

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

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from Nevada (Mrs. LEE).

The amendment was agreed to.

Mr. PALLONE. Madam Chair, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. PAPPAS) having assumed the chair, Ms. NORTON, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 9) to direct the President to develop a plan for the United States to meet its nationally determined contribution under the Paris Agreement, and for other purposes, had come to no resolution thereon.

#### HOUR OF MEETING ON TOMORROW

Mr. PALLONE. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow.

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

There was no objection.

#### RECOGNIZING STATE TEACHERS OF THE YEAR

(Mrs. HAYES asked and was given permission to address the House for 1 minute.)

Mrs. HAYES. Mr. Speaker, I rise to recognize the 57 State teachers of the year from around the country who have convened in Washington.

These educators illuminate what is working in our education system. Their unique and important achievements fill me with pride and inspiration about what teachers can do for our communities when we put students first.

I welcome these outstanding teachers to Washington this week and to Capitol Hill this Thursday as part of a celebration of excellence.

I would like to congratulate the 2019 National Teacher of the Year, Rodney Robinson, who is a committed advocate for all his students and has made it his mission to bring a voice to the voiceless and to those who feel unseen or undervalued by their communities.

Mr. Robinson has been teaching social studies for 19 years to students at Virgie Binford Education Center inside the Richmond Juvenile Detention Center, teaching some of our Nation's most vulnerable students.

Every student deserves a high-quality, equitable education. Mr. Robinson and all these educators work every day to fulfill that promise to their students.

Equity and empowerment are at the core of Mr. Robinson's work and should also be at the core of our work here at the Federal Government.

I also want to thank the Council of Chief State School Officers, or CCSSO,

which, since 1952, has focused on excellence in public education. They are the oldest and most prestigious national honors program for teachers, and their work to celebrate and elevate the voices of teachers should be commended.

It is, likewise, our job as Members of Congress to continue to elevate the profession of teachers, elevate the voices of students, and work together to make sure their dreams are recognized.

#### CONGRATULATING NATE MACK ELEMENTARY ROBOTICS TEAM

(Mrs. LEE of Nevada asked and was given permission to address the House for 1 minute.)

Mrs. LEE of Nevada. Mr. Speaker, almost 2 months ago, I spoke on this very floor to congratulate the robotics teams at Nate Mack Elementary and Greenspun Junior High School for advancing to the global robotics competition.

Today, I am proud to report back that Nate Mack Elementary robotics team is now the 2019 VEX IQ STEM Research Award World Champions. Greenspun Junior High also put up a tough fight and made it to the world finals.

I have closely followed the journey of both these robotic teams this year and even visited them. They are big sources of pride for Nevada's Third District, and we could not be more honored to have been represented by them.

So, today, I want to congratulate Nate Mack Elementary robotics team and their coach, Casey Juliano, for their well-deserved win and once again recognize Greenspun Junior High and their coach, Matt Christian, for making it to the world championships.

On behalf of Nevada's Third Congressional District, congratulations. We are proud.

#### WE ALL HAVE A PLACE IN AMERICA

(Mr. VAN DREW asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. VAN DREW. Mr. Speaker, in light of the recent terror attacks throughout the world and in our country, many people are very, very fearful.

The Nation and the Jewish community mourn another senseless attack after the shooting in California during the Passover celebration, while still grieving those lost in the attack at the Pittsburgh synagogue last year.

We stand with our Jewish brothers and sisters against the face of terror. These despicable attacks of hate have no place in our world. We all have a place in America. Hate, however, does not.

The American people have the right to pray together; they have the right to love together; and they have the right to worship together without fear.

□ 1845

#### HONORING THE LIFE OF JUDGE DAMON KEITH

(Ms. TLAIB asked and was given permission to address the House for 1 minute.)

Ms. TLAIB. Mr. Speaker, I rise today to recognize a civil rights icon. Judge Damon Keith passed away this past week. He said one of his mentors, Supreme Court Justice Thurgood Marshall, would say to him: When you finish Harvard law, Judge Keith, I want you to use the law as a means of social change.

Judge Keith said: That is what I am trying to do in my lifetime.

The civil rights icon was courageous. He will be sorely missed by many, but even more in his home community of the city of Detroit.

In one of his most famous cases, he said, in his opinion, that: "Democracies die behind closed doors."

And from a recent Detroit Free Press article, in 1973, Judge Keith ordered Detroit Edison to pay \$4 million to Black employees who were victims of job discrimination and ordered it to create an affirmative action program.

Some of these are just a little hint of the incredible contribution that Judge Keith had to our Nation. He will be sorely missed, but, hopefully, his legacy on civil rights and justice for all will continue on in our work here in this Chamber.

#### APPOINTMENT OF INDIVIDUAL TO UNITED STATES-CHINA ECONOMIC AND SECURITY REVIEW COMMISSION

The SPEAKER pro tempore. The Chair announces the Speaker's appointment, pursuant to section 1238(b)(3) of the Floyd D. Spence National Defense Authorization Act for fiscal year 2001 (22 U.S.C. 7002), as amended, and the order of the House of January 3, 2019, of the following individual on the part of the House to the United States-China Economic and Security Review Commission for a term expiring on December 31, 2020:

Dr. Larry M. Wortzel, Williamsburg, Virginia

#### STUDENT DEBT CRISIS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2019, the gentlewoman from Michigan (Ms. TLAIB) is recognized for 60 minutes as the designee of the majority leader.

Ms. TLAIB. Mr. Speaker, I rise today recognizing the amazing contribution of our Congressional Progressive Caucus in allowing many of our colleagues who are pushing bold and progressive ideas, especially around college affordability.

Mr. Speaker, I yield to the gentlewoman from California (Ms. PORTER).

Ms. PORTER. Mr. Speaker, this weekend, college students around the

country will cross the graduation stage, accept their diplomas, and get ready to begin their careers. It will be a weekend of well-deserved celebration. Their hard work and years of study have paid off. Yet, for too many of these students, they will soon face the reality of paying the high price of their diplomas.

Too many of these students will soon come face-to-face with a mountain of debt that will take them years, often decades to pay. Today, nearly 43 million Americans, that is one in six adults, have Federal student loan debt. The Federal student loan portfolio has risen to over \$1.4 trillion.

Tomorrow's graduates will face an average of \$30,000 in debt, a crippling amount for any young person to shoulder before they have even entered the workforce. That amount of debt increases every single year. How can we expect young people in this country to choose the course of their careers, to contribute to their communities, and to plan and start their families while simultaneously allowing lenders to saddle them with loan burdens on decades-long repayment timelines?

Among borrowers of all ages with outstanding student loan debt, the median self-reported amount owed among those with less than a bachelor's degree was \$10,000. Bachelor's degree holders owe a median of \$25,000, and those with a postgraduate degree owe a median of \$45,000.

I have heard stories from students at colleges and universities throughout California's 45th Congressional District.

Merhpad and her family immigrated to the United States in 2014. After they settled in Orange County, earning a college degree became her primary goal. But without Federal financial aid programs, such as the Pell grant, she would not have been able to afford and pursue an education. Her commitment and dedication to her education inspired her parents to also attend Irvine Valley College to pursue degrees.

She uses her financial aid to afford transportation, food, healthcare, and school supplies. Because she lives with her parents, she doesn't need to spend financial aid on housing. But other students aren't so lucky.

Community colleges typically don't offer housing for their students, and with an average rent of \$1,000 to \$2,000 in Orange County, it is almost impossible to afford to live near our colleges' campuses.

Jose, a student at Saddleback College in Orange County is studying psychology and playing football. He is the eighth of 11 kids. He received a scholarship to cover his tuition and meals, but it isn't enough to help him afford housing. Jose was homeless for two semesters, sleeping in his car and at his football teammates' houses. Despite these challenges, Jose has a 3.8 GPA and he hopes to graduate from Saddleback to go on to pursue a degree in clinical psychology.

He explained, "I move forward towards graduation, believing that if I can overcome the adversities I have faced in my life, anyone can."

His persistence and dedication are inspiring. But no student should ever have to choose between getting an education and being homeless. Unfortunately, these stories are all too common. Too many students are struggling just to keep a roof over their heads.

Recently, I met with students from the University of California Irvine to discuss the challenges they are facing. One of those students was Stephanie, a first-generation student studying public health.

She completed the full college application process on her own, including applying for financial aid. She received both a Pell grant and a Cal grant, but she still has to work three part-time jobs throughout the year to afford housing and food.

She spends more than 12 hours most days in class and at her part-time jobs, fighting to ensure that she doesn't have to take on student loans, so she can go on to pursue a masters in global public health. Stephanie is not the only one facing challenges affording living expenses while in college.

Another one of those students was Deshay, a junior at UC Irvine who will soon become the first person in his family to graduate from college. Deshay left home at 17, so when he applied for financial aid a year later, he did so on his own, declaring himself as an independent.

His expected family contribution was zero. While he got the funding necessary to attend UC Irvine, the aid didn't cover all of his living needs, including groceries. Deshay had a goal when he started college. He wanted to graduate loan free. He didn't want to take out loans to pay for his living expenses and so he took on two part-time jobs. But the reality of the cost of living in Orange County soon set in.

After nearly 2 months of eating only one meal a day, Deshay was left with few choices. When he finishes college next year, he will graduate with nearly \$30,000 of debt.

Still, he is excited to graduate and to start giving back to our community. He plans to move home to Sacramento and he hopes to open a youth center modeled after Boys & Girls Clubs across the country. But Deshay is worried that he may not be able to successfully apply for the loan that he will need to start his business, in large part because of the student loan debt he carries.

College students who have fought to pursue an education, who work tirelessly toward their dreams, are being forced to put these dreams on hold. Why? Because the education necessary to achieve their dreams has left them buried in debt.

This Congress, as we work on the reauthorization of key legislation for students across this country, we need to ensure that students graduating this

weekend and in coming weeks don't have to choose between a job serving their communities or financial security or choose between putting food on the table and attending classes.

That is why I will be introducing the Consumer Financial Protection Bureau Student Loan Integrity and Transparency Act, along with Senators WARREN, BROWN, and UDALL. The bill does just what it says. It mandates that the Department of Education and student loan servicers share information and cooperate with the Consumer Financial Protection Bureau's student loan education ombudsman. That ombudsman is the number one Federal official tasked with advocating for our students who are struggling to repay loans.

It also requires the ombudsman's office be fully staffed at all times so the office can conduct the level of oversight necessary to protect student borrowers.

This is just the first step of many needed to improve student loan oversight and improve college affordability. I look forward to opportunities to work with my colleagues on both sides of the aisle to ensure that our students have the opportunity to access an affordable college education.

Ms. TLAIB. Mr. Speaker, I yield to the gentlewoman from Minnesota (Ms. OMAR).

Ms. OMAR. Mr. Speaker, I rise today to speak about the student debt crisis that is holding back our students, our families, and our economy.

Last year, American's collective student loan debt surpassed \$1.5 trillion. The shackles of debt keep former students and their families from seeing the economic prosperity promised to them by their education.

More than 40 million Americans now have student debt, and the amount of debt that the average student carries is rising. Student loan balances have more than doubled real terms since 2005. Average real student loan debt per capita for individuals between the ages of 24 to 32 has risen from \$5,000 in 2005 to \$10,000 in 2014.

It is driving down home ownership rates, especially for young people. One study found that a \$1,000 increase in student loan debt causes a 1-to-2 percent drop in home ownership rates for borrowers in their late twenties and early thirties, threatening to undermine the long-term financial stability of an entire generation.

Young adults who graduate college with a student debt now have negative net worth with a median net worth of \$1,900, down from \$9,000 in 2013.

Student loan debt does not only impact young people. The number of people over 60 with student loan debt has quadrupled in the last four decades. Parents are increasingly jeopardizing their retirement to pay off loans they took out to pay for their kids' education.

The source of student debt does not affect all Americans equally. Students

of color face a higher risk of defaulting on their student loans and struggle to find jobs to pay off these loans due to discrimination in hiring practices.

First generation and immigrant college students face much higher default rates, and women own two-thirds of the \$1.4 trillion total of student debt.

The burden of this debt will be intensified postgraduation by the gender gap. It is time we started treating student debt like the national crisis it is. We need urgent action to address it. That is why I support debt free and tuition-free college and will be introducing a bill to cancel all student debt.

Our Debt-Free College Act would make debt-free college a reality for students within 5 years. We can ensure that students graduate debt free and are not at a competitive disadvantage as a result of the burden of student loan debt.

Making public 2-year and 4-year colleges free and accessible to all is essential in investing in an equitable future. It would also provide an enormous middle class stimulus that would boost economic growth, increase home purchases, and fuel a new wave of small business formation.

Student debt is not the result of bad choices or behaviors. It is the result of a system that tells the students to get an education, go to college in order to have a stable life, but then does not provide the resources so that they can afford that education.

But I believe together we can reform that system.

Ms. TLAIB. Mr. Speaker, we talk about opportunity a lot in this Chamber. The opportunity to thrive, the access to get ahead in life if you worked hard. We tell our kids every day that opportunity is abundant. It is everywhere, in every corner. If you just work hard, you can have access to a tremendous amount of opportunity.

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Yet we know now that many roadblocks exist through no fault of their own. This is why it is so critically important to talk about the college affordability issue and crisis in our country.

There are many motivations to go to school. For many first-generation college students like me, it is to help their families. Many want to give back to their community, yet many are not able to fulfill this dream because of affordability.

In fact, Mr. Speaker, Michigan ranks among States in the bottom half in college attainment. Fewer than 30 percent of Michigan adults hold at least a bachelor's degree. We are closing the door on those who want to help others, whether it is their family or their broader community.

Studies show that first-generation college students go to college in order to help their families. Sixty-nine percent of them say they want to help their families compared to 39 percent of students whose parents have earned

a degree. This desire also extends to the community with 61 percent of first-generation college students wanting to give back to their communities compared to 43 percent of their non-first-generation peers.

Regarding college school loan debt, students used to think about getting good enough grades when we go to college. That is what we were focused on. Not anymore, Mr. Speaker. Students today are forced to make a decision between a degree and access to that opportunity or debt.

In 2016, 64 percent of Michigan college graduates left school with debt, an average of over \$30,000 a year, the 11th highest in the Nation. Even after factoring in grant programs, low-income families have to pay more than 70 percent of their income to cover college costs.

I want to share a story of my friend in college. It took him close to a decade because he was serving our country. He came back after serving not only as a U.S. marine but also doing civil service work for the United States Army. He came back, and all he wanted to do was become a schoolteacher, a public educator. He loves it. It is his passion.

As he sits in his classroom every single day educating our children, he has to also deal with the increase in debt, with the high cost of interest, and with all those things that now put him in a financial crisis.

The bottom line, Mr. Speaker, is that low- and middle-income households already face higher burdens. They are less likely to have family assistance and more likely to have other pressures such as a part-time job or family caretaking roles in addition to their schoolwork.

As many low-income students avoid applying to college altogether due to costs, borrowers who are tens of thousands of dollars in debt aren't able to purchase homes, start their families, obtain employment in certain fields, and save for retirement.

Student loan debt is further putting low- and middle-income students and their families into a downward spiral that leaves many worse off than they were when they started school.

This is not how it has to be. Student debt has a greater impact on low-income borrowers, as many of us know. In fact, borrowers in low- and moderate-income households face education debt that has averaged 24 percent of their income in 2010 alone. The average for all households was 6 percent.

Looking at that more deeply and really unpacking that, we also have to look at food insecurity and housing insecurity when it comes to college affordability. The current state of college affordability leaves so many students in housing insecurity as well as food insecurity.

Most college students, Mr. Speaker, attending at least half-time are not eligible for SNAP assistance unless they

work at least 20 hours per week or they work part-time in a work-study program, have young children, or meet certain other requirements. Again, they are stuck in a spiral of insecurity. However, working 20 hours a week has been shown to lengthen the time it takes to graduate, just like for one of my best friends.

Increased college costs lead to a heightened risk of dropping out as well. I have seen many, many of my friends who started with me who could not finish because they couldn't afford it.

On-campus housing comprises anywhere from 24 to 42 percent of students' total budgets. Meanwhile, the cost of off-campus housing surrounding universities tends to be higher than the standard market rate. We see that in all our districts across the Nation.

These steep costs have consequences. One survey alone found that 42 percent of their undergraduate students had experienced housing insecurity within the past year.

In many cases, housing insecurity is coupled with food insecurity. In one study, 59 percent of students at a 4-year university experienced food insecurity. What that means is not having enough to eat, just like my colleague from California talked about for a specific resident in her community who only could afford to eat once a day.

The bottom line, Mr. Speaker, is that the more college becomes unaffordable and out of reach for working- and middle-class families, the more we subject students to poverty as they try to obtain higher education.

As income inequality increases and as we see it across our Nation every single day, and college tuition and living expenses go up as well, we are creating an environment where fewer people have an opportunity to thrive, fewer people can help their families, and fewer people have the means to help their community. This should not happen in our country, and we should be working day in and day out to correct this.

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

#### FAIR HOUSING MONTH

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2019, the Chair recognizes the gentleman from Texas (Mr. GREEN) for 30 minutes.

Mr. GREEN of Texas. Mr. Speaker, it is always an honor to stand here in the House of Representatives, to have the opportunity to address colleagues, friends, and the Nation. I especially thank the leadership for allowing these privileges.

I am grateful to the many people who are still here as we continue with our statements on the floor of the House. You work tirelessly, and it seems that you work endlessly, Mr. Speaker. I think it appropriate that we thank you for being here with us into the late hours as we present our floor messaging.