

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 yeas appeared to have it.

Mr. HUIZENGA. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3 of House Resolution 965, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

## RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 3 o'clock and 35 minutes p.m.), the House stood in recess.

□ 1547

## AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. CUELLAR) at 3 o'clock and 47 minutes p.m.

## REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 6742

Mr. GONZALEZ of Texas. Mr. Speaker, I ask unanimous consent to have my name removed as a cosponsor of H.R. 6742.

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

There was no objection.

## PROTECTING YOUR CREDIT SCORE ACT OF 2019

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 5332) to amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, and for other purposes, will now resume.

The Clerk read the title of the bill.

### MOTION TO RECOMMIT

Mr. RIGGLEMAN. Mr. Speaker, I have a motion to recommit at the desk.

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

Mr. RIGGLEMAN. Mr. Speaker, I am opposed to the bill in its current form.

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

The Clerk read as follows:

Mr. Rigglesman moves to recommit the bill H.R. 5332 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Strike section 3 and insert the following:

### SEC. 3. PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.

(a) IN GENERAL.—Section 605 of the Fair Credit Reporting Act (15 U.S.C. 1681c) is amended by adding at the end the following:

“(i) PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.—A consumer reporting agency described under section 603(p)—

“(1) may not make any consumer report containing a social security number; and

“(2) may not use the social security number of a consumer as a method to verify the consumer.”.

(b) CONFORMING AMENDMENT.—Section 609(a)(1) of the Fair Credit Reporting Act (15 U.S.C. 1681g(a)(1)) is amended by striking “except that—” and all that follows through “(B) nothing” and inserting “except that nothing”.

(c) EFFECTIVE DATE.—The amendments made by this section shall take effect on January 1, 2021.

Mr. RIGGLEMAN (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 Virginia?

There was no objection.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Virginia is recognized for 5 minutes in support of his motion.

Mr. RIGGLEMAN. Mr. Speaker, this amendment will not kill the bill but simply ensure that it will not exacerbate the risks of identity theft or misuse of consumer data.

Mr. Speaker, a Social Security number may be the single most important piece of government-issued identification that a U.S. citizen can have.

H.R. 5332 takes that single most important piece of identification and increases its overuse, which will have negative consequences for consumers.

In the digital age, relying on one number that defines each of us has made us extremely vulnerable to identity theft. Someone can use your Social Security number to open credit cards, take loans in your name, and destroy your credit.

According to the Privacy Rights Clearinghouse, identity theft now affects between 500,000 and 700,000 people annually. Victims often do not discover the crime until months after its occurrence.

As we speak, Washington State is working to recover more than \$500 million in unemployment benefits paid to criminals who used stolen identities to file claims during the coronavirus pandemic.

These attacks on data will only escalate. We are in a new era of economic and data warfare and creating a common node of exploitation, a Social Security number, in a centralized location will advance bad actors' ability to infiltrate our data.

When your Social Security number is exposed and sold through nefarious means, it is extremely difficult to simply go get a new one. This bill will cause a proliferation in the use of Social Security numbers. That is exactly the wrong direction to go.

The amendment I am offering simply ensures that we are not putting policies forward that increase the risks to consumers. During the floor debate, the bill's own sponsor agreed that we should be studying alternative ways to

identify consumers as it relates to credit reporting.

The bill directs GAO to study the means and feasibility to replace our Social Security numbers as an identifier.

To that end, I would simply ask my colleagues, before we put consumers at risk, let's do our work. Let's see what GAO reports and work together on a bipartisan solution.

We need to make sure that whatever we do in the name of improving accuracy in credit reporting is not putting Americans at greater risk of fraud.

Mr. Speaker, I urge my colleagues to support this amendment.

Mr. Speaker, I yield back the balance of my time.

Mr. CASTEN of Illinois. Mr. Speaker, I claim the time in opposition to the motion to recommit.

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

Mr. CASTEN of Illinois. Mr. Speaker, I appreciate my colleague from Virginia. I greatly appreciate his service on the committee and his expertise in all matters of data integrity, and normally I defer to you on everything, but this one is kind of silly.

Look, we all know you can't open a bank account, you can't buy a car, you can't get a mortgage, you can't get a credit card without giving somebody your Social Security number. We also know, and you know well, that when the hackers want to try to get that data, they don't limit themselves to public websites, they go in to find where the servers are.

The Equifax breach wasn't because it was sitting in a public-facing consumer website, it was because they knew where the data was. All that data is still out there. We are not protecting anything by saying, let's not link this to a Social Security number.

We have a legit data issue. How are you going to uniquely identify every American? The way we do that now is through our Social Security number, we have to protect that.

We have to make sure that every company that maintains personal records of Americans bends over backwards to protect that data. For the most part they do, sometimes they don't. But you have absolutely no greater protection by saying that in this one specific instance on this one specific public-facing website you can't use a Social Security number.

Now, we know this. We all know this. That is why when we debated the bill in committee, we included the provision to put a yearlong study for the GAO to figure this out, to determine if maybe there is maybe some better unique identifier they could develop for this bill.

And, quite frankly, maybe we should apply that to a whole host of other issues. Maybe the Social Security number should not be the unique identifier. That is a long conversation. I trust the GAO, for a year, to figure that out.

And I have complete trust that in the next 5 minutes we are not going to come up with a wiser, more complete solution than the GAO will come up with over the next year, which it will take to roll this bill out. So all that would happen if we accept this MTR is to make a hasty decision.

It is not particularly well thought out, it doesn't solve an actual problem. For what? To stop people from actually making sure that they can protect themselves from faulty credit. Because this problem is going on right now. We have an economy that is in meltdown, and if people have had credit because of some error and they can't buy a car and they can't open a bank account, they can't take out a mortgage, that slows down our economy.

Mr. Speaker, I urge all my colleagues, oppose this MTR and vote "yes" on the final package.

Mr. Speaker, 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.

Mr. RIGGLEMAN. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3 of House Resolution 965, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

#### MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate has passed bills of the following titles in which the concurrence of the House is requested.

S. 2163. An act to establish the Commission on the Social Status of Black Men and Boys, to study and make recommendations to address social problems affecting Black men and boys, and for other purposes.

S. 2472. An Act to redesignate the NASA John II. Glenn Research Center at Plum Brook Station, Ohio, as the NASA John II. Glenn Research Center at the Neil A. Armstrong Test Facility.

S. 3377. An act to amend the Antitrust Criminal Penalty Enhancement and Reform Act of 2004 to repeal the sunset provision.

S. 3798. An act to impose sanctions with respect to foreign persons involved in the erosion of certain obligations of China with respect to Hong Kong, and for other purposes.

S. 4091. An act to amend section 1113 of the Social Security Act to provide authority for fiscal year 2020 for increased payments for temporary assistance to United States citizens returned from foreign countries, and for other purposes.

#### STATE HEALTH CARE PREMIUM REDUCTION ACT

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the mo-

tion to recommit on the bill (H.R. 1425) to amend the Patient Protection and Affordable Care Act to provide for a Improve Health Insurance Affordability Fund to provide for certain reinsurance payments to lower premiums in the individual health insurance market, offered by the gentleman from Oregon (Mr. WALDEN), on which the yeas and nays were ordered.

The Clerk will redesignate the motion.

The Clerk redesignated the motion.

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

The vote was taken by electronic device, and there were—yeas 187, nays 223, not voting 20, as follows:

[Roll No. 123]

#### YEAS—187

Aderholt	Gonzalez (OH)	Pence
Allen	Gooden	Perry
Amodei	Gottheimer	Peterson
Armstrong	Graves (GA)	Posey
Arrington	Graves (LA)	Reed
Babin	Graves (MO)	Reschenthaler
Bacon	Green (TN)	Rice (SC)
Baird	Griffith	Riggleman
Balderson	Grothman	Roe, David P.
Banks	Guest	Rogers (AL)
Barr	Hagedorn	Rogers (KY)
Bergman	Harris	Rose (NY)
Biggs	Hartzler	Rose, John W.
Bilirakis	Hern, Kevin	Rouzer
Bishop (NC)	Herrera Beutler	Roy
Bishop (UT)	Hice (GA)	Rutherford
Bost	Higgins (LA)	Scalise
Brady	Hill (AR)	Schweikert
Brindisi	Hollingsworth	Sensenbrenner
Brooks (AL)	Hudson	Sherrill
Brooks (IN)	Huizenga	Shimkus
Buchanan	Hurd (TX)	Simpson
Buck	Johnson (LA)	Smith (MO)
Bucshon	Johnson (OH)	Smith (NE)
Budd	Johnson (SD)	Smith (NJ)
Burchett	Jordan	Smucker
Burgess	Joyce (PA)	Spaño
Byrne	Keller	Staubert
Calvert	Kelly (MS)	Stefanik
Carter (GA)	Kelly (PA)	Steil
Carter (TX)	King (NY)	Steube
Chabot	Kinzing	Stewart
Cheney	Kustoff (TN)	Stivers
Cline	LaHood	Taylor
Cloud	LaMalfa	Thompson (PA)
Cole	Lamborn	Thornberry
Collins (GA)	Latta	Tiffany
Comer	Lesko	Timmons
Conaway	Long	Tipton
Cook	Lucas	Turner
Crawford	Luetkemeyer	Upton
Crenshaw	Marshall	Van Drew
Davidson (OH)	Massie	Wagner
Davis, Rodney	Mast	Walberg
DesJarlais	McAdams	Walden
Diaz-Balart	McCarthy	Walker
Duncan	McCauley	Walorski
Dunn	McClintock	Waltz
Estes	McHenry	Watkins
Ferguson	McKinley	Webster (FL)
Finkenauer	Meuser	Wenstrup
Fitzpatrick	Miller	Westerman
Fleischmann	Mitchell	Williams
Flores	Moolenaar	Wilson (SC)
Fortenberry	Mooney (WV)	Wittman
Fox (NC)	Mullin	Womack
Fulcher	Murphy (FL)	Woodall
Gaetz	Murphy (NC)	Wright
Garcia (CA)	Newhouse	Yoho
Gianforte	Norman	Young
Gibbs	Nunes	Zeldin
Gohmert	Olson	
Golden	Palmer	

#### NAYS—223

Adams	Bera	Brown (MD)
Aguilar	Beyer	Brownley (CA)
Allred	Bishop (GA)	Bustos
Amash	Blumenauer	Butterfield
Axne	Blunt Rochester	Carbajal
Barragán	Bonamici	Cárdenas
Bass	Boyle, Brendan	Carson (IN)
Beatty	F.	Cartwright

Case	Huffman	Perlmutter
Casten (IL)	Jackson Lee	Peters
Castor (FL)	Jayapal	Phillips
Castro (TX)	Jeffries	Pingree
Chu, Judy	Johnson (GA)	Pocan
Ciциlline	Johnson (TX)	Porter
Cisneros	Kaptur	Pressley
Clark (MA)	Keating	Price (NC)
Clarke (NY)	Kelly (IL)	Quigley
Clay	Kennedy	Raskin
Cleaver	Khanna	Rice (NY)
Clyburn	Kildee	Richmond
Cohen	Kilmer	Rouda
Connolly	Kim	Roybal-Allard
Cooper	Kind	Ruiz
Correa	Kirkpatrick	Ruppersberger
Costa	Krishnamoorthi	Rush
Courtney	Kuster (NH)	Ryan
Cox (CA)	Lamb	Sánchez
Craig	Langevin	Sarbanes
Crist	Larsen (WA)	Scanlon
Crow	Larson (CT)	Schakowsky
Cuellar	Lawrence	Schiff
Cunningham	Lawson (FL)	Schneider
Davids (KS)	Lee (CA)	Schrader
Davis (CA)	Lee (NV)	Schrier
Dean	Levin (CA)	Scott (VA)
DeFazio	Levin (MI)	Scott, David
DeGette	Lewis	Serrano
DeLauro	Lieu, Ted	Sewell (AL)
DelBene	Lipinski	Shalala
Delgado	Loebbeck	Sherman
Demings	Loftgren	Sires
DeSaulnier	Lowenthal	Slotkin
Deutch	Lowe	Smith (WA)
Dingell	Lujan	Soto
Doggett	Luria	Spanberger
Doyle, Michael	Lynch	Speier
F.	Malinowski	Stanton
Engel	Maloney,	Stevens
Escobar	Carolyn B.	Suozi
Eshoo	Maloney, Sean	Swalwell (CA)
Espallat	Matsui	Takano
Evans	McBath	Thompson (CA)
Fletcher	McColum	Thompson (MS)
Foster	McEachin	Titus
Frankel	McGovern	Tlaib
Fudge	McNerney	Tonko
Gabbard	Meeks	Torres (CA)
Gallego	Meng	Torres Small
Garamendi	Mfume	(NM)
Garcia (IL)	Moore	Trahan
Garcia (TX)	Morelle	Trone
Gomez	Moulton	Underwood
Gonzalez (TX)	Mucarsel-Powell	Vargas
Green, Al (TX)	Nadler	Veasey
Grijalva	Napolitano	Vela
Haaland	Neal	Velázquez
Harder (CA)	Neguse	Vislosky
Hastings	Norcross	Wasserman
Hayes	O'Halleran	Schultz
Heck	Ocasio-Cortez	Waters
Higgins (NY)	Omar	Watson Coleman
Himes	Pallone	Welch
Horn, Kendra S.	Panetta	Wexton
Horsford	Pappas	Wild
Houlahan	Pascrell	Wilson (FL)
Hoyer	Payne	Yarmuth

#### NOT VOTING—20

Abraham	Guthrie	Palazzo
Curtis	Holding	Roby
Davis, Danny K.	Joyce (OH)	Rodgers (WA)
Emmer	Katko	Rooney (FL)
Gallagher	King (IA)	Scott, Austin
Gosar	Loudermilk	Weber (TX)
Granger	Marchant	

#### □ 1636

Ms. TLAIB, Messrs. ROUDA and O'HALLERAN changed their vote from "yea" to "nay."

Messrs. OLSON, LAMALFA, and GOTTHEIMER changed their vote from "nay" to "yea."

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

#### MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 965, 116TH CONGRESS

Cárdenas	DeSaulnier	Hastings
(Gomez)	(Matsui)	(Wasserman)
Cleaver (Clay)	Frankel (Clark	Schultz)
Cohen (Beyer)	(MA))	