

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit. The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Mr. HUIZENGA. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3 of House Resolution 965, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 3 o'clock and 35 minutes p.m.), the House stood in recess.

□ 1547

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. CUELLAR) at 3 o'clock and 47 minutes p.m.

#### REMOVAL OF NAME OF MEMBER AS COSPONSOR OF H.R. 6742

Mr. GONZALEZ of Texas. Mr. Speaker, I ask unanimous consent to have my name removed as a cosponsor of H.R. 6742.

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

There was no objection.

#### PROTECTING YOUR CREDIT SCORE ACT OF 2019

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 5332) to amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, and for other purposes, will now resume.

The Clerk read the title of the bill.

#### MOTION TO RECOMMIT

Mr. RIGGLEMAN. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. RIGGLEMAN. Mr. Speaker, I am opposed to the bill in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Rigglesman moves to recommit the bill H.R. 5332 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Strike section 3 and insert the following:  
**SEC. 3. PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.**

(a) IN GENERAL.—Section 605 of the Fair Credit Reporting Act (15 U.S.C. 1681c) is amended by adding at the end the following:

“(i) PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.—A consumer reporting agency described under section 603(p)—

“(1) may not make any consumer report containing a social security number; and

“(2) may not use the social security number of a consumer as a method to verify the consumer.”.

(b) CONFORMING AMENDMENT.—Section 609(a)(1) of the Fair Credit Reporting Act (15 U.S.C. 1681g(a)(1)) is amended by striking “except that—” and all that follows through “(B) nothing” and inserting “except that nothing”.

(c) EFFECTIVE DATE.—The amendments made by this section shall take effect on January 1, 2021.

Mr. RIGGLEMAN (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

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

There was no objection.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Virginia is recognized for 5 minutes in support of his motion.

Mr. RIGGLEMAN. Mr. Speaker, this amendment will not kill the bill but simply ensure that it will not exacerbate the risks of identity theft or misuse of consumer data.

Mr. Speaker, a Social Security number may be the single most important piece of government-issued identification that a U.S. citizen can have.

H.R. 5332 takes that single most important piece of identification and increases its overuse, which will have negative consequences for consumers.

In the digital age, relying on one number that defines each of us has made us extremely vulnerable to identity theft. Someone can use your Social Security number to open credit cards, take loans in your name, and destroy your credit.

According to the Privacy Rights Clearinghouse, identity theft now affects between 500,000 and 700,000 people annually. Victims often do not discover the crime until months after its occurrence.

As we speak, Washington State is working to recover more than \$500 million in unemployment benefits paid to criminals who used stolen identities to file claims during the coronavirus pandemic.

These attacks on data will only escalate. We are in a new era of economic and data warfare and creating a common node of exploitation, a Social Security number, in a centralized location will advance bad actors' ability to infiltrate our data.

When your Social Security number is exposed and sold through nefarious means, it is extremely difficult to simply go get a new one. This bill will cause a proliferation in the use of Social Security numbers. That is exactly the wrong direction to go.

The amendment I am offering simply ensures that we are not putting policies forward that increase the risks to consumers. During the floor debate, the bill's own sponsor agreed that we should be studying alternative ways to

identify consumers as it relates to credit reporting.

The bill directs GAO to study the means and feasibility to replace our Social Security numbers as an identifier.

To that end, I would simply ask my colleagues, before we put consumers at risk, let's do our work. Let's see what GAO reports and work together on a bipartisan solution.

We need to make sure that whatever we do in the name of improving accuracy in credit reporting is not putting Americans at greater risk of fraud.

Mr. Speaker, I urge my colleagues to support this amendment.

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

Mr. CASTEN of Illinois. Mr. Speaker, I claim the time in opposition to the motion to recommit.

The SPEAKER pro tempore. The gentleman from Illinois is recognized for 5 minutes.

Mr. CASTEN of Illinois. Mr. Speaker, I appreciate my colleague from Virginia. I greatly appreciate his service on the committee and his expertise in all matters of data integrity, and normally I defer to you on everything, but this one is kind of silly.

Look, we all know you can't open a bank account, you can't buy a car, you can't get a mortgage, you can't get a credit card without giving somebody your Social Security number. We also know, and you know well, that when the hackers want to try to get that data, they don't limit themselves to public websites, they go in to find where the servers are.

The Equifax breach wasn't because it was sitting in a public-facing consumer website, it was because they knew where the data was. All that data is still out there. We are not protecting anything by saying, let's not link this to a Social Security number.

We have a legit data issue. How are you going to uniquely identify every American? The way we do that now is through our Social Security number, we have to protect that.

We have to make sure that every company that maintains personal records of Americans bends over backwards to protect that data. For the most part they do, sometimes they don't. But you have absolutely no greater protection by saying that in this one specific instance on this one specific public-facing website you can't use a Social Security number.

Now, we know this. We all know this. That is why when we debated the bill in committee, we included the provision to put a yearlong study for the GAO to figure this out, to determine if maybe there is maybe some better unique identifier they could develop for this bill.

And, quite frankly, maybe we should apply that to a whole host of other issues. Maybe the Social Security number should not be the unique identifier. That is a long conversation. I trust the GAO, for a year, to figure that out.