) Kingston Salmon Kinzinger (IL) Sanford Kline Scalise Labrador Schweikert LaMalfa Scott, Austin Lamborn Sensenbrenner Sessions Lance Lankford Shimkus Latham Shuster Latta Simpson LoBiondo Smith (MO) Smith (NE) Long Lucas Smith (NJ) Luetkemever Smith (TX) Lummis Southerland Marchant Stewart Marino Stivers Stockman Massie McAllister Stutzman McCarthy (CA) Terry McCaul Thompson (PA) McClintock Thornberry McHenry Tiberi McIntyre Tipton McKeon Turner McKinley Valadao McMorris Wagner Rodgers Walberg Meadows Walorski Meehan Weber (TX) Messer Webster (FL) Mica Wenstrup Westmoreland Miller (FL) Miller (MI) Miller, Gary Whitfield Williams Wilson (SC) Mulvaney Murphy (PA) Wittman Neugebauer Wolf Noem Womack Nugent Woodall Nunes Yoder Nunnelee Yoho Young (AK) Olson Palazzo Young (IN)

#### NOES-186

Cicilline Barber Bass Clark (MA) Beatty Clarke (NY) Becerra Clay Bera (CA) Cleaver Bishop (GA) Clyburn Bishop (NY) Cohen Connolly Bonamici Brady (PA) Conyers Braley (IA) Cooper Brown (FL) Costa Brownley (CA) Courtney Bustos Butterfield Crowley Cummings Davis (CA) Capps DeFazio DeGette Capuano Cárdenas Carney Delanev Carson (IN) DeLauro DelBene Cartwright Deutch Castor (FL) Castro (TX) Dingell Chu Doggett

Doyle Duckworth Edwards Ellison Engel Enyart Eshoo Esty Farr Fattah Foster Frankel (FL) Fudge Gabbard Gallego Garamendi Garcia Grayson Green, Al Green, Gene Grijalva Gutiérrez

Hahn

Hanabusa Hastings (FL) Heck (WA) Higgins Himes Hinoiosa Holt Honda Horsford Hover Huffman Israel Jackson Lee Jeffries Johnson (GA) Johnson, E. B. Kaptur Keating Kelly (IL) Kennedy Kildee Kilmer Kind Kirknatrick Kuster Langevin Larsen (WA) Larson (CT) Lee (CA) Levin Lewis Lipinski Loebsack Lofgren Lowenthal Lowey Lujan Grisham (NM) Luján, Ben Ray (NM) Lynch

Maloney, Т. Carolyn Sanchez, Loretta Maloney, Sean Sarbanes Schakowsky Matheson Schiff Schneider McCollum Schrader McDermott Scott (VA) McGovern Scott, David McNerney Serrano Sewell (AL) Shea-Porter Michaud Sherman Miller, George Sinema. Sires Slaughter Murphy (FL) Smith (WA) Speier Napolitano Swalwell (CA) Takano Negrete McLeod Thompson (CA) O'Rourke Thompson (MS) Tierney Titus Tonko Tsongas Van Hollen Perlmutter Vargas Peters (CA) Veasev Peters (MI) Vela Peterson Velázquez Pingree (ME) Visclosky Walz Wasserman Price (NC) Schultz Waters Waxman Welch Ruppersberger Wilson (FL) Ryan (OH) Yarmuth

Sánchez, Linda

#### NOT VOTING-

Blumenauer Nolan Davis, Danny Gardner Gosar McCarthy (NY) Mullin

Rush Pastor (AZ) Schock Rice (SC) Schwartz Richmond Upton Roybal-Allard Runyan Walden

#### □ 1801

So the amendment was agreed to. The result of the vote was announced as above recorded.

Stated against:

Mr. NOLAN. Mr. Chair, had I been present for rollcall vote No. 82, (on agreeing to the DeSantis amendment), I would have voted

AMENDMENT NO. 4 OFFERED BY MS. MOORE

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentlewoman from Wisconsin (Ms. MOORE) on which further proceedings were postponed and on which the noes prevailed by voice vote.

Clerk The will redesignate amendment.

The Clerk redesignated the amendment.

#### RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This will be a 2minute vote.

The vote was taken by electronic device, and there were—ayes 181, noes 236, not voting 13, as follows:

### [Roll No. 83]

### AYES—181

Bonamici Barber Capps Bass Brady (PA) Capuano Beatty Braley (IA) Brown (FL) Cárdenas Becerra Carney Bera (CA) Carson (IN) Brownley (CA) Bishop (GA) Bustos Cartwright Butterfield Bishop (NY) Castor (FL)

Castro (TX) Israel Jackson Lee Chu Cicilline Jeffries Johnson (GA) Clark (MA) Johnson, E. B. Clarke (NY) Clay Kaptur Cleaver Keating Kelly (IL) Clyburn Cohen Kennedy Connolly Kildee Conyers Kilmer Cooper Kind Kirknatrick Courtney Crowley Kuster Cummings Langevin Davis (CA) Larsen (WA) Larson (CT) DeGette Lee (CA) Delanev Levin DeLauro Lewis DelBene Lipinski Deutch Loebsack Dingell Lofgren Doggett Lowenthal Dovle Lowey Duckworth Lujan Grisham Edwards (NM) Ellison Luján, Ben Ray Engel (NM) Envart Lynch Eshoo Maloney Esty Carolyn Maloney, Sean Farr Fattah Matsui Frankel (FL) McCollum Fudge McDermott Gabbard McGovern Garamendi McIntvre Garcia McNerney Grayson Meeks Green, Al Meng Michaud Green, Gene Gutiérrez Miller, George Hahn Moore Hanabusa Moran Hastings (FL) Murphy (FL) Heck (WA) Nadler Napolitano Higgins Himes Negrete McLeod Hinojosa Holt Nolan Honda O'Rourke Horsford Owens Pallone Hoyer Huffman Pascrell

Payne Pelosi Perlmutter Peters (MI) Pingree (ME) Pocan Polis Price (NC) Quigley Rangel Richmond Roybal-Allard Ruiz Ruppersberger Ryan (OH) Sánchez, Linda Sanchez, Loretta Sarbanes Schakowsky Schiff Schneider Scott (VA) Scott, David Serrano Sewell (AL) Shea-Porter Sherman Sinema Sires Slaughter Smith (WA) Speier Swalwell (CA) Takano Thompson (CA) Thompson (MS) Tierney Titus Tonko Tsongas Van Hollen Vargas Veasey Vela Velázquez Visclosky Walz Wasserman Schultz Waters Waxman Welch

#### NOES-236

Aderholt Cramer Crawford Amash Amodei Crenshaw Bachmann Cuellar Culberson Barletta Daines Davis, Rodnev Barr Barrow (GA) Barton Denham Dent Benishek DeSantis Bentivolio Bilirakis DesJarlais Bishop (UT) Diaz-Balart Duffy Black Blackburn Duncan (SC) Boustany Duncan (TN) Brady (TX) Ellmers Farenthold Bridenstine Brooks (AL) Fincher Fitzpatrick Brooks (IN) Broun (GA) Fleischmann Fleming Buchanan Bucshon Flores Burgess Forbes Byrne Fortenberry Foster Calvert Camp Foxx Franks (AZ) Campbell Frelinghuysen Cantor Capito Gallego Carter Garrett Cassidy Gerlach Chabot Gibbs Chaffetz Gibson Gingrey (GA) Coble Gohmert Goodlatte Coffman Cole Collins (GA) Gowdy Collins (NY) Granger Graves (GA) Conaway Cook Graves (MO) Costa Griffin (AR) Cotton

Griffith (VA)

Grijalya. Grimm Guthrie Hall Hanna Harper Harris Hartzler Hastings (WA) Heck (NV) Hensarling Herrera Beutler Holding Hudson Huelskamp Huizenga (MI) Hultgren Hunter Hurt Issa Jenkins Johnson (OH) Johnson, Sam Jones Jordan Joyce Kelly (PA) King (IA) King (NY) Kingston Kinzinger (IL) Kline Labrador LaMalfa Lamborn Lance Lankford Latham Latta LoBiondo Long

Lucas

Wilson (FL)

Yarmuth

Luetkemever Peterson Lummis Petri Maffei Pittenger Marchant Pitts Poe (TX) Marino Massie Pompeo Matheson Posev Price (GA) McAllister McCarthy (CA) Rahall McCaul Reed McClintock Reichert McHenry Renacci Ribble McKeon Rigell McKinley Roby Roe (TN) McMorris Rodgers Meadows Rogers (AL) Meehan Rogers (KY) Messer Rogers (MI) Mica Rohrabacher Miller (FL) Rokita. Miller (MI) Rooney Miller, Gary Ros-Lehtinen Mullin Roskam Mulvaney Ross Murphy (PA) Rothfus Neugebauer Rovce Ryan (WI) Noem Salmon Nugent Nunes Sanford Nunnelee Scalise Olson Schock Palazzo Schrader Paulsen Schweikert Pearce Scott, Austin

Shimkus Shuster Simpson Smith (MO) Smith (NE) Smith (N.I) Smith (TX) Southerland Stewart Stivers Stockman Stutzman Terry Thompson (PA) Thornberry Tiberi Tipton Turner Valadao Wagner Walberg Walorski Weber (TX) Webster (FL) Wenstrup Westmoreland Whitfield

#### NOT VOTING-13

Sensenbrenner

Sessions

Blumenauer Davis, Danny Gardner Gosar

Peters (CA)

Perrv

McCarthy (NY) Pastor (AZ) Rice (SC) Runyan Rush Schwartz Upton Walden

Williams

Wittman

Womack

Woodall

Young (AK)

Young (IN)

Yoder

Yoho

Wolf

Wilson (SC)

#### □ 1806

Ms. WATERS changed her vote from "no" to "aye."

Mr. MAFFEI changed his vote from "ave" to "no."

So the amendment was rejected.

The result of the vote was announced as above recorded.

The Acting CHAIR. The question is on the amendment in the nature of a substitute, as amended.

The amendment was agreed to.

The Acting CHAIR. Under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. WOMACK) having assumed the chair, Mr. HOLDING, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 3193) to amend the Consumer Financial Protection Act of 2010 to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection, and for other purposes, and, pursuant to House Resolution 475, he reported the bill back to the House with an amendment adopted in the Committee of the Whole.

The SPEAKER pro tempore. Under the rule, the previous question is ordered.

Is a separate vote demanded on any amendment to the amendment reported from the Committee of the Whole?

If not, the question is on the amendment in the nature of a substitute, as amended.

The amendment was agreed to.

The SPEAKER pro tempore. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

#### MOTION TO RECOMMIT

Ms. SHEA-PORTER. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentlewoman opposed to the bill?

Ms. SHEA-PORTER. I am opposed to it in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Ms. Shea-Porter moves to recommit the bill H.R. 3193 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Add at the end the following:

# SEC. 6. RULE OF CONSTRUCTION REGARDING DATA BREACHES, FINANCIAL FRAUD, AND PREDATORY LENDING.

Nothing in this Act, or the amendments made by this Act, may be construed as prohibiting the agency responsible for the regulation of consumer financial products and services pursuant to the Consumer Financial Protection Act of 2010 from the following:

(1) In the case of a company that has had a data breach resulting in the release of financially sensitive personally identifiable information—

(A) consulting with the company about the breach,

(B) working with such company to identify seniors, service members, students, and other consumers affected by the breach, and

(C) providing those consumers with materials on the steps that should immediately be taken to protect themselves from financial fraud, including instructions for cancelling and replacing compromised credit cards, templates for requesting that fraudulent charges be removed from credit card bills and credit reports, and information on credit monitoring products,

so long as such company refunds the agency for the costs the agency incurs in providing such services.

(2) Monitoring and supervising payday lenders on or near military bases, in order to protect service members and their families from being targeted by predatory lenders that engage in unfair, deceptive, and abusive practices, or to undertake enforcement actions against predatory lenders to provide refunds and reimbursements to service members targeted and harmed by such practices.

(3) Investigating and enforcing sanctions related to fraud concerning fees for private student loans or for the usage of automatic teller machines ("ATMs").

Ms. SHEA-PORTER (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

Mr. HENSARLING. I object.

The SPEAKER pro tempore. Objection is heard.

The Clerk will read.

The Clerk continued to read.

Mr. HENSARLING (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

The SPEAKER pro tempore. The gentlewoman from New Hampshire is recognized for 5 minutes.

Ms. SHEA-PORTER. Mr. Speaker, this is the final amendment to the bill and will not kill the bill or send it back to committee. If adopted, the bill will immediately proceed to final passage, as amended.

Mr. Speaker, just a few years after a financial meltdown that crashed our economy and punished middle class families, some politicians here want to go back to the days when Wall Street wrote its own rules and consumers got the short end of the stick. We all know how that worked out. It brought a tremendous financial crisis.

The Consumer Financial Protection Bureau emerged out of the ashes of that financial disaster. Congress had learned a hard lesson: consumers needed a watchdog. That is what the Consumer Financial Protection Bureau is all about. It is a watchdog for consumers. It stands up for people, including students, seniors, and veterans who are often targeted by predatory financial lenders with shady products. Why on earth would we want to hamper the CFPB?

In its short lifetime, the Bureau has secured more than \$3 billion for nearly 10 million consumers, including members of the military. It has received more than 270,000 consumer complaints. It has taken action against any payday lenders and debt collectors who take unfair advantage of our Nation's consumers.

The CFPB is working to protect consumers from some of the worst abuses in the financial marketplace, but the bill we are considering today would undermine its work.

#### □ 1815

First, the bill changes the structure of the CFPB to a five-member commission instead of a single director. In a Congress that is so divided and dysfunctional, it is not fair to mire the Bureau in political gridlock and make it less able to carry out its mission.

Second, this bill would defund the CFPB. Under the guise of transparency, its opponents want to cripple the Bureau by tying it up in Congress. They say this will result in significant cost savings. If they don't fund it properly, of course it will end up in savings.

We would also save money on food inspection if we would only stop inspecting food, but that doesn't mean we would be better off. Defunding the Consumer Financial Protection Bureau comes at the expense of American consumers

The bill also allows other bank regulators who failed to protect consumers to overrule the CFPB, and it cripples the Bureau's ability to oversee consumer financial markets.

Our constituents don't want us to weaken consumer protections. They actually want us to extend consumer protections to include protection of our personal data and information.

Today's motion to recommit builds on this work and makes sure that Congress is focused on consumer protection. This motion ensures that seniors, servicemembers, students, and other consumers affected by security breaches are promptly notified that their data has been compromised.

Even more importantly, it makes sure that consumers know what steps to take to recover from and how to prevent additional financial fraud. In the event of a personal data breach, companies need to do more than simply alert consumers that it happened. They need to work with the CFPB to inform consumers about how to remove fraudulent charges and monitor their credit going forward.

The motion also addresses a growing problem of predatory lenders targeting our servicemembers and their families. These lenders are taking advantage of loopholes in current law to profit from bad loans that have outrageous interest rates.

They take advantage of our servicemembers by obscuring these interest rates. Some lenders even target our servicemembers looking for home mortgages. This activity is reprehensible, and Congress should stop this activity.

Students are another population this motion would protect. For example, the CFPB recently started investigating campus financial products, such as school-issued debit cards that students use to access financial aid. These cards often have hidden fees, which can add up for students and families who are already struggling to pay for college.

What makes this even worse is that many college campuses don't have feefree ATMs, so students are being hit with debit card fees and then hit again when they want to access that money. The CFPB needs to be able to make sure that banks aren't taking advantage of our students.

Mr. Speaker, this motion to recommit will make sure that we pass a bill that is fair to consumers, not just banks

I urge all my colleagues to vote "yes" on these commonsense changes, and I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I rise in opposition to the motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, first, I am just very pleased that our friends on the other side of the aisle actually found somebody to offer the MTR since they apparently, earlier today, were having trouble finding speakers to come to the floor and defend what is probably the most powerful and least accountable government agency in the history of the Republic.

It would be difficult to defend this agency; but let me first dispense with the motion to recommit.

Number one, as we read, this Dodd-Frank did not grant the CFPB power over data breaches, so this part of the MTR is irrelevant. The other portions are redundant.

Mr. Speaker, a more important point is: How can anybody come to the floor to defend an agency that is collecting such massive quantities of data? I find it somewhat ironic that the MTR seemingly is concerned about data breaches to a government agency that is collecting data on 53 million borrowers who took out mortgages since 1998.

The person in charge of the project has testified that it is easy to reverse-engineer the identities of 95 percent of these records. The CFPB, in their credit card database, is collecting at least data on 991 million credit cards held by roughly 60 percent of the adult U.S. population.

Where is the angst and the anxiety and the concern for the possible data breaches of CFPB? How about their consumer credit panel, where they are collecting the database of credit reports on 8.6 million Americans? I mean, it seems to be a contest between CFPB and NSA who can collect the most data on American citizens. Stay tuned on who wins that competition.

And then, Mr. Speaker, we have an agency that, notwithstanding its benign yet Orwellian title, is abusing consumer rights. We have already had the QM rule—Qualified Mortgage rule—promulgated where the Federal Reserve says one-third of Black and Hispanic homeowners can no longer qualify for their mortgages. Where is the outrage there?

CoreLogic, which is a firm that collects data in our mortgage market, has said: When fully implemented, this rule of this agency that is supposed to protect our consumers, half—half—of the mortgages would no longer qualify.

So no wonder Democrats were having trouble finding speakers to defend this.

And then last, but not least, an agency that has no accountability, that sets its own budget, notwithstanding the testimony of the head of the agency who said that he was not building a palace, yet they take \$145 million of hard-earned taxpayer money to renovate a \$150 million building they don't even own.

On a square-foot basis, Mr. Speaker, this is three times the average class A luxury renovation space in Washington, D.C. On a square-foot basis, it costs more for the CFPB to have their headquarters than it cost to build the Trump World Tower.

On a square-foot basis, it costs more to renovate their headquarters than it does to build the Bellagio Hotel and Casino, at the time the single most expensive hotel in America.

Mr. Speaker, on a square-foot basis, it cost more than the Burj Khalifa in Dubai, the single tallest building in the world, and there are similarities because the CFPB spent \$7 million on the same world-renowned architectural firm to design their building.

Mr. Speaker, again, this is one of the most powerful and least accountable

agencies in the history of the Republic. True consumer protection is about competitive, innovative transparent markets that respect the dignity and the liberty of every American citizen to buy the mortgage and get the credit card that they want that is best for them and their families.

Let's respect them. Let's hold accountable government. Let's dispense with the motion to recommit, and let's vote "aye" on the Commercial Financial Freedom and Washington Accountability Act.

I yield back the balance of my time. The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

#### RECORDED VOTE

Ms. SHEA-PORTER. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, this 5-minute vote on the motion to recommit will be followed by a 5-minute vote on the passage of the bill, if ordered.

The vote was taken by electronic device, and there were—ayes 194, noes 223, not voting 13, as follows:

#### [Roll No. 84] AYES—194

Duckworth Larsen (WA) Barber Barrow (GA) Edwards Larson (CT) Bass Ellison Lee (CA) Beatty Engel Levin Becerra. Envart Lewis Bera (CA) Eshoo Lipinski Bishop (GA) Esty Loebsack Bishop (NY) Farr Lofgren Fattah Bonamici Lowenthal Brady (PA) Foster Lowey Frankel (FL) Lujan Grisham Bralev (IA) Brown (FL) (NM) Fudge Brownley (CA) Gabbard Luján, Ben Ray Bustos Gallego (NM) Butterfield Garamendi Lynch Garcia Capps Maffei Capuano Gravson Malonev. Cárdenas Green, Al Carolyn Carney Green, Gene Maloney, Sean Carson (IN) Grijalva Matheson Cartwright Gutiérrez Matsui Castor (FL) Hahn McCollum Castro (TX) Hanabusa McDermott Chu Hastings (FL) McGovern Cicilline Heck (WA) McIntyre Clark (MA) Higgins McNernev Clarke (NY) Himes Clav Hinojosa Meng Cleaver Michaud Holt Clyburn Honda Miller, George Cohen Horsford Moore Connolly Hoyer Moran Huffman Murphy (FL) Convers Cooper Israel Nadler Jackson Lee Costa Napolitano Jeffries Courtney Neal Johnson (GA) Negrete McLeod Crowley Cuellar Johnson, E. B. Nolan Cummings Jones O'Rourke Kaptur Davis (CA) Owens Keating Pallone DeGette Kelly (IL) Pascrell Delaney Kennedy Payne DeLauro Kildee Pelosi DelBene Kilmer Perlmutter Peters (CA) Deutch Kind Kirkpatrick Dingell Peters (MI) Peterson Kuster Doggett Langevin Pingree (ME) Doyle

Schakowsky

Schneider

### CONGRESSIONAL RECORD—HOUSE

Woodall

| Pocan            | Schrader      |
|------------------|---------------|
| Polis            | Scott (VA)    |
| Price (NC)       | Scott, David  |
| Quigley          | Serrano       |
| Rahall           | Sewell (AL)   |
| Rangel           | Shea-Porter   |
| Richmond         | Sherman       |
| Roybal-Allard    | Sinema        |
| Ruiz             | Sires         |
| Ruppersberger    | Slaughter     |
| Ryan (OH)        | Smith (WA)    |
| Sánchez, Linda   | Speier        |
| T.               | Swalwell (CA) |
| Sanchez, Loretta | Takano        |
| Sarbanes         | Thompson (CA) |

### Thompson (MS) Titus

Granger

Grimm

Guthrie

Hall

Hanna

Harper

Harris

Hartzler

Heck (NV)

Hensarling

Huelskamp

Hultgren

Hunter

Jenkins

Jordan

Joyce Kelly (PA)

King (IA)

King (NY)

Kingston

Labrador

Lamborn

Lankford

LoBiondo

Lummis

Marino

Massie

McCaul

Marchant

McAllister

McClintock

McHenry

McKinley

McMorris Rodgers

Meadows

Miller (FL)

Miller (MI)

Miller, Gary

Murphy (PA)

Neugebauer

Meehan

Messer

Mullin

Noem

Nugent

Nunnelee

Nunes

Olson

Gingrey (GA)

Gohmert

Gowdy

Goodlatte

Mulvaney

Mica

McKeon

McCarthy (CA)

Luetkemeyer

Latham

Latta

Long Lucas

LaMalfa

Lance

Kline

Kinzinger (IL)

Hurt

Issa

Huizenga (MI)

Johnson (OH)

Johnson, Sam

Holding

Hudson

Hastings (WA)

Herrera Beutler

Graves (GA)

Graves (MO)

Griffin (AR)

Griffith (VA)

Aderholt Amash Amodei Bachmann Bachus Barletta Barr Barton Benishek Bentivolio Bilirakis Bishop (UT) Black Blackburn Boustany Brady (TX) Bridenstine Brooks (AL) Brooks (IN) Broun (GA) Buchanan Bucshon Burgess Byrne Calvert Camp Campbell Cantor Capito Carter Cassidy Chabot Chaffetz Coble Coffman Cole Collins (GA) Collins (NY) Conaway Cotton Cramer Crawford Crenshaw Culberson Daines Davis, Rodney Denham Dent DeSantis DesJarlais Diaz-Balart Duffy Duncan (SC) Duncan (TN) Ellmers Farenthold Fincher Fitzpatrick Fleischmann Fleming Flores Forbes Foxx Franks (AZ) Frelinghuysen Gardner Garrett Gerlach Gibbs Gibson

Velázquez Visclosky Wasserman Schultz Waters Waxman Welch Wilson (FL) Yarmuth Palazzo Paulsen Pearce Perrv Petri Pittenger Pitts Poe (TX) Pompeo Posey Price (GA) Reed Reichert Renacci Ribble Rigell Roby Roe (TN) Rogers (AL) Rogers (KY) Rogers (MI) Rohrabacher Rokita Roonev Ros-Lehtinen Roskam Ross Rothfus Royce Rvan (WI) Salmon Sanford Scalise Schock Schweikert Scott, Austin Sensenbrenner Sessions Shimkus Shuster Simpson Smith (MO) Smith (NE) Smith (NJ) Smith (TX) Southerland Stewart Stivers Stockman Stutzman Terry Thornberry Tiberi Tipton Turner Valadao Wagner Walberg Walorski Weber (TX) Webster (FL) Wenstrup Westmoreland Whitfield Williams Wilson (SC) Wittman Wolf Womack Yoder Yoho Young (AK)

#### NOT VOTING-13

Blumenauer Fortenberry Davis, Danny Gosar Pastor (AZ)

Tonko Tsongas Van Hollen Vargas Veasey Vela.

## NOES-223

Thompson (PA)

Young (IN)

McCarthy (NY)

Rice (SC) Runyan Rush

Schwartz Upton Walden

#### □ 1830

Mr. CÁRDENAS changed his vote from "no" to "aye."

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

#### RECORDED VOTE

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This is a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 232, noes 182, not voting 16, as follows:

## [Roll No. 85]

AYES-232 Aderholt Flores Marino Amash Forbes Massie Amodei Matheson Foxx Bachmann Franks (AZ) McAllister McCarthy (CA) Bachus Frelinghuysen Barletta Gallego McCaul Barr Garrett McClintock Barrow (GA) Gerlach McHenry Barton Gibbs McIntyre Benishek Gibson McKeon Gingrey (GA) Bentivolio McKinley Bilirakis Gohmert McMorris Bishop (UT) Goodlatte Rodgers Gowdy Meadows Black Blackburn Granger Meehan Graves (GA) Messer Boustany Brady (TX) Graves (MO) Mica Griffin (AR) Miller (FL) Bridenstine Brooks (AL) Griffith (VA) Miller (MI) Miller, Gary Brooks (IN) Grimm Broun (GA) Guthrie Mullin Buchanan Hall Mulvanev Murphy (PA) Bucshon Hanna Harper Neugebauer Burgess Byrne Harris Noem Calvert Hartzler Nolan Hastings (WA) Nugent Camp Campbell Heck (NV) Nunes Cantor Hensarling Nunnelee Capito Herrera Beutler Olson Carter Holding Owens Cassidy Hudson Palazzo Chabot Huelskamp Paulsen Huizenga (MI) Chaffetz Pearce Coble Hultgren Perry Coffman Hunter Peterson Cole Petri Hurt Collins (GA) IssaPitts Poe (TX) Collins (NY) Jenkins Johnson (OH) Conaway Pompeo Price (GA) Cook Johnson, Sam Cotton Jones Rahall Cramer Jordan Reed Crawford Joyce Reichert Kelly (PA) Crenshaw Renacci Cuellar King (IA) Ribble Culberson King (NY) Rigell Daines Kingston Roby Davis, Rodney Kinzinger (IL) Roe (TN) Denham Kline Rogers (AL) Labrador Dent Rogers (KY) DeSantis LaMalfa Rogers (MI) DesJarlais Lamborn Rohrabacher Diaz-Balart Lance Rokita Lankford Duffv Rooney Duncan (SC) Latham Ros-Lehtinen Duncan (TN) Latta Roskam Ellmers LoBiondo Ross Farenthold Long Rothfus Royce Fincher Lucas Ryan (WI) Fitzpatrick Luetkemeyer Fleischmann Lummis Salmon Marchant Sanford Fleming

Scalise Schock Schrader Schweikert Scott, Austin Sensenbrenner Sessions Shimkus Shuster Simpson Smith (MO) Smith (NE) Smith (NJ) Southerland

Stewart Stivers Stockman Stutzman Terry Thompson (PA) Thornberry Tiberi Tipton Turner Valadao Wagner Walberg Walorski Weber (TX)

Webster (FL) Wenstrup Westmoreland Whitfield Williams Wilson (SC) Wittman Wolf Womack Woodall Yoder Yoho Young (AK) Young (IN)

NOES-182 Barber Garcia Moran Bass Grayson Murphy (FL) Beatty Green, Al Nadler Green, Gene Napolitano Becerra Bera (CA) Grijalya. Neal Bishop (GA) Gutiérrez Negrete McLeod Bishop (NY) Hahn O'Rourke Bonamici Hanabusa Pallone Brady (PA) Hastings (FL) Pascrell Braley (IA) Heck (WA) Pavne Brown (FL) Higgins Pelosi Brownley (CA) Perlmutter Himes Bustos Hinojosa Peters (CA) Butterfield Peters (MI) Holt Honda Pingree (ME) Capps Capuano Horsford Pocan Cárdenas Polis Hover Huffman Price (NC) Carney Carson (IN) Israel Quigley Jackson Lee Cartwright Rangel Jeffries Richmond Johnson (GA) Castro (TX) Rovbal-Allard Johnson, E. B. Chu Ruiz Cicilline Ruppersberger Kaptur Clark (MA) Keating Rvan (OH) Kelly (IL) Sánchez, Linda Clarke (NY) Kennedy Clay Sanchez, Loretta Cleaver Kildee Clyburn Kilmer Sarbanes Cohen Kind Schakowsky Connolly Kirkpatrick Schiff Conyers Kuster Schneider Scott (VA) Scott, David Cooper Langevin Larsen (WA) Costa Larson (CT) Courtney Serrano Crowley Lee (CA) Sewell (AL) Shea-Porter Cummings Levin Davis (CA) Lewis Sherman Davis, Danny Lipinski Sinema DeFazio Loebsack Sires DeGette Slaughter Lofgren Delaney Lowenthal Smith (WA) DeLauro Lowey Speier Lujan Grisham DelBene Swalwell (CA) Deutch (NM) Takano Luján, Ben Ray Thompson (CA) Dingell Doggett (NM) Thompson (MS) Dovle Lynch Tierney Duckworth Titus Maffei Edwards Maloney, Tonko Ellison Carolyn Tsongas Van Hollen Engel Maloney, Sean Enyart Matsui Vargas Eshoo McCollum Veasey Esty McDermott Vela Farr McGovern Velázquez Fattah McNernev Visclosky Foster Walz Meng Frankel (FL) Waters Michaud Fudge Waxman

#### NOT VOTING-

Wilson (FL)

Yarmuth

Miller, George

Moore

Blumenauer Pittenger Upton Fortenberry Posey Rice (SC) Walden Gardner Wasserman Gosar Runyan Schultz McCarthy (NY) Rush Welch Schwartz Pastor (AZ)

#### □ 1839

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Gabbard

Garamendi

Mr. POSEY. Mr. Speaker, on rollcall vote No. 85, I was on the floor and voting in this vote series. However, my "yes" vote was not recorded. My vote should be recorded as "ves."

#### PERSONAL EXPLANATION

Mr. UPTON. Mr. Speaker, on rollcall No. 71 on the Rothfus amendment on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "aye."

On rollcall No. 72 on the Connolly amendment on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 73 on the Jackson Lee amendment on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 74 on the Jackson Lee amendment on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 75 on the Miller (CA) amendment on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 76 on the Miller (CA) amendment on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 77 on the Motion to Recommit with Instructions on H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 78 on the passage of H.R. 2804, I am not recorded because I was absent due to illness. Had I been present, I would have voted "ave."

On rollcall No. 79 on Ordering the Previous Question on H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "aye."

On rollcall No. 80 on Adoption of the Rule on H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "aye."

On rollcall No. 81 on the Rigell amendment on H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "aye."

On rollcall No. 82 on the DeSantis amendment on H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "aye."

On rollcall No. 83 on the Moore (WI) amendment on H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcall No. 84 on the Motion to Recommit with Instructions on H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "nay."

On rollcal No. 85 on passage of H.R. 492, I am not recorded because I was absent due to illness. Had I been present, I would have voted "aye."

PERMISSION FOR MEMBER TO BE CONSIDERED AS FIRST SPONSOR OF H.R. 3729

Ms. MENG. Mr. Speaker, I ask unanimous consent that I may hereafter be considered to be the first sponsor of H.R. 3729, a bill originally introduced by Representative Andrews of New Jersey, for the purposes of adding cosponsors and requesting reprintings pursuant to clause 7 of rule XII.

The SPEAKER pro tempore (Mr. JOYCE). Is there objection to the request of the gentlewoman from New York?

There was no objection.

#### CONGRATULATING PENN STATE UNIVERSITY'S PANHELLENIC DANCE MARATHON

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rise today to congratulate the Pennsylvania State University IFC-Panhellenic Dance Marathon, otherwise known as "THON," for another tremendous, record-breaking fundraising total in support of the fight against childhood cancer.

The largest student philanthropy in the world, THON is a yearlong fundraising effort where students work in numerous ways to raise money for the cause. The effort culminates with a final 46-hour event where over 700 students partake in a no-sitting, no-sleeping dance marathon, and thousands more cheer on their efforts. All proceeds from THON benefit the Four Diamonds Fund, an organization dedicated to battling childhood cancer.

This year, I had the honor of attending THON. The energy and enthusiasm from those in attendance was nothing short of breathtaking as the students went on to raise \$13.3 million, surpassing the \$12.4 million last year. Penn State has raised over \$110 million in THON's history.

Mr. Speaker, as a proud Penn State alumnus, I want to thank all of the students and families for providing this outstanding emotional and financial support to the children, families, researchers, and the staff of the Four Diamonds Fund.

### BLACK HISTORY MONTH

(Mr. GARCIA asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. GARCIA. Mr. Speaker, I rise today to commemorate Black History Month.

I am humbled by leaders in my district, like Lawrence McClain, a pioneer who opened up Homestead to new settlement; Officer Clifford Hollis, the first African American police officer in Florida City and Homestead; as well as Chief Rolle, the first African American police chief.

There have been numerous historic accomplishments in my district thanks to people like Doris Ison and Colonel Hartley, who helped in health care and made a difference to African Americans in South Dade. We have also seen the torch of public service passed down from the late Reverend Ferguson and Senator Larcenia Bullard to Florida City Commissioner Avis Brown, Senator Dwight Bullard, Commissioner

Moss, and longtime civic educator and activist, Rosemary Fuller.

We must always remember the great leaders who have come before us, marching forward as we fight for civil rights and equality for all.

# $\begin{array}{c} \hbox{HONORING RED LARSON ON HIS} \\ \hbox{90TH BIRTHDAY} \end{array}$

(Mr. ROONEY asked and was given permission to address the House for 1 minute.)

Mr. ROONEY. Mr. Speaker, tonight, I honor one of the most respected dairy leaders in the State of Florida, Red Larson, as he celebrates his 90th birth-day.

In the 1930s, Red worked the local paper route, saving and investing his money until he could purchase his first dairy cow. By the time he graduated from high school, he owned six cows, rented eight more, and had 21 calves. After a half century of hard work, Red merged 37 dairies into the three that now make up Larson Dairy, Incorporated, which he and his two grandsons currently own and operate. Larson Dairy produces 120 million pounds of milk annually, making it one of the largest dairies in the United States. The Larson name is synonymous with Florida dairy.

Truly a constant source of knowledge and experience, Larson served on the USDA Dairy Advisory Committee, and he has been inducted into both the Dairy Hall of Fame and the Florida Agricultural Hall of Fame.

I am honored to recognize Red Larson on his 90th birthday and to thank him for his longstanding dedication and contributions to the U.S. dairy industry.

### □ 1845

# NATIONAL EATING DISORDERS AWARENESS WEEK

(Mr. DEUTCH asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DEUTCH. Mr. Speaker, today I rise to recognize National Eating Disorders Awareness Week. Approximately 30 million Americans battle eating disorders at some point in their lives. Eating disorders affect both women and men and span nearly every socioeconomic and racial demographic.

Yet, due to widespread stigma, those who struggle often struggle alone. Eating disorders are the most deadly form of mental illness. Between 10 and 20 percent of those suffering from anorexia do not survive their disease.

Indeed anorexia, binge eating, bulimia, and other eating disorders often lead to serious medical complications, including organ failure and heart disease.

Despite this grave threat to public health, our research, prevention, and treatment efforts remain shamefully underfunded.