

“free,” they save not only the cost of paying a tax preparer, but they also know that they have got all of the benefits for which they were entitled.

I represent thousands of low-income taxpayers, and the earned income taxpayer credit that they are able to get oftentimes lights up their life when it is time to file. Some of them are able to get benefits that they didn't think they were going to have, and so they give a real bit of thanks to those who helped them prepare and to know.

There are many adviser volunteers and I want to thank them—individuals who give of their time, their energy, their knowledge, their expertise, and their effort to make sure that low-income taxpayers are provided all of the assistance that they need.

Madam Speaker, I am pleased to have had the opportunity to work on this bill, and I urge all of my colleagues to support it.

I yield back the balance of my time.

Mr. CURBELO of Florida. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I want to first thank my colleague, the gentleman from Illinois (Mr. DANNY K. DAVIS), for his hard work on this bill. Dr. DAVIS is someone who has committed his career to Americans who are struggling the most, and he is willing to work with anyone in this Congress who wants to help our communities get ahead, especially those who are struggling and who most need our help. It has been a true honor to collaborate with him on this legislation.

Madam Speaker, I want to remind my colleagues once again what the VITA program is all about.

Every tax filing season, unscrupulous preparers try to take advantage of underserved populations by filing fraudulent returns on their behalf.

□ 1615

The taxpayer and not the preparer is then liable for the fraudulent return. This happens way too often, Madam Speaker, in south Florida and throughout the country.

The VITA program goes a long way to mitigate the threat preparer fraud poses to vulnerable communities by providing free tax preparation services administered by IRS-certified preparers.

Taxpayers who just want to comply with the Tax Code should not have to fear additional taxes or penalties because of a fraudulently repaired return. The VITA program gives these taxpayers a place to go where they can rest assured their tax returns will be filed accurately and at no cost.

I encourage my colleagues to join me in supporting this commonsense program and vote to permanently reauthorize the VITA grant program.

I want to thank, Madam Speaker, so many volunteers at the United Way, at branches in South Dade, who every tax season help hundreds and hundreds of lower and middle-income Americans get through this difficult process.

Madam Speaker, I encourage all my colleagues to support this legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Florida (Mr. CURBELO) that the House suspend the rules and pass the bill, H.R. 2901, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

SOCIAL SECURITY CHILD PROTECTION ACT OF 2018

Mr. MARCHANT. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1512) to amend title II of the Social Security Act to provide for the reissuance of Social Security account numbers to young children in cases where confidentiality has been compromised, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1512

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Social Security Child Protection Act of 2018”.

SEC. 2. REISSUANCE OF SOCIAL SECURITY ACCOUNT NUMBERS TO YOUNG CHILDREN IN CASES WHERE CONFIDENTIALITY HAS BEEN COMPROMISED.

(a) IN GENERAL.—Section 205(c)(2)(B) of the Social Security Act (42 U.S.C. 405(c)(2)(B)) is amended—

(1) by redesignating clause (iii) as clause (iv); and

(2) by inserting after clause (ii) the following new clause:

“(iii) In any case in which a Social Security account number has been issued to a child who has not attained the age of 14 pursuant to subclause (IV) or (V) of clause (i) and it is demonstrated by evidence, as determined by the Commissioner of Social Security, and submitted under penalty of perjury to the Commissioner by a parent or guardian of the child that in the course of transmission of the social security card to the child, the confidentiality of such number has been compromised by reason of theft of such social security card, the Commissioner shall issue a new Social Security account number to such child and make note in the records maintained with respect to such child of the pertinent information received by the Commissioner regarding the theft of the social security card.”.

(b) EFFECTIVE DATE.—The amendments made by subsection (a) shall take effect on the date that is 180 days after the date of the enactment of this Act.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. MARCHANT) and the gentleman from Illinois (Mr. DANNY K. DAVIS) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. MARCHANT. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their re-

marks and include extraneous material on H.R. 1512, which is currently under consideration.

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

There was no objection.

Mr. MARCHANT. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, the history of this legislation begins in my district in Southlake, Texas. A constituent of mine called my office very distraught that her mail had been stolen, and with it, her newborn baby's Social Security card and number. A week later, a felon with an extensive history of forgery, credit card abuse, and identity theft was apprehended, and in his possession was the Social Security card of my newborn constituent.

The child's mother, rightfully so, was very concerned that her 6-month-old child's identity had been compromised, and I requested on her behalf that the Social Security Administration issue the child a new Social Security card. We thought that would be an easy thing to do. The request was denied.

My staff and my district office took it on themselves to get the law changed and asked me would I consider introducing a bill to do that. So today, we are here to try to protect a group of the most vulnerable of our Social Security cardholders.

Members of this Chamber know Social Security numbers have become an increasingly valuable target for identity theft due to their widespread use throughout the financial sector.

Madam Speaker, children like my constituent are particularly vulnerable to Social Security number theft because usually, before the age of 13, they do not work, they do not drive, they do not try to get credit cards, and they don't try to establish credit, which would extend the time a thief can use that child's identity before the theft is even noticed.

Current policy does little to protect children whose Social Security cards and numbers have been stolen. I believe H.R. 1512 is the answer to this problem. This bill requires that the Social Security Administration issue a new Social Security number for a child age 13 and under when a child's Social Security card has been stolen and the child's parent or guardian demonstrates to the Commissioner of the Social Security Administration under penalty of perjury that it was stolen while being transmitted by Social Security to the child's address, that is, by U.S. mail.

This bill is a commonsense solution. We need to combat identity theft. I encourage all Members to vote today to protect our constituents, especially our most vulnerable.

I thank my fellow Texan, LLOYD DOGGETT, for cosponsoring the bill and helping me introduce the bill. I urge my colleagues to join us in supporting this bipartisan bill.

I would also like to thank, Madam Speaker, my district staff who worked

on this problem so hard in the beginning and the committee staff who helped me shepherd this through to its chairman, Mr. JOHNSON, of the Social Security Subcommittee.

Madam Speaker, I reserve the balance of my time.

Mr. DANNY K. DAVIS of Illinois. Madam Speaker, I yield myself such time as I may consume.

I am pleased to rise in support of H.R. 1512, the Social Security Child Protection Act, which was introduced jointly by Representatives KENNY MARCHANT and LLOYD DOGGETT, both of Texas. I note that my colleague, Mr. JOHNSON, is also in the House. This means that Texas is serious about children and protecting them. This bipartisan legislation would protect children in cases where their Social Security card is stolen from the mail.

Most parents apply for a Social Security number for their child soon after the baby is born. They can do this easily and securely right in the hospital. The Social Security Administration then assigns a number to the child and mails the card to the child's family.

Unfortunately, sometimes these letters do not reach their intended destination. They can be stolen from the mail. In fact, the Social Security numbers of children are highly valued by identity thieves. Fraudsters can wreak havoc, creating an extensive record of bad debt and fraud associated with a child's number.

Currently, Social Security will issue a new number to anyone, child or adult, who can show that their number has been misused and that they have been harmed. However, in the case of a child, sometimes years go by before the family learns that a child's number has been used for fraud.

Under the bill, the Social Security Administration would issue a child a new Social Security number if their card is stolen from the mail. The family would no longer have to prove that harm has occurred before the child can be issued a new number.

Madam Speaker, this is a commonsense measure, and I want to commend Mr. MARCHANT for thinking it up, thinking of it and responding to a need that was expressed to him by one of his constituents. It is a great measure. I am pleased to support it, and I urge all of my colleagues to support it.

Madam Speaker, I reserve the balance of my time.

Mr. MARCHANT. Madam Speaker, I yield 4 minutes to the gentleman from Plano, Texas (Mr. SAM JOHNSON), who is the chairman of the Social Security Subcommittee.

Mr. SAM JOHNSON of Texas. Madam Speaker, I thank my fellow Texans, Mr. MARCHANT and Mr. DOGGETT, for introducing this commonsense bill.

Children who have had their Social Security cards stolen from the mail before it even gets to them deserve a new Social Security number. This helps these youngest victims of identity theft start out with a clean slate. It is

the right thing to do, and I encourage my colleagues to support this commonsense legislation.

As the chairman of the Social Security Subcommittee, I have been committed to doing all I can to protect Americans from identity theft. This bill helps us get there. But, Madam Speaker, while this bill will help child victims of identity theft, the fact is that it still doesn't fix the real problem.

The real problem is that we use Social Security numbers to both identify and authenticate people. It just doesn't make sense, but we have been doing this for decades, and I think it is time to put a stop to it.

When Social Security created Social Security numbers back in 1936, they were designed for a limited purpose: to track earnings and administer Social Security benefits for hardworking Americans. Back then, there wasn't much thought about keeping your number secret. But as we all know, that has changed since these numbers are used for everything from getting credit to enrolling kids in school.

Madam Speaker, H.R. 1512, the Social Security Child Protection Act, is a step in the right direction, and I urge all Members to support it.

I also want to take this opportunity to begin a serious conversation about the future of Social Security numbers and how we use them. I invite Members to join me. The American people deserve no less.

Mr. DANNY K. DAVIS of Illinois. Madam Speaker, I yield 5 minutes to the gentleman from Texas (Mr. DOGGETT).

Mr. DOGGETT. Madam Speaker, the Social Security number really is a key to identity theft, and thieves have had a field day with these Social Security numbers and the identity theft and the invasion of privacy that occurs.

A full 10 years ago, I authored a measure here in the House to remove this information from the Medicare card. The next session, finally in 2010, we were able to pass that through the House with the help of Representative JOHNSON. It was a bipartisan initiative.

Then the Senate didn't pass it. When Republicans took over control of the House, Mr. JOHNSON appropriately took the lead on that legislation, and he worked at it for a while, and, finally, in 2015, he got it passed to remove the Social Security number from the Medicare card.

As Representative JOHNSON knows, finally, now, 10 years from when we started in June of this year, it looks like seniors will begin getting their Medicare cards without the Social Security number on it, to protect their privacy and to avoid the exploitation that has occurred.

To his credit, Mr. MARCHANT has identified another group of very vulnerable individuals: children. Carnegie Mellon did a study that reported that nearly 10 percent of America's children have had their identity already stolen,

and the Social Security number is a factor in that. That is significantly higher than it is for adults, some 51 times higher, according to the Carnegie Mellon study.

Children are particularly vulnerable in this regard because they don't have a driver's license. They are really kind of a blank canvas. They don't work, and they don't establish credit. This allows theft and fraud to go undetected for many years in some cases.

By the time that they are young adults, they could unknowingly be buried in debt and face delays in very important steps in their education, in their work, in getting their first job, in getting that driver's license or applying for a student loan.

I salute Mr. MARCHANT for seeing that this is a problem. I am pleased to join him and my colleague, Mr. DAVIS, from Chicago in supporting this measure.

Children and their parents or their guardians acting on their behalf deserve a streamlined process that will allow for a child to be issued a new Social Security number long before any misuse occurs.

□ 1630

No child should have to wait for the inevitable harm to come along and have their identity stolen before action occurs. Building on the success that we have had with seniors, and I hope in a much more prompt fashion than we were able to do it for seniors, we now, through Mr. MARCHANT's efforts, are working to ensure, once again on a bipartisan basis, that we provide the same kind of protection for infants and children from baseless identity thieves.

Madam Speaker, I urge adoption of the legislation.

Mr. DANNY K. DAVIS of Illinois. Madam Speaker, I have no further speakers, and I will close.

I am pleased to note that H.R. 1512 and other bills before us today take important steps to decrease identity theft. I know that identity theft is one of the top issues that the Chicago Taxpayer Advocate addresses. Helping prevent identity fraud and helping taxpayers deal with identity theft are important improvements.

Madam Speaker, I urge passage of this bill, and I yield back the balance of my time.

Mr. MARCHANT. Madam Speaker, I yield myself such time as I may consume.

I would like to say thank you to my colleagues on the committee who have worked on this bill, and especially Congressman DOGGETT, who has helped every step of the way.

H.R. 1512 is a very commonsense solution that is supported by the Association of Mature American Citizens and the AARP.

Madam Speaker, I include in the RECORD their letters of support.

ASSOCIATION OF MATURE
AMERICAN CITIZENS,
Washington, DC, March 17, 2017.

Hon. KENNY MARCHANT,
24th District, Texas,
Washington, DC.
Hon. LLOYD DOGGETT,
35th District, Texas,
Washington, DC.

DEAR CONGRESSMAN MARCHANT AND CONGRESSMAN DOGGETT: On behalf of the 1.3 million members of AMAC, the Association of Mature American Citizens, I am writing in strong support of H.R. 1512, the Social Security Child Protection Act. This important piece of legislation offers more protection for children under 14 who have been victims of Social Security card theft. This bill is as timely as it is simple in protecting the identities of our nation's children.

The Social Security Child Protection Act is a real-life solution to a real-time problem. As the Federal Trade Commission (FTC) recently reported, identity theft rose by 50% from 2014 to 2015. As millions of identities are compromised each year due to Social Security card theft, children are becoming a more attractive target to identity thieves. H.R. 1512 does more to stem Social Security card theft by making it easier for parents to request new Social Security numbers for their children when their Social Security card has been stolen, in transit, from the Social Security Administration (SSA).

Under current policy, parents of children under 14 are able to request a new Social Security number only when they can demonstrate harm has occurred as a direct result of Social Security card theft. However, demonstrating a level of harm requisite with current policy is difficult for most parents because children do not typically participate in activities where harm from Social Security card theft would be made apparent (getting a driver's license, buying a home, opening a line of credit, etc.). H.R. 1512 would make it easier for parents to get a new Social Security number for their children because they would only need to show their child's Social Security card was stolen in transit from the SSA—not that their child suffered harm.

As an organization committed to representing the interests of mature Americans and seniors, AMAC is dedicated to ensuring senior citizens' interests are protected. We thank Congressman Marchant and Congressman Doggett for their commonsense and practical solution to protect children from identity theft. AMAC is pleased to offer our organization's full support to the Social Security Child Protection Act.

Sincerely,

DAN WEBER,
President and Founder of AMAC.

AARP,
Washington, DC, April 11, 2018.

Hon. KEVIN BRADY,
Chairman, House of Representatives,
Committee on Ways and Means, Washington,
DC.

Hon. RICHARD E. NEAL,
Ranking Member, House of Representatives,
Committee on Ways and Means, Washington,
DC.

DEAR CHAIRMAN BRADY: On behalf of AARP's 38 million members, I am writing in support of H.R. 1512, the Social Security Child Protection Act of 2017. The bill directs the Social Security Administration (SSA) to issue a new Social Security number to a child under the age of 14 if the confidentiality of the child's previous number has been compromised due to the theft of the documentation. AARP is strongly committed to protecting the confidentiality of Social Security numbers for American citizens of all ages.

An individual's Social Security number is critical financial information and integral to everyone's personal identity. Many parents apply for Social Security numbers for their children soon after birth. Social Security numbers for all family members are used for a wide variety of purposes, including employment and taxes. For these reasons, Social Security numbers must be afforded the highest level of privacy protection to guard against financial fraud or identity theft.

AARP has a long-standing public policy position to protect the integrity of Social Security numbers that specifically states that "companies, government agencies, and individuals should not be allowed to post or publicly display Social Security numbers, print them on cards, transmit them over the internet or by facsimile, or send them by mail without safety measures." We appreciate your support to protect personal Social Security information and make this change in the law.

We look forward to continuing to work with you to promote the integrity of the Social Security program, and to protect the identities of American workers and their families. If you have any questions, please feel free to call me.

Sincerely,

JOYCE A. ROGERS,
Senior Vice President, Government Affairs.

Mr. MARCHANT. Again, I encourage all Members to vote "yes" to make sure that children who have their Social Security cards stolen are protected.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. MARCHANT) that the House suspend the rules and pass the bill, H.R. 1512, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

PROTECTING CHILDREN FROM IDENTITY THEFT ACT

Mr. CURBELO of Florida. Mr. Speaker, pursuant to House Resolution 830, I call up the bill (H.R. 5192) to authorize the Commissioner of Social Security to provide confirmation of fraud protection data to certain permitted entities, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. STEWART). Pursuant to House Resolution 830, in lieu of the amendment in the nature of a substitute recommended by the Committee on Ways and Means printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 115-68 is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 5192

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Protecting Children from Identity Theft Act".

SEC. 2. REDUCING IDENTITY FRAUD.

(a) PURPOSE.—The purpose of this section is to reduce the prevalence of synthetic identity fraud, which disproportionately affects vulnerable populations, such as minors and recent immigrants, by facilitating the validation by permitted entities of fraud protection data, pursuant to electronically received consumer consent, through use of a database maintained by the Commissioner.

(b) DEFINITIONS.—In this section:

(1) COMMISSIONER.—The term "Commissioner" means the Commissioner of the Social Security Administration.

(2) FINANCIAL INSTITUTION.—The term "financial institution" has the meaning given the term in section 509 of the Gramm-Leach-Bliley Act (15 U.S.C. 6809).

(3) FRAUD PROTECTION DATA.—The term "fraud protection data" means a combination of the following information with respect to an individual:

(A) The name of the individual (including the first name and any family forename or surname of the individual).

(B) The Social Security account number of the individual.

(C) The date of birth (including the month, day, and year) of the individual.

(4) PERMITTED ENTITY.—The term "permitted entity" means a financial institution or a service provider, subsidiary, affiliate, agent, contractor, or assignee of a financial institution.

(c) EFFICIENCY.—

(1) RELIANCE ON EXISTING METHODS.—The Commissioner shall evaluate the feasibility of making modifications to any database that is in existence as of the date of enactment of this Act or a similar resource such that the database or resource—

(A) is reasonably designed to effectuate the purpose of this section; and

(B) meets the requirements of subsection (d).

(2) EXECUTION.—The Commissioner shall establish a system to carry out subsection (a), in accordance with section 1106 of the Social Security Act. In doing so, the Commissioner shall make the modifications necessary to any database that is in existence as of the date of enactment of this Act or similar resource, or develop a database or similar resource.

(d) PROTECTION OF VULNERABLE CONSUMERS.—The database or similar resource described in subsection (c) shall—

(1) compare fraud protection data provided in an inquiry by a permitted entity against such information maintained by the Commissioner in order to confirm (or not confirm) the validity of the information provided, and in such a manner as to deter fraudulent use of the database or similar resource;

(2) be scalable and accommodate reasonably anticipated volumes of verification requests from permitted entities with commercially reasonable uptime and availability; and

(3) allow permitted entities to submit—

(A) one or more individual requests electronically for real-time machine-to-machine (or similar functionality) accurate responses; and

(B) multiple requests electronically, such as those provided in a batch format, for accurate electronic responses within a reasonable period of time from submission, not to exceed 24 hours.

(e) CERTIFICATION REQUIRED.—Before providing confirmation of fraud protection data to a permitted entity, the Commissioner shall ensure that the Commissioner has a certification from the permitted entity that is dated not more than 2 years before the date on which that confirmation is provided that includes the following declarations:

(1) The entity is a permitted entity.

(2) The entity is in compliance with this section.