

For 2 years, I have been so grateful and so proud of my staff here in Washington, D.C., and back home in California. They made a positive difference in the lives of all the people of the 21st District. From the 27 bills we passed, to the \$700 million of water infrastructure that we got passed through the House, to the over \$3.5 million that we got returned back to over 300 constituents, they were known to be productive, effective, and capable.

Thank you to my team. You are a shining example of the adage, to be successful, surround yourself by people who are smarter than you.

I want to thank all the House staff for making this place work, the Capitol Police for keeping us safe, the ladies in the cloakroom who kept us fed, the staff at the gym who kept us in shape; and to our leaders—STENY, NANCY, JIM, and HAKEEM—our Caucus is in good hands.

Thank you to all the interns who served in both my D.C. and district offices. I am proud that you are considering a life and a career in public service.

I am invigorated by the young men and women who want to make a positive difference. They are making it happen, being the change they want to see in their own communities.

My proudest moment as a Member of Congress was that day that we passed H.R. 6, the Dream and Promise Act. A young woman from the Central Valley who came out to witness the passage of that act said to me afterwards: Thank you, Congressman COX. You finally make me feel as if somebody cares.

Beyond the legislation we worked on, my measure of success was to provide an example that, if you care, advocate and work on the issues that matter to you, your voice will be heard here in Washington. I do care, and I look forward to continuing to fight to make a positive difference in the lives of all Central Valley residents.

And we have to fight, Mr. Speaker. Democracies aren't taken away; they are given away. I am proud of the role I have played to save our democracy: first, in 2018, by taking back control of the House, and this year, in helping win the White House. It brings a smile to my face to be able to say President-elect Biden and Vice President-elect HARRIS.

But there is a lot more work to do to ensure our democracy. Let's all recall our pledge to uphold and defend the Constitution of the United States from all enemies, foreign and domestic.

Let us recall that the Framers of the Constitution established Congress first. We are Article I, supreme amongst the three branches of the government. The power of the people resides in the Congress, not the White House.

As this will be my final speech for the 116th Congress, I want to say, unequivocally, I am proud to be a Democrat.

Now, sometimes our party is not great at messaging. We try to make

every voice heard, and sometimes we pay a price for that at the ballot box. But here are a few truths that I am happy to sing from the rooftops:

The Democratic Party has always been the party of working people and their families.

The fact is, there is only one party that has consistently fought to win healthcare for your family.

There is only party that will suffer the political consequences of telling America the truth about COVID.

We are the party of purpose. I was proud to run and serve under our banner.

I look forward to the Biden-Harris Democratic House and Democratic Senate. We will get back to work fighting for the people.

#### CONDEMNING ACTIONS OF THE SPEAKER OF THE HOUSE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. CRENSHAW) for 5 minutes.

Mr. CRENSHAW. Mr. Speaker, I rise today to unequivocally condemn, in the strongest possible terms, the actions of the Speaker of the House, NANCY PELOSI.

Just last week, referring to her obstruction of bipartisan targeted relief bills that we could have voted on on this floor, she said: "Don't characterize what we did before as a mistake. . . . That was not a mistake; it was a decision." When asked what had changed, why she is finally coming to the table on COVID relief, her response was simple: A new President.

We have known for months that Speaker PELOSI was holding the American people hostage for political gain. I have said it; my colleagues have said it.

While Americans suffered under unscientific, foolish lockdowns, PELOSI withheld relief for political purposes—not policy purposes, but political purposes.

But we now have a full admission. She said the quiet part out loud.

This was never about what was best for the American people, never about honest policy disagreement. It was about preventing President Trump from getting any credit. It was about politics.

Speaker PELOSI made a simple calculation. She bet that, if she could keep Congress from reaching a deal on COVID relief, that would hurt President Trump and Republicans and give her more power.

Even when Members of her own party asked her to bring commonsense, standalone bipartisan relief measures to the House floor that would easily become law, she refused. She would say over and over again that nothing is better than something.

She was being honest. She honestly believed that nothing was better than something.

But better for who? Not for the American people, that is for sure.

She believed that nothing was better than something for her and her party. It is hard to imagine a more awful and heartless strategy.

What is worse, Speaker PELOSI does all of this while people in her home State suffer from unscientific, unconstitutional lockdowns that Democrat leaders in California are forcing upon their citizens.

These lockdowns are not based in science, never have been. Study after study shows they yield little, if any, benefits, but they impose extreme costs on the small businesses suffering under them.

Do you know what else? The Democrat leaders making these executive orders, they know this, too, because they are violating their own guidelines. The Speaker of the House couldn't even let a pesky little lockdown get in the way of a haircut appointment, even though those same lockdowns destroy the lives of her constituents.

We have all seen the heartbreaking video of Angela Marsden, the owner of the Pineapple Hill Saloon and Grill in Los Angeles. Everyone should have to watch that testimony, as Democrats shut down her outdoor—outdoor—dining while a Hollywood studio sets up shop right next door.

She represents millions of Americans suffering who have taken note of the hypocrisy of these lockdowns, of the double standards as big businesses can operate freely while small businesses are shamed into submission and told, wrongly, that they are the ones who must sacrifice to slow the spread, that the demise of the business they spent their whole lives building is the price to pay because "if it just saves one life."

But this is unscientific nonsense and we all know it. Study after study shows outdoor dining is safe, that outbreaks are not occurring because of our small businesses: our gyms, our restaurants, our salons. And yet these small businesses are in the crosshairs of the cowardly politicians across the country.

This madness has to stop. This arbitrary application of executive orders is deeply, deeply unconstitutional.

Justice Gorsuch recently stated: "There is no world in which the Constitution tolerates color-coded executive edicts that reopen liquor stores and bike shops, but shutter churches, synagogues, and mosques."

Americans have had enough. It is time to stand up against the hypocrisy of these so-called leaders deliberately harming the citizens they claim to represent and to condemn the deeply partisan actions of the Speaker of this House.

#### COMPARING WEALTH IN BLACK HOMES AND BUSINESSES

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. HALL) for 5 minutes.

Mr. HALL. Mr. Speaker, I rise today to speak about a couple of items of importance. I rise today to speak about wealth in Black homes and businesses.

According to the Brookings Institution, the net worth of a typical White family is nearly 10 times that of a Black family.

According to the Atlanta Wealth Building Initiative, the numbers in my home city of Atlanta and the other eight cities in the district, College Park, East Point, Decatur, Hapeville, Lake City, Forest Park, Morrow, and Brookhaven, are slightly better, but no less concerning.

The median household income of a White family is \$83,722, compared to \$28,105 for a Black family.

Sixty-nine percent of the Black families are liquid asset poor, compared to 22 percent of White families.

The average African-American-owned business is valued at \$58,085, while the average value of a White business is \$658,264.

There are many reasons for these disparities, starting foremost with America's original sin: slavery. And descendants of African slaves in District Five expect restorative financial justice in the form of reparations.

We also know that a reason the problem persists well into the 21st century is the availability of capital to Black-owned businesses and the success of Black banks. The higher the circulation of dollars in the community, the greater the economic stability and opportunities for economic growth.

According to the University of Georgia's Selig Center for Economic Growth, money circulates one time within the African-American community, compared to more than six times in the Latinx community, nine times in the Asian community, and an unlimited amount of times within the White community.

A Black Star Project study on the racial wealth gap calculates that a dollar circulates 6 hours in the Black community, 20 days in the Jewish community, and 30 days in the Asian community. Black people have an estimated \$1.3 trillion gross national income, but only 2 percent is recirculated in the Black community.

Keeping Black dollars in the Black community is harder than it sounds. In her TEDx Talk about the impact of Black dollars being spent outside of the Black community, author and activist Maggie Anderson shares a story about an empowerment experiment during which her family attempted to purchase Black-made products from Black-owned businesses for 1 year.

Anderson uncovered a discouraging picture of a vast economic divide. She discusses how L'Oreal owns one of the largest Black beauty brands in the world. SoftSheen-Carson, demonstrating a White-owned business profiting from a market of exclusively Black buyers.

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She estimates that up to 80 percent of the revenue of White-owned Hennessy cognac comes from Black consumers, but the company has no Black

distributors or suppliers and does not advertise in Black-owned media.

The Empowerment Experiment resulted in a landmark study conducted by Steven Rogers at the Northwestern University Kellogg School of Management, which proved how supporting Black-owned businesses can benefit the Black community, as well as the American economy as a whole.

In Anderson's book, "Our Black Year: One Family's Quest to Buy Black in America's Racially Divided Economy," she notes that if Black spending with Black businesses rose from the current 3 percent to 10 percent it could create a million new jobs and provide economic security to countless Black households.

Lack of access to financial services is not just a symptom of America's racial wealth gap; it is also a cause. Without the ability to efficiently save, invest, and ensure against risks, many Black families struggle to translate the income they earn to genuine generational wealth.

Based on data from the Federal Reserve's Survey of Consumer Finance, the typical Black family has only 10 cents for every dollar held by the typical White family.

This wealth gap dates back to the decades after emancipation and has remained stubbornly persistent. Redlining, a practice that designates Black communities as unfavorable for home loans and business investment, reduces property values and increases interest rates in many neighborhoods, trends that have impacted African Americans for a century.

Largely excluded from the generous financial incentives of the New Deal, the Black community was boxed out of the country's post World War II boom that vastly expanded the American middle class.

Despite laws prohibiting loan discrimination on the basis of race, the Congressional Black Caucus still calls on regulatory agencies to improve enforcement at a national level. Black and Latinx home buyers are significantly more likely than Whites to be turned down for a conventional mortgage loan.

A recent analysis from Zillow shows that in 2016, nearly 21 percent of Black applicants were denied a conventional loan, while 15.5 of Latinx were. And in 2016, Asian applicants were denied a conventional loan in 10.4 percent of cases—slightly more than the national average—and Whites in only 8.1 percent of cases.

According to a New America report, many banks also hinder Black wealth creation with discriminatory practices in service offerings.

In communities of color, banks charge more for opening and maintaining basic, entry-level checking accounts.

The minimum opening deposit is higher in majority Black neighborhoods, \$80.60, and in neighborhoods without a racial majority, \$97, than in White neighborhoods, \$68.50.

The solution is that there is a need to help support MDIs and CDFIs but not only with deposits.

Mr. Speaker, this is an urgent issue. I urge my colleagues in this Chamber to consider the dictates of this statement and act to help all Americans realize their American Dream.

#### HONORING THE SERVICE OF KEVIN FITZPATRICK

The SPEAKER pro tempore. The Chair recognizes the gentleman from Ohio (Mr. CHABOT) for 5 minutes.

Mr. CHABOT. Mr. Speaker, it is with a mixture of some sadness, but mostly appreciation, that I come to the floor today to recognize the contributions of my staff director at the Small Business Committee, Kevin Fitzpatrick, who is retiring at the end of this Congress. Kevin and I have worked together for a quarter century now, and he is the last remaining member of my original staff when I was first sworn into Congress back in 1995.

While I am happy for Kevin that he will soon have more time to spend with his lovely wife, Pam, and his wonderful children, Spike, Katie, and Elizabeth, he will be impossible to replace. Over the years, Kevin has played an integral role in nearly every legislative accomplishment we have achieved for Ohio's First Congressional District and for the American people.

Kevin Fitzpatrick is the kind of person who can build an instant rapport with anyone, a skill that is extremely valuable in politics. Whether it is a family here from back home in Cincinnati, a foreign dignitary, or even a political opponent, Kevin is always ready with a disarming story that puts others at ease.

Although he has worked on the Hill for a long time, Kevin's roots are back in Ohio. He grew up with his loving family in Shelby, Ohio, and graduated from Miami University back in the days when not only the Washington professional football team but also Miami were known as the Redskins.

Kevin nearly became a candidate for office himself when he was asked to consider running against a then young Ohio State Representative named SHERROD BROWN. Had he not decided against it, Kevin might well be serving with me here in the House, rather than having this speech given in his honor today.

I am actually the third Congressman Kevin has worked for. His first job in Washington was for legendary Ohio conservative Congressman John Ashbrook, who interestingly ran against Richard Nixon in the Republican Presidential primary in 1972.

Later, Kevin worked for Congressman Duncan Hunter, Sr. on the Republican Research Committee, which was part of leadership at the time.

When I ran and won my seat in Congress in 1994 in the Republican revolution, I was a Washington outsider and so were most of my supporters. I desperately needed someone who knew not