

A lot of auto dealers and auto lenders don't like the CFPB's guidance, which brings us to today, when the Senate is about to vote on reversing this guidance and prohibiting the CFPB from ever issuing similar guidance again.

This is part of the broader Republican attack on the efforts to fight economic discrimination. House Republicans have passed multiple bills that would make it harder to enforce fair lending laws. Since assuming control of the CFPB, Mick Mulvaney has taken steps to undermine the agency's Office of Fair Lending.

The vote today is also a troubling followup to the recent bank deregulation bill that just passed the Senate. That bill reduced data reporting requirements for 85 percent of the banks in this country, making it harder for Federal agencies to monitor mortgage lending, uncover discrimination, and enforce the law. Now the Senate is considering rolling back guidance that explains how lenders can avoid discrimination when providing auto loans.

Let's be clear. Discrimination in auto lending is alive and well. The National Fair Housing Alliance recently sent two people—one White, one non-White—to eight car dealerships in Virginia. Even though the non-White person had better credit than the White person in each instance, the non-White person ended up with a more expensive loan half of the time. Think about that—better credit and paid more for the loan. In fact, in those cases, the non-White person would have paid \$2,500 more over the life of their loan than the White person with worse credit.

The last thing we should be doing is making it harder to crack down on that kind of discrimination. As a wide array of civil rights and consumer groups recently wrote, "Discrimination in auto lending continues to extract billions of dollars a year in extra loan payments from borrowers of color; Congress should be taking action to end this injustice, not interfering with efforts to enforce fair lending laws."

A vote in favor of the resolution today is a vote to support the Trump administration's systemic dismantling of fair lending laws in this country. It is a vote in favor of Mick Mulvaney's efforts to leash up the CFPB's Office of Fair Lending. It is a vote in favor of allowing some auto lenders and dealers to continue to charge African Americans and Latinos hundreds and thousands more just because of their race.

I urge all of my colleagues to oppose this resolution.

Thank you.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. STABENOW. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Michigan.

COAST GUARD AUTHORIZATION BILL

Ms. STABENOW. Mr. President, today I rise to talk about an issue that is extremely important to my State of Michigan. In Michigan, we take great pride in the fact that we are never more than 6 miles from a body of water or more than 85 miles from one of our incredibly amazing Great Lakes.

In fact, one out of five jobs in Michigan in some way is tied to the water. So this is really about who we are. It is in our DNA in Michigan when we talk about the Great Lakes. In terms of the country, it is important for all of us to care about the Great Lakes because 95 percent of the surface fresh water in the United States is in the Great Lakes. It is 20 percent of the world's fresh water, but 95 percent of our fresh water in the United States is in the Great Lakes. Through our Great Lakes Task Force, we are always working together. All the Senators and House Members around the Great Lakes have a special responsibility to step up and protect them, but we all should care because of the incredible natural resources they provide.

Unfortunately, perhaps no other body of water in the United States has been as harmed by invasive species as the Great Lakes. It is ballast water that has brought the majority of these invasive species into the Great Lakes. They are first brought in from salt water into the Great Lakes, and then they are moved around within the Great Lakes after they get there.

I am very concerned about legislation in front of us that would weaken our ability to protect the Great Lakes. We need to do everything we can to maintain strong ballast water standards and maintain what we need to under the Clean Water Act to protect the waters. It is incredibly important for me to speak out, along with my colleagues, about what is in front of us.

I strongly support the Coast Guard bill. In fact, I strongly support the Coast Guard. I think we have the best and the brightest in the Michigan Coast Guard. I am very proud of them, but I am deeply opposed to attaching a bill to that critical legislation that would undermine our ability to fight invasive species under the Clean Water Act and that would take away the rights of our States to be able to protect our waters.

This new version of what has been dubbed VIDA, or the Vessel Incidental Discharge Act, requires the Coast Guard to set ballast water standards in consultation with the EPA, but it has always been in reverse. The Coast Guard is not responsible for the protections. They do fantastic work, but it is not their job in terms of water quality. That is the EPA. Unfortunately, this legislation that has been attached to the Coast Guard bill removes the authority to regulate ballast water discharges under the Clean Water Act. That is a problem for a lot of reasons.

First of all, it means that States like the Great Lakes State of Michigan will

see our authority to set standards disappear, repealing what the State of Michigan—the Governor of the State and the legislature—has done over the years to protect the water that literally surrounds our peninsula. It means that legal challenges to ensure strong standards will be curtailed as well.

Why is this important?

Legal action under the Clean Water Act has arguably been the primary driver for requiring new ballast water standards. Preventing invasive species from hitching a ride in ballast water is really a big deal. In fact, the cost of fighting invasive species nationwide is about \$120 billion every year. In Michigan, we are spending anywhere up to \$800 million a year dealing with invasive species that are already here. One of our big nightmares is that Asian carp that have been coming up the Mississippi and Illinois Rivers will hit the Great Lakes. If we don't have the capacity to do what we need to do there, it is going to be a disaster for the Great Lakes.

Let me also say that on the Great Lakes, we have what we call our lakers, which are huge cargo vessels. If you have been to the Great Lakes, you can look out at it. It looks like you are looking at the ocean with big barges. We call the Great Lakes, of course, the ocean without the salt or sharks. We have barges.

I have been a strong supporter of the lakers. They are vital to our economy, and they really do a wonderful job. But unfortunately, when we look at protecting the Great Lakes, giving a de facto exemption, which is in this bill, from these vessels ever having to be required to install ballast water control technologies is not in the interest of protecting our waters.

The good news is that, as the lakers travel within the Great Lakes, they aren't bringing in the salt water ballast, but, unfortunately, they move them around. We saw this with zebra mussels that were in the lower part of the Great Lakes. Unfortunately, they get moved around all the way up to Lake Superior because of the vessels that are moving. It does make a difference having those standards.

Beyond the ballast water though, one of the things that I just recently found out about this addition to the Coast Guard bill that is concerning in a very large way, on top of all this, is that it not only curtails State ballast water laws, but many States have regulations to limit other discharges of oils and chemicals and so on. Often times, these rules are in place to protect sensitive areas like oyster beds or corals, which, again, are out in the salt water. For us, this is about the fact that it would remove the ability for States to regulate other harmful chemicals.

I will give you one example that is becoming a nightmare for us in Michigan. I think it will eventually be in every State. That is a runoff of a regulated type of foam that has been used

forever in fire suppression. There is a group of chemicals that they dump called PFOS. That is the acronym. We have fire suppression equipment that has been used at training facilities and others on our Air Force bases, Army bases, National Guard bases, and so on, for a long time. It is not used anymore. On the west side of Michigan, we have private companies making footwear and other kinds of products where these water-resistant chemicals have been used in all kinds of ways for a long time.

Across the country, States like Michigan are struggling to address serious contamination of drinking water caused by a chemical that has been used in this firefighting foam. At our National Guard training center, Camp Grayling in Northern Michigan—which is the largest one in the country for the National Guard—we have a beautiful lake. We have a lot of lakes. This beautiful lake is in the middle of this very large facility. We now see this foam flowing on top of the water. For people with private property around the lake, this foam chemical now is floating on top of the water. The townships are looking at ways that they can go from individual wells to some kind of municipal water system, but it is touching every part of Michigan. My guess is that before it is done, because these types of foams were used all over the country, we are going to see it everywhere, and we are going to have real challenges.

I am very appreciative that the Department of Defense appropriations money was added for a study to look at the broader safety issues and public health issues that relate to this so we know that the right standards are set. There are standards now, but we need to be looking more deeply at the impacts on ground water and so on. We are going to have a lot of remediation to do for the public sector as well as private sector.

Here is the problem. This bill says that States can no longer issue any regulation on the use of these foams which may contain toxic substances. It is not only ballast water that we care deeply about. States that don't have the beautiful Great Lakes around them or our coastlines are impacted by these toxic substances that we are finding more of every day—these chemicals that were used everywhere. I am sure people thought they were safe when they were using them. Now we are finding out they were not, and they have a huge impact.

This is especially problematic when the States—not the Federal Government—are on the frontline in addressing this new awareness of citizens about the impact of the ground water contamination. This bill would take away the capacity for States to be able to act. I don't think any of the supporters of the bill intended for this to happen. In fact, many of the proponents of the bill have been leaders in the effort in the Senate to address these chemicals.

I urge us to take a step back, and before voting to proceed to concur with this, that we take a step back together and take a look at the broader implications of the way this language is put together. I strongly support the Coast Guard bill. I think everybody here is going to regret it if this moves forward with this additional language. Certainly, I am not going to support it. Because of the ballast water concerns alone, I would not. But you add on top of that taking away the State's capacity to be able to address these toxic chemicals that we are now finding everywhere—not only in Michigan, but across the country—and I think they should be sending off alarm bells to everyone.

I know that Senator CARPER and the EPW Committee have been working on a real solution to address this issue. I personally think we can do that on a bipartisan basis. I hope we will.

This is a vote, I think, that many will regret down the road as this PFOS chemical contamination becomes more widespread. The firefighting foam wasn't just used in Michigan or in a few States. It was around the country. I think taking away the State's ability to be able to address that in their State is a very serious issue. I would urge my colleagues to vote no on this motion. Let us go back and take another look at it and figure out some different language. Certainly, we all support the Coast Guard. If we want to take VIDA out and do the Coast Guard bill, that is great. If we want to look at the issues around VIDA—and I appreciate the concerns around that—let's do it in a way that makes sense for the people we represent and the States who need to be able to act now. In Michigan, this has become a huge issue around this group of toxic chemicals.

I urge a "no" vote. Whenever we vote—I believe it may be tomorrow—I hope that we take a step back and work together to get this right.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. BARRASSO. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

TAX REFORM

Mr. BARRASSO. Mr. President, today is the last tax day under the old, awful, and broken tax system that the American people have had to put up with for decades.

Under the tax relief law that Republicans passed in this body in December—it was signed by President Trump and passed the House, as well—we now have a simpler and fairer system and, so importantly, one that is much less expensive for American families.

One big thing we did in the tax law was to double the standard deduction that people can take. This is what it

means. This one change alone, all by itself, means that 95 percent of taxpayers will be taking the standard deduction from now on. It means people will not have to waste a lot of time wading through paperwork and boxes of receipts. People will not have to spend hours chasing after little itemized deductions, as they have done year after year on tax day. They will not just be crossing their fingers, hoping they are doing everything right, hoping they don't overpay, and hoping they don't run afoul of the law by not paying the amount that is required by law. It is going to be much simpler and much fairer.

When I thought of all of the things we have been working on with tax relief, tax reform, tax reductions, to me, it can be summed up in just two words: simpler and lower. Taxes needed to be lower, and they needed to be simpler. So what we are seeing now is both simpler and lower taxes. That is a big change that people are going to notice. They are noticing it now in their paychecks, but they are really going to notice it next April 15 when they file their taxes.

Americans will not have to wait until next year to see a lot of the benefits of this tax relief law. They are seeing it today because the law wasn't just tax reform and simplification; it was an immediate, big tax cut as well. It means hard-working Americans are seeing money in their paychecks, and they are seeing it today.

Average wages have gone up nearly 3 percent. That is a big increase compared to the stagnant wage growth we saw during the entire previous administration.

According to the Bureau of Economic Analysis, American workers brought home almost \$200 billion more in February than they did in December. Some of it came right away in the form of bonuses that companies handed out because of the tax law; some of it came when employers cut the amount of income tax that they were withholding from a worker's paycheck; and some of it was because of higher wages we have seen with raises announced across the country. It all adds up to about \$200 billion more for hard-working Americans.

That is money people can then spend on things that are important to them and their families. It is about American families' priorities, not necessarily how the government thinks it can spend its money better than the American people. It is money people can save for things such as tuition for their kids, a new car, or whatever they want to save for. People notice that kind of difference in their take-home pay. It makes a big difference in their lives.

Another thing that happens when we cut taxes is that businesses have more money to hire more workers. I have seen it happen in Wyoming. I have seen it as I travel the State. In city after city, town after town, community after