Thank you, Chairman Larson, for holding this critical hearing. The COVID-19 pandemic has hurt every community in our country, but it has hit some far harder than others.

Latinx families have been stretched beyond our limits. The essential labor force is disproportionately made up of Latinx workers. They don’t have the option of working from home. Latinx workers keep our hospitals, nursing homes, sanitation services, and our food supply functioning.

They do all of this while managing higher rates of preexisting conditions that make them more susceptible to COVID-19.

While essential Latinx workers must put themselves in harm’s way on a daily basis, the rest of our community is hurting from higher rates of layoffs and reduced wages. That’s because Latinx workers also make up a disproportionate share of the labor force in industries most affected by the pandemic.

The countless Latinx workers in higher wage sectors still face pay disparities that result in lower lifetime earnings than their white counterparts. As a result, every Latinx worker’s contribution to Social Security is all the more critical to their retirement.

Families need real help, and they need it now.

Instead, all they got was a cut to their unemployment benefits and a payroll tax deferral that no one asked for. If it weren’t a matter of life and death, deferring taxes on nonexistent or sharply reduced wages would be laughable.

What good is a payroll tax cut when you don’t have the ability to earn a paycheck?

There are countless more effective ways we can help families right now, and we can do so without undermining Social Security’s dedicated revenue stream. A good place to start would be extending the full $600 federal unemployment benefit and we should give families additional economic impact payments so they can keep their heads above water.

We passed this assistance in the House more than *four months* ago. Instead, my colleagues proposal is to legitimize the president’s dangerous payroll tax deferral.

It would be the first step toward doing away with Social Security’s dedicated funding altogether. How do we know? Because the president has said he wants to eliminate the payroll tax numerous times.

Doing so would cut off benefits in just a few years and undermine the central tenet of Social Security. It is not an entitlement. It is not a handout. It is an *earned benefit* that every worker pays into. It is a sacred trust that workers make to their future selves.
For the 75 percent of Latinx retirees that depend on Social Security for the majority of their retirement income, maintaining that trust is a matter of *survival*.

Let’s be honest with ourselves and our constituents: wishful thinking will not end this pandemic. We can’t pretend like it is over. But we can get real relief to families immediately if we stop living in denial and deal with the magnitude of this crisis.

We did it before when we passed the CARES Act and we can do it again.

Thank you, Mr. Chairman. I yield back.