

third time and passed and that the motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Is there an objection?

The Senator from Minnesota.

Ms. SMITH. Mr. President, reserving the right to object, I want to say a couple of words about this bill that I strongly oppose.

This bill would expand the already draconian global gag rule to apply to more types of foreign aid, more services, and more organizations by codifying the Trump administration's so-called human flourishing policy. So this would basically be a gag rule not just on global health programs, which is bad enough, but on all nonmilitary foreign assistance.

What it would do is it would say that any organization anywhere in the world that provides, refers, or even mentions abortion or support of LGBTQ+ people or any diversity and inclusion initiative would be banned from getting U.S. foreign assistance. This gag order would put—basically, it would put a gag order on the world's most vulnerable people by the world's most wealthy Nation.

What is ironic about this is that this is not just a cruel policy but an incoherent policy because it would not in any way reduce abortion, which is what my colleagues say their goal is.

There was a previous narrower gag rule earlier imposed by the Trump administration, and in that case, abortion rates actually went up in those countries. Why is that? Well, because of this gag rule. It resulted in less access to contraceptives, to birth control, and more unintended pregnancies.

This is about forcing foreign governments and forcing multilateral institutions and NGOs to accept an ideological agenda or risk being cut off entirely from U.S. assistance.

I think everybody should have the ability to make their own decisions about their own bodies and their own lives and their own futures. Certainly, they should be able to make those decisions without somebody in Washington, DC, who knows nothing about their lives telling them what to do.

We should be joined together in our belief that U.S. foreign assistance should be helping people, lift them out of poverty, support them in getting the services they need, and not trying to impose an ideological gag rule on their activities.

Therefore, I object.

The PRESIDING OFFICER. The objection is heard.

The Senator from North Carolina.

Mr. BUDD. Mr. President, my colleague, whom I very much respect, has chosen to support the loophole through this objection. It allows taxpayer dollars to be used in a manner contrary to the values we cherish at home, allowing no voice to the voiceless.

The PRESIDING OFFICER. The Senator from Florida.

UNANIMOUS CONSENT REQUESTS

Mrs. MOODY. Mr. President, I rise today to ask unanimous consent to pass my Pregnant Students' Rights Act out of the Senate, legislation that would inform young mothers in school—at university or in college—of their rights to protect the most vulnerable among us. Today, we have an opportunity to ensure that students have the information and support they need should they become pregnant.

Navigating college can be challenging for any student but especially for pregnant women. Unfortunately, they oftentimes feel pressured to end their pregnancies or risk academic failure. No woman should ever feel like she has to choose between continuing classes or continuing a pregnancy. Young women who find themselves in this situation should know exactly what resources are available to them to help them carry their pregnancies to term and what their rights are while they are in school, whether that be in modified class schedules, excused absences, or other accommodations.

This legislation would ensure that young women would know their rights and know that they will have the support they need to stay in school, to carry a child to term, and to raise a baby. Far too often, they are told the exact opposite—that if they choose to have their babies, it will be the end of their academic careers, their life ambitions, and their career goals. They are made to feel abortion may be their only option, and that is not what any of us should want. It is not true.

With this bill, we will send the message that life is precious and that we want to help you make that decision to carry a child to term, to raise that child, and to continue your education goals.

This bill requires universities to inform students of the rights and protections for pregnant students, such as those modified class schedules and excused absences. It also requires universities to advise students on how to file a complaint with the U.S. Department of Education if there is a violation.

This legislation comes at an important time. The CDC reports that almost 30 percent of all abortions in the United States are performed on women of college age, between the ages of 20 and 24. College-aged women may not be aware of their rights of accommodation. This would allow for that information to be shared, would mandate that universities do so, and would never make students believe they only have one choice.

I urge my colleagues to join in our mission, support this legislation, and protect the sanctity of life. We urgently need to protect the Pregnant Students' Rights Act today.

Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 300, S. 3627. Further, I ask unanimous consent that the bill be considered read a third time and passed and that the

motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Is there an objection?

The Senator from Hawaii.

Ms. HIRONO. Mr. President, reserving the right to object, despite its name, this bill does nothing—nothing—to meaningfully help pregnant students, nor does it protect their rights. It is yet another step in a broader war on reproductive freedom—this time by threatening funding losses for colleges and universities that do not comply.

This bill would require colleges and universities to distribute information to all students about carrying a pregnancy to term and caring for a child after birth. That is the focus of this bill.

This bill intentionally—intentionally—excludes information about the full range of reproductive health, including contraception, abortion, even where those options are legal. That is not protecting pregnant students' rights; that is government-mandated bias.

Pregnant students who are legal adults do not need politicians, do not need government, deciding which facts they are allowed to know. What they actually need is medically accurate information so they can make informed decisions about what is best for their bodies, their families, and their futures.

While Republicans claim this bill is about protecting students, the reality is that this bill does nothing to actually expand protections for students.

This bill offers no guarantees of medical leave, flexible coursework, lactation accommodations, childcare assistance, housing support, or financial aid protections. In other words, this bill does nothing to address the real barriers pregnant and parenting students face every day.

Instead, this bill will threaten the funding universities and colleges rely on—funds that have been under attack by this regime. Already, the Trump regime has withheld or canceled billions in grants and other funding from colleges and universities. And now, with this bill, they are threatening the further loss of funds to force colleges and universities to comply by requiring—requiring—they to push out incomplete information that intentionally does not provide students the full range of options. And that is because this bill isn't actually about protecting students. It is about advancing Republicans' war on reproductive care.

Tomorrow is the fourth anniversary of the Supreme Court's disastrous Dobbs decision overturning Roe v. Wade, overturning a constitutional right that women in this country relied on and had for some 50 years.

And in the 4 years since Dobbs, Republicans have worked tirelessly to deny or limit access to reproductive care, to spread fear and confusion, and to shame those who seek care.

By intentionally withholding medically accurate information from students at a moment when access is already under attack, this bill will only further undermine access to reproductive care.

This bill does nothing to protect the rights of students. It treats students as though they are political pawns, endangering their health and well-being to advance Republicans' extremist anti-abortion agenda. For those reasons, I object.

The PRESIDING OFFICER. The objection is heard.

The Senator from Florida.

Mrs. MOODY. Mr. President, I am disappointed to hear from my colleague—the Democrat that claims the party is the party of women—that we are not going to ask that universities educate women in college who become pregnant as to their rights and to modify class schedules or excused absences, which would allow them to continue their education and continue their pregnancy to term.

I yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

Ms. HIRONO. Mr. President, if Republicans truly want to help students make informed decisions and prevent unintended pregnancies, they would support evidence-based—not ideologically based but evidence-based policies that expand access to medically accurate information, policies like the Real Education and Access for Healthy Youth Act, legislation that I introduced with Senator BOOKER that would expand comprehensive medically accurate sex education and ensure young people at colleges and universities have the information they need to navigate their futures. That is what real support looks like.

By equipping students with factual information, our bill will help empower our young people to make informed decisions about their bodies and their lives.

Mr. President, that is why I ask unanimous consent that the Committee on Health, Education, Labor, and Pensions be discharged and the Senate proceed to the immediate consideration of S. 1910; further, that the bill be considered read a third time and passed and the motion to reconsider be consider made and laid upon the table.

The PRESIDING OFFICER. Is there objection?

The Senator from Florida.

Mrs. MOODY. Mr. President, reserving the right to object, I just want to make sure that I am clear. The Democratic Party who, again, repeatedly asserts that they are the party of women, does not want to educate pregnant women on how to continue their education while they are pregnant. They don't want to do that.

But we are now being asked, unanimously, to fund at the tune of half a billion dollars to teach kids as young as elementary school students about sex, gender identity.

And I want to repeat the words: They did not want to agree to my bill because they didn't want it to be ideologically based, but yet they say that spending half a billion dollars to teach elementary school kids, educating young women on sex, gender identity—that that is not ideologically based?

So I just want to make sure that I am clear. I come down here to seek passage of a bill focused on educating young women, allowing them to feel empowered to continue that education. And after blocking that simple idea, I am now being asked to agree to the education of elementary school students on topics such as sexual orientation and sex.

That is the Democrat Party. This is the Republican Party. I just want to make sure America is clear. That is the difference, and I cannot believe that is what we are being asked to adopt by unanimous consent.

So for that reason, I will object, and I will lament that we find ourselves in a place where we cannot promote the education of a pregnant mother, but we are being asked to spread sex and gender ideology to our children in elementary school.

I object.

The PRESIDING OFFICER. The objection is heard.

The Senator from Rhode Island.

UNANIMOUS CONSENT REQUEST— S. RES. 555

Mr. WHITEHOUSE. Mr. President, climate change is real. Earlier this year, I came to the floor and asked my colleagues if they could all agree to that simple scientific fact. Unsurprisingly, given the clout of fossil fuel in this arena, they could not.

So I return to the floor in hopes that my Republican colleagues could at least agree to some of the simple truths that make up the bigger picture of climate change.

I asked if we could agree that sea levels are rising due to fossil fuel emissions. Republicans objected.

I asked that we could agree that oceans are warming due to fossil fuel emissions. Republicans objected. They are actually warming by the zettajoule, if you want to look up a really big number.

So I changed tactics. I wanted to see if my Republican colleagues could at least acknowledge some of the realities. I asked if we could agree that climate change is driving up the cost of homeowners insurance, which is something that even homeowners insurers will tell you. But, again, Republicans objected.

Well, I am not giving up. Here is today's simple truth: Climate change poses a threat to home values and the mortgage market. Can we all agree on that?

Let me break this down. Republicans may object, but facts remain. And the fact is that sea levels are rising.

Sea level rise and the flooding that comes along with it causes cata-

strophic damage to coastal infrastructure, businesses, and homes. This drives enormous financial loss.

Between 2005 and 2017, Florida, South Carolina, North Carolina, Virginia, and Georgia together lost \$7.4 billion in home value due to sea level rise-related flooding. Absent climate action, flooding like this will get worse in the years to come.

Researchers find that 300,000 U.S. homes and commercial properties collectively valued at \$136 billion, in today's dollars, are at risk of chronic disruptive flooding in the next 30 years, the duration of a mortgage; and by the end of the 21st century, nearly 2.5 million U.S. homes and commercial properties, collectively valued at over \$1 trillion, will be at risk of chronic flooding. Indeed, the chief economist of Freddie Mac has predicted what he called a "coastal property values crash."

Sea level rise is not the only climate impact threatening homes across the country. We see it in all kinds of natural calamities. I have shown this chart on the floor before. It tracks billion-dollar climate disasters in the United States between 1980 and now. These include floods, wildfires, cyclones, and drought. As you can see, the events and the costs are increasing.

And it is not just homes directly impacted by climate disaster that face declines in property values. Following a weather disaster, housing values decline substantially across entire impacted ZIP Codes, in part because of the market's expectation of future disasters in that area.

Last week, I explained that the same forces driving home insurance costs up are driving down home values. That is because climate losses hit insurers first, and insurers then raise their costs; and those costs ultimately affect the home's value.

This chart shows that insurance costs are increasing the most in areas facing the highest climate risk, which is only logical.

Unfortunately, for the parts of the country most exposed to climate change, insurance premiums are going to continue to climb. This chart shows the county-level forecast for homeowners insurance premiums over the next 30 years. As you can see, all along the gulf coast, through Florida and out through the Intermountain West, where fires are such an issue, premiums are expected to double or triple or even quadruple. The darkest areas here are the highest increase, but everywhere is heading up.

And it gets worse. Rising premiums depress home values, as the carrying cost of owning that home increases. If you have to pay, as in Florida, on average, \$14,000 every year for home insurance and that doubles or triples, and now you have a \$30,000 or \$40,000 annual burden—a check you have to pay to keep that home—that is going to drive down the cost of the home because the next buyer is going to be looking at that cost burden.