for some of the most expensive vehicles on the market—vehicles that many Americans simply cannot afford. Yet they are being asked to subsidize rich people getting fancy new electric vehicles. Wealthy Americans earning hundreds of thousands of dollars a year can receive up to $7,500 in taxpayer assistance to buy an electric vehicle, including those made in China.

Democrats passed this bill at a time when many people couldn't—still can't—afford basic expenses. Democrats responded by forcing every person in America to subsidize expensive electric vehicles for well-to-do people. The initial estimate pegged the cost of these EV tax credits at just over $30 billion—$30 billion. But private forecasters later released an updated estimate which found that the actual cost of these electric vehicle tax credits is more than $196 billion—six and a half times higher than advertised. Of course, hard-working families are the ones footing the bill for these tax credits which disproportionately benefit wealthy people.

Then there is the President's attempt to ''cancel'' student debt for millions of borrowers. Now, his administration has offered multiple plans to wipe away loans for millions of borrowers and stick taxpayers with the bill. The Supreme Court told him he couldn't, and he went back to the drawing board and figured out a way to go ahead and do it.

To state the obvious, the vast majority of Americans do not benefit from that. Eighty-seven percent of Americans do not have outstanding student loan debt, so the 87 percent are going to pay for the 13 percent who do. Many people decided not to go to college either because they couldn't afford it or because they pursued some other course of study. Many worked while pursuing a degree. Many paid off their loans after graduating, just as they agreed to do. Still, President Biden expects every single person without college debt to shoulder the cost for someone else's degree.

This is something they agreed to do by contract, to pay that money back.

His student debt cancelation plan would cost taxpayers $475 billion even though only 13 percent of Americans reap the benefits. The new plans he rolled out earlier this year would cost an additional $84 billion.

It is fundamentally unfair to expect taxpayers with no student loan debt to pay for someone else's degree, especially when that person agreed to pay it back.

The Tax Cuts and Jobs Act, which President Biden wants to see expire, isn't the problem. This law puts money back in the pockets of hard-working Texans by allowing workers to keep more of what they earn.

See, that is the problem here in Washington, DC. So many bureaucrats and insiders think that the money you earn is actually what you are allowed to keep by the government because it is really all the government's, and the government just allows you to keep some of it.

Well, they have it exactly backward. It is the money of the people who earn it, and the people who earn it pay their taxes, as they are required to do. But it is their money, and every dollar of a tax increase that Washington orders is a dollar less in their pocket to spend on their family. The Tax Cuts and Jobs Acts gave tax relief to small businesses and job creators, unleashing a wave of economic growth; and it encouraged companies who had invested their money abroad to bring that money back home and build new businesses or expand their businesses here and not overseas.

After this bill became law, unemployment decreased, wages increased, and communities across America experienced a wave of economic success.

Unfortunately, the pandemic threw a wrench into our humming economy, and then President Biden came along with a sledgehammer, seemingly determined to destroy every economic gain we made under President Trump.

His policies ushered in the worst inflation in 40 years; and as a result, hard-working families are struggling to make ends meet. Costs of groceries, gas, rent have skyrocketed, while household incomes remain anemic.

Many Americans who have been scrimping and saving for years in order to buy a home have had to keep that dream on hold because of high interest rates. And now the President seems intent on allowing the 2017 tax cuts to expire, ensuring that millions more of Americans will pay more in taxes.

If President Biden manages to win another term in the White House, I worry about how much more economic pain he will inflict on families. Inflation is up; interest rates are up; and, according to President Biden, another term in office for him means your taxes will go up, too.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Ms. BUTLER). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

FDIC

Mr. KENNEDY. Madam President, with me today is a current member of my staff, one of my colleagues, Mr. Josh Dunn.

I want to talk, Madam President, about a topic I hate to talk about. It is very unpleasant, but it is necessary that we talk about this. Some of my colleagues want it to go away, but it is not going away.

I thought that we had all agreed that sexual predators and bigots are not welcome in America's workplaces. We have all heard of the #MeToo movement. The #MeToo movement, President Biden endorsed it. Many of my colleagues have actively supported it, as have I. The #MeToo movement reminds us all that America is no place for creepy old men who sexually harass and demean their employees. I thought we had agreed to that.

I don't remember seeing any exceptions in the #MeToo movement for President Biden's appointees to the Federal Deposit Insurance Corporation. We call it the FDIC. There is not supposed to be a carve-out for bigots and perverts at the FDIC to harass their coworkers when they are supposed to be regulating America's banks.

So why hasn't—why hasn't President Biden shown FDIC Chairman, Mr. Martin Gruenberg, and his leadership team the door? Why hasn't he fired them?

Based on the latest report from the Agency, not a single Biden appointee should keep his or her job at the FDIC.

Now, Mr. Gruenberg released a statement a few minutes ago. He didn't say he resigned. He said he is prepared to resign as soon as his successor is confirmed by the U.S. Senate. In the meantime, he is going to continue on as FDIC Chairman. It triggers my gag reflex.

I mentioned this report. This report, 234 pages, it was done by a law firm called Cleary Gottlieb at the request of the FDIC. The FDIC and Mr. Gruenberg were forced to ask for this report because the Wall Street Journal published a series of articles about the sexcapades at the FDIC, and the FDIC leadership was forced to respond.

Cleary Gottlieb issued this report. I was very suspect at first because Mr. Gruenberg and others had picked Cleary Gottlieb to do it. But after the report has been issued and I have had a chance to read it, it is clear to me the law firm—as it should have—pulled no punches.

The report tells us that nearly 1 in 10 employees—1 in 10—at the FDIC has experienced sexual harassment, racial discrimination, verbal abuse, or other inappropriate behavior while working at the Agency.

I want you to listen to this. I hate to have to say it, but I want the American people to understand what has been going on under Mr. Gruenberg's leadership at the Federal Deposit Insurance Corporation.

This is what the report told us: One Hispanic employee told investigators with the Cleary Gottlieb law firm that his FDIC supervisor made him recite the Pledge of Allegiance at work to ''prove that they were American.'' Another FDIC employee reported that her supervisor told her ''You're a mother. You don't belong in the workplace.''

The report goes on. One senior FDIC official who had a reputation for visiting brothels during his work trips—isn't that special—sent his coworker a photograph of his penis.

Another senior FDIC official, who allegedly was thrown out of a strip club during a work trip because he groped the dancers, this official, the same day, asked his female coworker ''Does your husband eat you?''

An FDIC field officer pursued sexual relationships with several female employees, including a student intern. Another employee reported that a former FDIC executive ''grabbed her and rubbed himself on her after a happy hour.'' My God.

One female employee recounted more than 6 years of persistent sexual harassment from a senior FDIC bank examiner. She said the examiner continuously sent her disturbing text messages, including one that said ''get naked Bitch.'' The employee said the behavior bordered on the edge of stalking. You think?

Look, I could go on for hours here. I am not sure my stomach can stand it.

In total, there are 6,000 workers at the FDIC. In total, more than 500 reported misconduct by their bosses—creepy old men. They reported 145 incidents of sexual harassment; 436 reports of gender-, sexuality-, or race-based discrimination; and 320 incidents of verbal abuse and bullying.

The investigators in this report noted that many of these employees had never previously reported the harassment because the employees at the FDIC had a real and widespread fear of retaliation from the Agency's management.

The FDIC employees who did report, through the years, who did report their harassment to the Agency, quickly realized that it was a mistake and a waste of time.

From 2015 to 2023, 92 brave employees directly reported incidents and instances of harassment or abuse to the Agency. Good for them. The management at the FDIC didn't fire or demote or dock the pay of a single creep because of these reports. In fact, the FDIC often punished the victims rather than the predators. They would move the victims from the victim's job, not the predator.

The predator got to stay. The victims were moved. It didn't matter if they were experienced. It didn't matter if the victim enjoyed his or her job. They had to move because a creep was molesting them.

In fact, when a male examiner called his colleague ''a grizzly bear with tits,'' the FDIC relocated the woman instead of the man who made the comment.

Again, I am sorry to do this, but I am just reciting the details of just eight of the hundreds of reports of harassment at the FDIC.

Now, FDIC Chairman Mr. Martin Gruenberg has been a top official at the FDIC for two decades, as the FDIC has devolved into what apparently is a hellscape for its employees. Mr. Gruenberg has been Chairman of the FDIC for 10 of the last 13 years. He started at the Agency in 2005.

Mr. Gruenberg didn't just supervise the harassment at the FDIC. According to the report, he participated in it. According to Mr. Gruenberg's employees, Chairman Gruenberg repeatedly ''disrespected, disparaged, and mistreated'' his staff—not the predators but his staff that was trying to help him manage the Agency. According to the report, Mr. Gruenberg would berate them, threaten to fire them, participate in ''embarrassing and inappropriate'' group chats with them and throw temper tantrums; or he would throw papers his staff prepared for him against the wall.

One of his loyal staff members told investigators: In my entire career of 35 years—in my entire career of 35 years—I have never had anybody treat me like that.

Reports of Chairman Gruenberg's abusive behavior ranged from 2007 to just last year, showing that he has been a menace to his employees for just about as long as anyone can remember. Yet when my friends in the House of Representatives asked him if he had ever been formally accused of abuse, do you know what he said? He seemed to forget he was the target of an abuse allegation. He said: ''No.'' He had to go back and later correct the record to confirm that he was.

Mr. Gruenberg didn't just struggle with holding himself responsible for bad behavior, but he also refused to hold others accountable too. He even handpicked a known abuser. He picked one of these creepy old men, someone whose outburst had cost the FDIC more than 100,000 bucks in a settlement, for a key promotion to serve as the FDIC's general counsel.

Employees told investigators that they expect Chairman Gruenberg's leadership team to ''pay, promote, or move'' the serial predators within the FDIC. It is all in the report.

Mr. Gruenberg has not once—not once—taken responsibility for his failed leadership. He said he was sorry, but he has never taken responsibility. When he was speaking with the investigators who compiled this report, Mr. Gruenberg denied every single, solitary allegation.

Now, the role of the investigators was not to advise the FDIC about whether Mr. Gruenberg and his leadership team should resign. But if you read the report—200-plus pages—it is clear what they think. The investigators said: Mr. Gruenberg's ''apparent inability or unwillingness to recognize how others experience certain difficult interactions with him'' would make it difficult—I would use the word ''impossible''—for him to restore the FDIC to something that resembles a respectable workplace.

Chairman Gruenberg is far from the only bad apple at the FDIC. That much is clear from the report. Not everyone is a bad apple at the FDIC. There are employees who are very good employees there, but not all of them. And they have been getting away with this for years.

In my opinion, after you read this report, you would conclude that everyone in senior management either knew of the gross, disgusting, and bigoted behavior and did nothing, or they have proven themselves to be such incompetent leaders that they don't deserve to oversee a pet goldfish, much less a Federal Agency.

If the executives at the FDIC had any sense of decency, they would resign today, not issue some weeny statement that ''Yeah, I know things are bad at the FDIC, and I will consider resigning as soon as the Senate confirms my successor, but I am going to continue in the meantime.''

That is the statement that Mr. Gruenberg issued. And do you know what we have heard out of the Biden White House? Nothing. Zero. Zilch. Nada.

If I could fire Mr. Gruenberg, I would. But the only person who can fire Mr. Gruenberg is President Biden. Yet no one at the White House wants to talk about this. No one seems interested in firing Chairman Gruenberg or demanding his resignation, and President Biden won't even address it. He sent a spokeswoman out to suggest that President Biden has not fired Mr. Gruenberg because Chairman Gruenberg apologized and has committed to the recommendations that have been provided by the independent report.

Let me get this straight. Chairman Gruenberg is going to implement the recommendations, which investigated the abuse while he was chairman of the FDIC.

Let's take a look at a few of the recommended changes that President Biden thinks Chairman Gruenberg is qualified to implement. One recommendation that the report includes says that the FDIC must work to protect the victims of sexual harassment, discrimination, and bullying.

Do you think?

How is Mr. Gruenberg, who issued a statement today, saying, ''Well, I might resign as soon as the Senate confirms my successor''—how is Mr. Gruenberg, who has proven for more than two decades that he has no interest in protecting his employees—supposed to get that job done? He won't even admit that he is a bully. How does the White House think he is going to recognize and deter other bullies and predators?

Another recommendation in the report is to enact a culture transformation—a culture transformation—within the FDIC. The investigators recommended that the Board of the FDIC hire an individual to oversee this transformation.

I thought that is why we had a Chairman. I thought that is why we had a Chairman. If Mr. Gruenberg's past hiring decisions are any indication, he and the Board will probably promote the Agency's top pervert to the post.

The most important recommendation the investigators made, in my view, is that the FDIC must hold leadership accountable for their harassment. Does President Biden really believe—does he really believe—that Chairman

Gruenberg is going to hold himself accountable? Are the dozens of creepy old men that the Chairman has protected for two decades?

Put down the bong.

Wouldn't firing Mr. Gruenberg and every other bigot or predator and senior management at the FDIC be the obvious first step in holding leadership accountable for this abuse?

As one employee put it, allowing Mr. Gruenberg to oversee improvements to the FDIC's culture is like ''foxes guarding the henhouse.''

I would put it another way. It is like asking Alec Baldwin to teach a course on gun safety.

Mr. Gruenberg and every single member of senior management ought to hide their heads in a bag. The #MeToo movement ought to mean something. And, frankly, the White House should hide its head in a bag.

I don't read an exception to moral order in the #MeToo movement for the FDIC because Mr. Gruenberg happens to be of a particular party—the same party as the President's.

These folks ought to quit, and they ought to quit today. And if they don't, President Biden should fire them. Anything short of firing them will show that President Biden condones this behavior.

The FDIC employees—and there are many good ones—are only responsible for making sure that our banks are secure in the wealthiest and most powerful country in all of human history. Those FDIC employees deserve a professional workplace. They deserve a workplace where they can do their jobs with dignity. And young women don't deserve to be sexually harassed and sent pictures of their boss's genitals. The taxpayers deserve this too, and the banks being examined deserve this as well.

You know, when President Biden took office, in 2021, I remember in one of his press conferences—I don't know how the subject came up, but the subject of appropriate workplace conduct came up—President Biden correctly said that he would fire on the spot any appointee who disrespected other members of his staff. Those are the President's words: ''on the spot.'' And he told his appointees that he expected them to do the same.

The evidence is plentiful that Chairman Gruenberg disrespected his staff and allowed a toxic culture to bloom at the FDIC. He should resign. He should resign immediately. It is time to clean house at the Federal Deposit Insurance Corporation.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Hampshire.

Mrs. SHAHEEN. Madam President, I ask unanimous consent that Senator HASSAN and I both be allowed to finish our remarks before the scheduled vote.

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

NOMINATION OF SETH ROBERT AFRAME

Mr. DURBIN. Madam President, today, the Senate will vote to confirm Seth Aframe to the U.S. Court of Appeals for the First Circuit. Mr. Aframe has deep ties to the First Circuit. Born in Boston, he received his B.A., summa cum laude, from Tufts University and his J.D., magna cum laude, from Georgetown University Law Center before clerking for Justice Judith A. Cowin on the Massachusetts Supreme Judicial Court. He then entered private practice in Boston, where he worked at a large firm and primarily practiced employment law. In 2003, he moved to New Hampshire, where he clerked for Judge Jeffrey R. Howard on the U.S. Court of Appeals for the First Circuit in Concord.

In 2007, Mr. Aframe joined the civil division of the U.S. Attorney's Office for the District of New Hampshire as an assistant U.S. attorney. In 2010, he was appointed to serve as the appellate chief within the criminal division, and he was promoted to chief of the criminal division in 2023. Mr. Aframe has tried 19 cases to verdict, including 18 jury trials; and he has argued approximately 100 cases in the U.S. Court of Appeals for the First Circuit. In addition to his work as a litigator, Mr. Aframe also serves as the District of New Hampshire's elections officer and civil rights coordinator, and he represents the U.S. attorney on the District of New Hampshire's alternative drug court.

Mr. Aframe is strongly supported by both of his home State Senators—Mrs. SHAHEEN and Ms. HASSAN—and the American Bar Association unanimously rated him as ''well qualified'' to serve on the First Circuit. His significant litigation background and extensive experience in Federal court ensure that he will be a valuable addition to the First Circuit.

In a letter supporting Mr. Aframe's nomination, a bipartisan group of former U.S. attorneys for the District of New Hampshire wrote that, ''[t]o our minds, there is no one better-suited or better qualified to join the United States Court of Appeals for the First Circuit.'' I am of the same mind. I am proud to support this nominee, and I urge my colleagues to join me.

Mrs. SHAHEEN. Madam President, I come to the floor today in support of Seth Aframe's nomination to the First Circuit Court of Appeals. Without a doubt, the depth of Mr. Aframe's legal expertise and his extensive experience at the U.S. Attorney's Office make him eminently qualified to serve on the First Circuit. The American Bar Association agrees. They gave Mr. Aframe a unanimous rating of ''well qualified.''

But I think what might be most impressive about Mr. Aframe is his overwhelming dedication to serving his community. In fact, one of Mr. Aframe's earliest formative experiences as an aspiring public servant was when he served as a Senate page on this very floor. As we hope all pages will do when their time in the Senate comes to an end, Mr. Aframe carried a passion for public service with him, and it informed his professional trajectory.

After graduating from college, Mr. Aframe decided to pursue a law career, going on to attend Georgetown University Law Center. From Georgetown, he spent 3 years in private practice, developing his skills in complex civil litigation before moving to New Hampshire, where he clerked for Judge Jeffrey Howard on the First Circuit. From there, he went on to join the U.S. Attorney's Office in Concord. He has served as Chief of both the Criminal Division and the Appellate Section of the U.S. Attorney's Office. During his tenure, Mr. Aframe has tried 20 cases in Federal district court and has argued more than 100 appeals before the First Circuit, giving Mr. Aframe more appellate experience than almost any attorney in New Hampshire.

Still, in his limited free time, Mr. Aframe has made it a priority to give back to the next generation of legal minds.

Outside of the courtroom, he is an adjunct professor at the University of New Hampshire Franklin Pierce School of Law, where he teaches First Amendment law. He is also a frequent and popular volunteer at Civics 603!, which is a nonprofit that provides civics education to New Hampshire students, ranging from elementary to high school.

Beyond the classroom, Mr. Aframe has continued to take on numerous leadership positions, including as the U.S. Attorney's Office representative to New Hampshire's LASER Program, which allows low- and mid-level drug defendants to participate in a yearlong recovery program that centers on rehabilitation and productive reintegration into society.

Mr. Aframe's commitment to his community and to sharing the wealth of his legal experience to better the lives of others is truly commendable. I am confident that Mr. Aframe will carry his sentiment with him to the First Circuit and will continue to make the Granite State proud.

Before I close, though, I want to address some of the misinformation that has been circulated in an attempt to portray Mr. Aframe—a 17-year Federal prosecutor—as soft on crime. There have been distortions of Mr. Aframe's record in two specific cases, and I want to talk about those now. Notably, in both of those cases, the court handed down a shorter sentence than what was requested by Mr. Aframe.

In one of the cases, the government didn't seek a life sentence because doing so would have required the young victim to appear at a sentencing hearing. After consulting with the victim's family, the government concluded that to call the victim would have likely imposed unwarranted additional trauma. As a result, Mr. Aframe requested a 405-month sentence. The court ultimately sentenced the defendant to 384 months. To allege that Mr. Aframe is soft on crime because of his decision to