

1,100 people full time and will expand to 2,500 people during peak periods. Construction on this project will begin in 2014, and the facility will open for business in 2015. I could not be more excited by Macy's decision to expand its operations in Oklahoma. It is a testament to Oklahoma's strong, business friendly culture and capable work force.

Although the accelerated schedule is currently allowed, the law states it will expire at the end of this year. The provision has typically been renewed each year, but many business leaders have expressed concern that it is not permanent, including the executives of Macy's.

As a former businessman, I understand the problem of unpredictability and so do Oklahoma's business leaders who have expressed frustration over dramatically changing government policies ranging from environmental regulations to the tax code. This kind of environment makes it difficult for businesses to proceed with investment decisions. Businesses need stability, and this is particularly true during times of economic weakness. We in Congress should take this point seriously, and take a step in the right direction by making permanent this important tax provision.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 1834

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

**SECTION 1. PERMANENT EXTENSION OF DEPRECIATION RULES FOR PROPERTY ON INDIAN RESERVATIONS.**

(a) IN GENERAL.—Subsection (j) of section 168 of the Internal Revenue Code of 1986 is amended by striking paragraph (8).

(b) EFFECTIVE DATE.—The amendment made by this section shall apply to property placed in service after December 31, 2013.

By Ms. WARREN (for herself, Mr. BLUMENTHAL, Mr. BROWN, Mr. LEAHY, Mr. MARKEY, Mrs. SHAHEEN, and Mr. WHITEHOUSE):

S. 1837. A bill to amend the Fair Credit Reporting Act to prohibit the use of consumer credit checks against prospective and current employees for the purposes of making adverse employment decisions; to the Committee on Health, Education, Labor, and Pensions.

Ms. WARREN. Mr. President, I come to the floor in support of the Equal Employment for All Act, a bill I introduced today with Senators BLUMENTHAL, BROWN, LEAHY, MARKEY, SHAHEEN, and WHITEHOUSE. This legislation would prohibit employers from requiring prospective employees to disclose their credit history as part of the job application process. It makes sure that hiring decisions are based on an individual's skill and experience—not on past financial problems. This is also

about basic fairness. Let people compete for jobs on the merits, not on whether they have enough money to pay all their bills.

Many people have bad credit because they hit hard times. They got sick, their husband left or their wife died or they lost their jobs. These are tough events under any circumstances, and they often put a real financial strain on a person. That strain sometimes results in late payments or an increase in the amount of money they must borrow.

The problems of bad credit were compounded following the 2008 financial crisis. Millions of people stumbled financially when shrinking home prices left them unable to refinance or to sell a home. Depreciated savings left people with a smaller financial cushion to survive fluctuations in their income. People lost their small businesses and found themselves mired in debt. For too many people, the fallout from the 2008 crisis also damaged their credit.

Much of America, hard-working, bill-paying America, has a damaged credit rating, and the impact of that bad credit rating lasts a long time. Negative information generally remains on a credit report for 7 years and, in some cases, it lasts even longer.

Most people recognize that one consequence of bad credit is that they are going to have trouble borrowing money or they are going to pay more when they borrow. But for many people, a damaged credit rating can block access to a job. After a terrible blow—a job loss, a death in the family, a divorce, a serious medical problem—many people are scrambling to get back to work or to pick up a second job or to change jobs so they can get back on their feet financially, but they are knocked back by damaged credit. Today, highly qualified applicants with bad credit can be shut out of the job market. This is wrong.

It was once thought a credit history would provide insight into a person's character and, today, many companies routinely require credit reports from job applicants. But research has shown that an individual's credit rating has little to no correlation with his or her ability to succeed in the workplace. A bad credit rating is far more often the result of an unexpected personal crisis or economic downturn than a reflection of someone's character or abilities.

The Equal Employment for All Act would amend the Fair Credit Reporting Act to put an end to these unfair and harmful practices. This would benefit millions of American families down on their luck, giving them a chance to rebuild their financial security. It will particularly help women, minorities, students, and seniors because these groups are disproportionately likely to be hit hard by bad credit ratings. For example, the economic fallout from a divorce often hits women's finances particularly hard. It only gets more difficult for women when they apply

for good jobs for which they are fully qualified, but they are barred because employers insist on examining their credit history.

Another challenge with using credit reports during the job application process is that they are not always accurate. According to a February 2013 FTC report, 20 percent of consumers could identify at least one error in their credit reports.

Unfortunately, someone whose credit report has a significant error may have trouble learning about the mistake and, even if the mistake is identified, have trouble getting it corrected in a reasonable time.

According to the same FTC report, correcting credit report errors can be difficult to manage and the reporting agencies can be unresponsive. This means innocent job applicants are paying the price for a credit rating company's mistake.

This is only one more way the game is rigged. A rich person who loses a job, gets divorced or faces a family illness is unlikely to suffer from a drop in his credit or her credit rating. But for millions of working families, a hard personal blow translates into a hard financial blow that will show up for years in a credit report. No one should be denied the chance to compete for a job because of a credit report that bears no relationship to job performance and that can be riddled with inaccuracies.

In the aftermath of the 2008 financial crisis—a crisis that hammered middle-class families and from which millions of families are still struggling to recover—these practices should be stopped. It is time to give more families a chance to get back in the workforce and to get back on their feet.

**AUTHORITY FOR COMMITTEES TO MEET**

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on Banking, Housing, and Urban Affairs be authorized to meet during the session of the Senate on December 17, 2013, at 10 a.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON ENERGY AND NATURAL RESOURCES

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on Energy and Natural Resources be authorized to meet during the session of the Senate on December 17, 2013, at 10 a.m., in room SD-366 of the Dirksen Senate Office Building, to conduct a hearing entitled "Department of the Interior and Department of Energy Nominations."

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMITTEE ON ENVIRONMENT AND PUBLIC WORKS

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on Environment and Public

Works be authorized to meet during the session of the Senate on December 17, 2013, at 2:30 p.m., in room SD-406 of the Dirksen Senate Office Building.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### COMMITTEE ON FOREIGN RELATIONS

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on Foreign Relations be authorized to meet during the session of the Senate on December 17, 2013, at 4 p.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on Homeland Security and Governmental Affairs be authorized to meet during the session of the Senate on December 17, 2013, at 10:30 a.m., to conduct a hearing entitled "The Navy Yard Tragedy: Examining Physical Security for Federal Facilities."

The PRESIDING OFFICER. Without objection, it is so ordered.

#### COMMITTEE ON THE JUDICIARY

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on December 17, 2013, at 10 a.m., in room SD-226 of the Dirksen Senate Office Building, to conduct a hearing entitled "Protecting Small Businesses and Promoting Innovation by Limiting Patent Troll Abuse."

The PRESIDING OFFICER. Without objection, it is so ordered.

#### COMMITTEE ON THE JUDICIARY

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on December 17, 2013, at 2:30 p.m., in room SD-226 of the Dirksen Senate Office Building, to conduct a hearing entitled "The Federal Arbitration Act and Access to Justice: Will Recent Supreme Court Decisions Undermine the Rights of Consumers, Workers, and Small Businesses?"

The PRESIDING OFFICER. Without objection, it is so ordered.

#### SELECT COMMITTEE ON INTELLIGENCE

Mr. CARDIN. Mr. President, I ask unanimous consent that the Select Committee on Intelligence be authorized to meet during the session of the Senate on December 17, 2013, at 2:30 p.m.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### SUBCOMMITTEE ON AFRICAN AFFAIRS

Mr. CARDIN. Mr. President, I ask unanimous consent that the Committee on the Foreign Relations be authorized to meet during the session of the Senate on December 17, 2013, at 2 p.m., to hold a African Affairs subcommittee hearing entitled, "Responding to the Humanitarian, Security and Governance Crisis in the Central Africa Republic."

The PRESIDING OFFICER. Without objection, it is so ordered.

#### PRIVILEGES OF THE FLOOR

Mr. HARKIN. Mr. President, I ask unanimous consent that Trenton White of my staff be granted floor privileges for the duration of today's proceedings.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### SAFE ACT CONFIDENTIALITY AND PRIVILEGE ENHANCEMENT ACT

Mr. REID. Mr. President, I ask unanimous consent that the Banking, Housing, and Urban Affairs Committee be discharged from further consideration of S. 947 and the Senate now proceed to its consideration.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will report the bill by title.

The assistant legislative clerk read as follows:

A bill (S. 947) to ensure access to certain information for financial services industry regulators, and for other purposes.

There being no objection, the Senate proceeded to consider the bill.

Mr. REID. Mr. President, I ask unanimous consent that the bill be read three times and passed, and the motion to reconsider be considered made and laid upon the table, with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

The bill (S. 947) was ordered to be engrossed for a third reading, was read the third time, and passed, as follows:

S. 947

*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 "SAFE Act Confidentiality and Privilege Enhancement Act".

#### SEC. 2. CONFIDENTIALITY OF INFORMATION SHARED BETWEEN STATE AND FEDERAL FINANCIAL SERVICES REGULATORS.

Section 1512(a) of the S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C. 5111(a)) is amended by inserting "or financial services" before "industry".

#### DANIEL K. INOUE ASIA-PACIFIC CENTER FOR SECURITY STUDIES

Mr. REID. Mr. President, I ask unanimous consent that the Senate proceed to the consideration of S. 1847.

The PRESIDING OFFICER. The clerk will report the bill by title.

The assistant legislative clerk read as follows:

A bill (S. 1847) to provide for the redesignation of the Asia-Pacific Center for Security Studies as the Daniel K. Inouye Asia-Pacific Center for Security Studies.

There being no objection, the Senate proceeded to consider the bill.

Mr. REID. Mr. President, I ask unanimous consent that the bill be read three times and passed, and the motion to reconsider be considered made and laid upon the table, with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

The bill (S. 1847) was ordered to be engrossed for a third reading, was read the third time, and passed, as follows:

S. 1847

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

#### SECTION 1. REDESIGNATION OF THE ASIA-PACIFIC CENTER FOR SECURITY STUDIES AS THE DANIEL K. INOUE ASIA-PACIFIC CENTER FOR SECURITY STUDIES.

(a) REDESIGNATION.—The Department of Defense regional center for security studies known as the Asia-Pacific Center for Security Studies is hereby renamed the "Daniel K. Inouye Asia-Pacific Center for Security Studies".

(b) CONFORMING AMENDMENTS.—

(1) REFERENCE TO REGIONAL CENTERS FOR SECURITY STUDIES.—Subparagraph (B) of section 184(b)(2) of title 10, United States Code, is amended to read as follows:

"(B) The Daniel K. Inouye Asia-Pacific Center for Security Studies."

(2) ACCEPTANCE OF GIFTS AND DONATIONS.—Subparagraph (B) of section 2611(a)(2) of such title is amended to read as follows:

"(B) The Daniel K. Inouye Asia-Pacific Center for Security Studies."

(c) REFERENCES.—Any reference to the Department of Defense Asia-Pacific Center for Security Studies in any law, regulation, map, document, record, or other paper of the United States shall be deemed to be a reference to the Daniel K. Inouye Asia-Pacific Center for Security Studies.

#### MEASURES READ THE FIRST TIME—S. 1845 AND S. 1846

Mr. REID. Mr. President, I am told there are two bills at the desk and I ask for their first reading en bloc.

The PRESIDING OFFICER. The clerk will read the bills by title for the first time.

The legislative clerk read as follows:

A bill (S. 1845) to provide for the extension of certain unemployment benefits, and for other purposes.

A bill (S. 1846) to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, and for other purposes.

Mr. REID. Mr. President, I now ask for a second reading en bloc, but I object to my own request en bloc.

The PRESIDING OFFICER. Objection having been heard, the bills will be read for the second time on the next legislative day.

#### COURTHOUSE NAMINGS

Mr. REID. Mr. President, I ask unanimous consent that the Environment and Public Works Committee be discharged from further consideration of H.R. 2251 and that the Senate proceed to its consideration and the consideration of H.R. 185 which was received from the House and is at the desk.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senate proceeded to consider the bills.

Mr. REID. Mr. President, I ask unanimous consent the bills be read three times and passed en bloc, the motions to reconsider be considered made and