

Democrats have gone along. But while deficits matter, the Postal Service isn't running losses because it's inefficient. It's running losses because of political sabotage.

It's time for Congress to admit that the hybrid structure it sanctioned forty-nine years ago is not sustainable. So long as the post exists half as a business and half as a public enterprise, forced to make money even as it is constrained by preposterous rules and counterproductive meddling, it will wobble and teeter. Meanwhile, privatization advocates will continue to chip away at one of the world's most impressive agencies.

That doesn't mean the Postal Service should be free of interrogation. The post, for example, must fix its deal with Amazon. The company ships perhaps two-thirds of its packages through the public mail, and its pricing and delivery terms are separate from those afforded to other businesses that ship through the post. This comes courtesy of a secret 2013 negotiated service agreement whose provisions have been hidden from even Congress. The secrecy suggests that Amazon is getting a deal other retailers don't enjoy.

There is some logic for a deal between the post and Amazon. But if the world's best delivery system is awarding Amazon a volume discount, it makes it more difficult for the company's competitors to challenge Amazon's prices. This sets a dangerous example for competition policy. The U.S. Postal Service is a public facility. It should not be used to further entrench the monopolistic power of a private company. Nor does it need to. Amazon does not have the post's infrastructure, and Jeff Bezos's vaunted delivery drones aren't yet operational. The Postal Service's biggest rivals, UPS and FedEx, simply can't match the agency's services. In negotiations, the post should take a harder line and force Amazon to pay more.

Congress can help spur the Postal Service into bargaining harder by using its hearing power to make the current Amazon deal public. Given that Congress has paid so little attention to the agency in the past, this kind of engagement is sorely needed. Currently, the House subcommittee that deals with the USPS is responsible for monitoring a mind-boggling number of other federal functions and agencies, including (but not limited to) government management and accounting; federal property; intergovernmental affairs, including with state and local governments; and the entire civil service. It's no wonder the post has become of tertiary importance in the people's house. Between 2005 and 2018, the House Oversight Committee held 417 hearings, of which just seven were related to postal issues. This negligence helps explain why legislation that kneecaps the USPS, like the 2006 Postal Accountability and Enhancement Act, glides through Congress before members really consider its consequences.

The two House members with the most control over postal issues, House Oversight Committee chairman Elijah Cummings and government operations subcommittee head Gerry Connolly, are champions of the Postal Service, and I believe they will dedicate attention to the issues facing the agency. But both of their bodies are swamped with other valuable work, including bringing needed oversight to the river of corruption flowing from the Trump administration. Over the next few years, Congress should therefore consider bringing back the full Postal and Civil Service Committee or, at the very least, creating an exclusive postal subcommittee.

To truly move beyond playing defense, however, Democrats need to reimagine what the Postal Service can do. It is, after all, one of the most remarkable physical systems ever created. With arms in every single zip

code, from Key West, Florida, to Utqiagvik, Alaska, its expansiveness opens up a world of opportunity.

In many American communities, the post office was historically called the "federal building," and it served as a one-stop shop for numerous governmental needs. (Tellingly, FDR wanted Social Security to be administered through posts to assure its accessibility.) In smaller towns and cities, for example, the post office was a focal point for immigrant registration, military recruitment, and distributing income tax forms. There is no reason that America's post offices can't again provide a variety of important governmental functions. Indeed, today's post offices should have all tax forms readily available. The government should even consider stationing IRS adjutants at post offices around tax time, which would ease what is, for many Americans, one of the most stressful times of the year.

The Postal Service could also expand on the passport assistance it already provides. Many post offices take passport photos and process some first-time applicants and renewals. Often, this is by appointment only. I believe that post offices should offer full passport services to any American who walks through the doors. In addition to serving as a gateway to America's bureaucracy, the post could serve as a door to the rest of the world.

State governments should take advantage of America's postal infrastructure as well, in particular by expanding the use of vote by mail, which when done right is proven to increase political participation. Turning mailboxes into voting booths would therefore be good for the engagement of our citizenry. The post could further weave itself into American democracy by allowing congressional representatives to station their district staff right in community post offices.

But perhaps the most promising service that post offices could provide is banking. Today, sixty-eight million Americans, more than a quarter of U.S. households, lack access to adequate banking services. Many are shut out by high fees tied to minimum balances, overdrafts, direct deposit penalties, and ATM charges. As a result, they are left to unregulated payday lenders and check cashers that level obscene annual percentage rates. The postal inspector general found that underbanked Americans spend \$89 billion each year on financial fees. This closed system shackles families to poverty, further cementing the economic inequality tearing our country apart.

Postal branches could offer a range of banking services—including savings accounts, deposit services, and even small lending—at a 90 percent discount compared to what predatory lenders provide, according to a report commissioned by the USPS inspector general. This would give many families an average savings of \$2,000 a year while putting nearly \$9 billion into the post's coffers.

Postal banking could even unite liberals and Trump supporters. Rural communities are America's most bank starved: 90 percent of zip codes lacking a bank or credit union lie in rural areas. Bank branches are also sparse in poorer urban areas, and 46 percent of Latino and 49 percent of African American households are unbanked. The Postal Service is well positioned to help both communities. Some 59 percent of post offices lie in "bank deserts," or places where there is no more than one branch. Where financial institutions close their doors to these communities, post offices remain open to anyone who walks inside. And this change wouldn't even need the approval of Congress, requiring only the postmaster general's consent. Pilot programs could then begin immediately—including in places like 194 Ward Street in my own city of Paterson.

Ultimately, these reforms would expand on the post's democratic tradition. For centuries, the agency has connected far-flung parts of the country at little cost. Letting it help citizens pay their taxes, obtain passports, vote, and bank would better connect Americans with their federal government. In doing so, these reforms could help mend our citizenry's chronically low confidence in the federal government. They could also make the agency's contribution to public life—already enormous—more visible to the people it serves. And that would make it more difficult for anti-government zealots to tear the agency apart.

Mr. PASCRELL. It is high time that we as a body come together to enact sensible postal reform. This amendment is a small step in that direction.

Mr. Chairman, I thank Representative PRESSLEY and Representative AMODEI for joining me in offering this bipartisan amendment. I strongly encourage my colleagues to join me in supporting this amendment, and I yield back the balance of my time.

The CHAIR. The question is on the amendment offered by the gentleman from New Jersey (Mr. PASCRELL).

The amendment was agreed to.

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

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. PASCRELL) having assumed the chair, Mr. KEATING, 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. 3351) making appropriations for financial services and general government for the fiscal year ending September 30, 2020, and for other purposes, had come to no resolution thereon.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 4 o'clock and 44 minutes p.m.), the House stood in recess.

□ 1801

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. VEASEY) at 6 o'clock and 1 minute p.m.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 3401, EMERGENCY SUPPLEMENTAL APPROPRIATIONS FOR HUMANITARIAN ASSISTANCE AND SECURITY AT THE SOUTHERN BORDER ACT, 2019

Mr. MCGOVERN, from the Committee on Rules, submitted a privileged report (Rept. No. 116-128) on the resolution (H. Res. 462) providing for consideration of the bill (H.R. 3401) making emergency supplemental appropriations for the fiscal year ending