

**Subcommittee on Social Security within Committee on Ways and Means**  
**Hearing – *Save Our Social Security Now***  
**Testimony of Congressman Danny K. Davis**  
**September 24, 2020**

Social Security is a low-cost, high-quality retirement program with a progressive benefit formula that helps mitigate the economic inequities of lower wages, higher unemployment, and limited access to workplace retirement plans experienced disproportionately by workers of color. It also offers amazing life and disability insurance programs that provide substantial benefits at far lower rates than any private plan. Social Security comprises a large and growing share of the income of the senior population due to the collapse of defined benefit pensions and decades of wage stagnation projected to continue. The dependence on Social Security is even greater for unmarried seniors, most of whom are women.

African Americans experience lower wages, higher unemployment, limited offers of workplace retirement plans, and poorer access to quality health care, food, and education, all which contribute to higher rates of disability and premature death, leaving Black children more likely to live with grandparents than their peers.

Social Security is much more likely to be the only retirement benefit or death benefit for African American, Latinx, and Asian American seniors. Social Security reduces the poverty rate for African American and Latinx seniors by nearly two-thirds and is fundamental to addressing the economic racial disparities in our country to protect African Americans and other communities of color from poverty. I see the lives cut short by poverty and health disparities first hand. In my District, if one rides the train from within the Chicago loop just 7 stops west to Garfield Park, the life expectancy plummets from age 85 to under 69.

When a parent dies or is disabled, his or her children benefit from Social Security survivor or disability benefits – benefits that the parent earned. My Congressional Districts has one of the highest rates of grandparents raising grandchildren in the country. I know how critical Social Security is to keeping retirees and young children out of poverty. I see the tears of relief when people learn that the payments made to Social Security from decades of paychecks can provide the help they so desperately need, insurance they could never have afforded otherwise.

Maya Angelou once said, “When someone shows you who they are, believe them the first time.” President Trump has said at least a half a dozen times that he intends to terminate payroll taxes. I whole-heartedly oppose Mr. Trump’s executive action deferring payroll taxes and his stated plans to permanently terminate payroll taxes altogether. We must believe what he says the first time and pass H.R. 8171 and H.J.Res. 94 to block the Administration’s unilateral payroll tax deferral. Social Security is too fundamental to the fabric of our nation to do otherwise.

I thank the Chairman for holding this hearing today. Saving Social Security now is essential to our nation, our seniors, and especially to the economic well-being of communities of color. I will lead the fight with you, Mr. Chairman, to strengthen and expand Social Security and to oppose the Administration’s stated efforts to stop the payroll tax payments, which would dismantle Social Security.