

going to be jobs? Are we going to change the tax law so that Puerto Rico does, in fact, have the incentives that it used to have in the past that had taken pharmaceutical companies there and rum companies there? A lot of those tax incentives have gone away, and we ought to be considering that in this tax bill. We ought to be considering the long-term cost that it is going to take to help restore the island. Until that is done, what do you think people have done? This is exactly what they have done, and they are going to continue to come.

As a result, we have a different problem in a State in which so many of their families already live and where they have been living with relatives. Now it is time for them to be able to have their own families and their own places to live. Yet we do not have the provisions in order to give them the financial support to be able to afford housing. Suppose 300,000 Puerto Ricans go to Florida alone. Do they have the money? Are they able to get jobs right away so that they will have the money for housing? That is why we are going to have to have financial incentives.

That is why, in a bill that was filed last week by this Senator, along with several others, there is a provision—if we can pass this legislation—for HUD, or the Department of Housing and Urban Development, to have the financial wherewithal to then supply housing needs, many times through subsidized housing, in the case of an incident like this hurricane, in which an emergency has occurred and has caused a huge dislocation of people to another State.

Since it is going to be hard to get legislation like this passed in a timely fashion and the need is desperate right now and since the last supplemental emergency appropriation for all of the hurricanes did not include the housing part for the ones who are going to Florida, in the meantime, in this next supplemental that will come just before Christmas—emergency supplemental funding—we will need to provide that.

Then the question will be this: Where, for example, in Central Florida—in the Orlando metro area—will they actually be able to find housing that will be available without their having to drive hundreds of miles to find housing that will be affordable, even with additional assistance? The people who can work this problem out are in the local governments. They are the ones who know best the situation.

As we get ready before Christmas for a final appropriations bill with emergency supplemental funding because of all of the hurricanes, which, indeed, will come—it will just be the next installment of many installments to come in the new year—let us remember that housing is going to be critical for a huge number of people who have been dislocated and have to strike out and find new lives, new jobs, and new places to call home, which clearly means that they will have to have places to call

home, and those are places to live—housing. It is an urgent need, and it is one that is critical. This Congress has to face it before the holidays.

I yield the floor.

The PRESIDING OFFICER (Mr. MORAN). The Senator from Ohio.

HEALTHCARE

Mr. BROWN. Mr. President, right now, as we all return from Thanksgiving—some of the American people did not have to work over Thanksgiving weekend, but many, many people in this country do and struggle and continue to work two jobs—and as Congress returns from Thanksgiving, the priorities of this Congress are becoming pretty darned clear to the American people. People want to know the answer to a fundamental question. In this body we all stand up for election every 6 years—in some cases, a little more often—and people fundamentally want to know which side you are on. Are you on their side? Are you on the side of Wall Street or the side of corporations that outsource jobs?

So the question is this: Whose side are you on? The question is this: Are you going to stand with multinational corporations that ship jobs overseas, all to pad their own executives' fat bonus checks? Are you going to stand with banks that rip off consumers or that steal their information and get off scot-free? Maybe some of their executives give their bonuses back, but that is about the only penalty they pay. Are you going to stand with American workers who have been working too hard for too long for too little pay and who are just looking to catch a break? Are you going to stand with children whose parents work two jobs to put food on the table when, unfortunately, both jobs that they work do not pay for health insurance? These are the choices we face.

Right now, the leader of the Senate—the majority leader, who works in that office down the hall, the majority leader back in that office there—negotiates with lobbyists, negotiates healthcare bills, and writes healthcare bills in the back room with drug company lobbyists and insurance lobbyists. Now he has written a tax bill in the back room. We voted on it last week in committee, but it just keeps changing. That is all done in the back room with Senator MCCONNELL, the Republican leader, and his lobbyist friends from corporate America—with the corporate America that ships jobs overseas, with the Wall Street banks that fleece Main Street taxpayers, and with other corporations, which are the drug companies and oil companies and the Koch brothers and all of that. These are the choices that we face. The leaders of the Senate have made it really clear whose side they are on—period.

While the Senate spends its time on a bill to cut taxes for corporations that send jobs overseas—that is the bill that Senator MCCONNELL is negotiating, is writing, is drafting with his lobbyist friends in that office down the hall—

children here in America, pure and simple—there is no other way to say it—are about to be kicked off of their health insurance through the Children's Health Insurance Program. As soon as this week, families of young children are going to get letters in the mail that will bring devastating news—that their children will lose their health insurance—period. There are 209,000 of them who live in my State of Ohio—209,000 of them alone.

This is what this program is. It was founded more than two decades ago. Senator HATCH—I give him credit as chairman of the Finance Committee—doesn't seem as interested, frankly, in this bill today as he was when he started, when he wrote the bill, because it has passed out of his committee, and Senator MCCONNELL is too busy to put this bill on the floor so that we can pass it.

The bill works this way: If there is a family and the parents lose their insurance, as many families do, the children still get insurance. That is why 209,000 children—tens of thousands of families in my State—rely on the Children's Health Insurance Program. But this fall, because this Congress is too busy giving tax cuts to rich people, because this Congress is too busy giving all kinds of breaks to the Nation's banks, because this Congress is too busy doing the bidding of the drug companies and the health insurance companies and the bidding of the oil companies, this Congress let CHIP expire.

States are beginning to run out of money for CHIP. States are preparing to shut down this lifeline for 9 million children in Kansas, Ohio, Florida, and all over the country. Folks in this body—don't forget, we all get our health insurance funded by taxpayers, but we haven't done our job. As a result, families of 209,000 children in Ohio and 9 million children in the United States are going to pay the price.

Think about how devastating it would be to get that letter in the mail. It is already an expensive and stressful time of year. Parents are worried about all kinds of things—higher heating bills, visits to their families for the holidays, the cost of childcare when kids take off from school for the holidays. They are scraping together what they can for gifts. They are already stressed enough. Imagine having to tell your daughter: I am sorry, honey, Santa probably isn't bringing much this year. We won't have any presents under the tree.

You try not to let the child see the worry in your eyes because you are wondering how you are going to afford the debt for regular checkups each year, or God forbid she gets an ear infection or something happens and she needs to go to the doctor. But, oh my gosh, no, we got this letter in the mail that says—and I don't know if the letter will say it this way, but it should—that because Congress failed to do its job—a bunch of elected officials who have insurance paid by taxpayers failed

to do their job to reauthorize and fund this bill so that 209,000 children in Ohio will be protected, as well as 9 million people in the country—Ohio, Arizona, California, Minnesota, and Oregon are all expected to run out of CHIP money by the end of the year, early January. Some States will need to start notifying families right now that they could lose their coverage. Virginia will have to start sending out notices as early as this week. Many other States expect funds to run out the first of the year.

This is not just a few children whom maybe we don't want to think about; this is 9 million children—209,000 children in my State, tens of thousands of children in Kansas, and it is hundreds of thousands of children in Senator NELSON's Florida. These are working families who don't qualify for Medicaid but can't afford private insurance. They are families with two working parents who often aren't lucky enough to work for companies that provide health insurance. They are families with children who have special needs. CHIP helps provide access to specialty providers so the kids are never faced with a situation where their family can't afford the therapy or the expensive prescription drugs they need.

Healthcare for all of our children is something on which we ought to be able to come together, wouldn't you think—especially at the holiday season. Leading into Christmas, wouldn't you think we could agree on that, that we ought to take care of the Children's Health Insurance Program?

There has never been a gap for funding in the CHIP program. It was created in a bipartisan way. Senator Kennedy, who sat over here, Senator Rockefeller, who sat over here, and Senator HATCH, who is still in this body, all worked to create this program.

In those days, Senator HATCH said: "As a nation, as a society, we have a moral responsibility" to ensure our children have healthcare. We have maintained that bipartisanship ever since, until now—until Speaker RYAN and Leader MCCONNELL, who would rather worry about tax cuts for the rich, would rather worry about helping banks keep consumers from having their day in court, would rather worry about helping the Koch brothers and the drug companies. That is way more important than taking care of 209,000 children in Ohio. I guess it is more important for Senator MCCONNELL to go back in that room and write a bill with his lobbyist friends from the Koch brothers, oil companies, drug companies, and Wall Street—all his special interest buddies. He can write a bill for those big tax breaks for those companies but just not get around to taking care of these kids.

Two years ago, with the support of advocates all over the country, we extended funding for CHIP with bipartisan support. We did it for 2 more years. We put kids first in this body,

acted early to extend CHIP so families wouldn't have to worry. This year, in committee—and I give credit to Senator HATCH in this case, as well as Senators PORTMAN, WYDEN, and others. We passed a 5-year extension of CHIP, and almost all my colleagues voted for it, but passing it out of committee and patting ourselves on the back doesn't get the job done.

I ask all my colleagues who sit here—again, with health insurance paid for by taxpayers—for one time this Christmas season to set partisanship aside and actually do the right thing. Let's forget the tax bill for just a few days. Let's forget helping the Wall Street banks for a few days. Let's forget about helping the oil companies and billionaire contributors on whom Senator MCCONNELL and his colleagues rely. Let's forget about that just for a few days, and let's take care of 209,000 children in Ohio and tens of thousands of children in Kansas and 9 million children around the country.

My friend Bill Considine is the CEO of Akron Children's Hospital. He is the longest serving CEO of any children's hospital in the country. He said: "The fact that this reauthorization has been delayed for political reasons, for shallow campaign promises, is inexcusable." I have known Bill Considine for 25 years. I don't know if he is a Republican or a Democrat. Certainly, I don't think he cares much about that. What he cares about is taking care of kids. He says that the fact that we are putting these children and families at risk in the country we live in—there are no words we can use to justify it. He is right. There is no way to justify Congress's negligence. We need to reauthorize the Children's Health Insurance Program this week—now.

#### CONSUMER FINANCIAL PROTECTION BUREAU

Mr. President, another test we face right now to make it clear to the American people whose side we are on is unfolding at the Consumer Financial Protection Bureau. Our job is to look out for the people we serve, not Wall Street banks and corporations trying to scam consumers. That is why we must protect the independence of the Consumer Financial Protection Bureau.

In 2008, when the big banks crashed the economy, which cost millions of Americans their homes and jobs, it was obvious that no one was looking out for the public. While predatory lenders were getting rich on families who were taking out a second mortgage to make ends meet, the people who were supposed to be looking out for those families were asleep at the switch. That is why we passed the Dodd-Frank Wall Street reform law and created the Consumer Financial Protection Bureau with one mission: to protect consumers, to stand up for bank customers, homeowners, servicemembers and veterans, student loan borrowers and seniors, and all the millions of Americans who, when it comes to the financial marketplace, need somebody on their side.

With these transactions that people do in an increasingly complex financial world, with all the fine print and all the documents people sign to buy a home or get a credit card or sign up for an account with a bank or insurance company, the public needs somebody on their side. They need someone to look out for them who is not obedient to the Wall Street bottom line.

Some in this body have tried to roll back the Dodd-Frank rules that protect taxpayers and homeowners from Wall Street abuses. It is all the more important that Americans have a strong, independent consumer protection bureau on their side.

The Bureau's actions have resulted in \$12 billion in relief for more than 29 million American consumers who had been ripped off by debt collectors, for-profit colleges, and payday lenders. Some were cheated by almost iconic American companies, such as Wells Fargo and Equifax.

The Consumer Financial Protection Bureau has a special Office of Servicemember Affairs run by Holly Petraeus. They took on the payday lenders and car title lenders that targeted servicemembers on military bases across the country. I know firsthand. I know up close how they do that. At Wright-Patterson Air Force Base—the largest single site employer in the State of Ohio, near Dayton—the predators, payday lenders, and financial service predators set up shop right outside the base. They can't set up shop on the base. They prey on people who are a little less sophisticated financially. They don't have a lot of money, they are young, and in many cases, they are servicemembers who aren't paid very well and are already struggling. For somebody who is overseas—they prey on the spouse when the person is overseas. They prey on them, and when they are overseas, they prey on their families.

Even Sheila Bair, a former George W. Bush appointee, was on TV this morning talking about how important this agency's work is to working families.

The Consumer Financial Protection Bureau has been able to do all this because it is not beholden to Wall Street, special interests, and is not beholden to the people in this body. It is strong because it is independent.

The people in this body who want to take away the CFPB say that it is a bureaucracy that is not accountable to anybody. Do you know what they mean? When I hear my friends in the Banking Committee say that the Consumer Financial Protection Bureau is not accountable to anybody, what do they mean? They mean the banks can't influence them, the big Wall Street officials can't influence them, the Members of Congress who shill for the banks can't influence them, and the Members of Congress who front for the big Wall Street firms can't influence them. That is what they mean when they say it is not accountable. The Consumer Financial Protection Bureau