

We can virtue signal, we can tell anecdotal stories, and we can talk about how compassionate we are. But at some point, the math will win.

This is important because I am going to show you the sister slide to this in a couple of moments, and you need to get your heads around this. The money you put in taxes, into Social Security, and the money you are going to get out of Social Security are pretty close to each other. You actually get a little bit more out. It is a fairly even deal. But that chart you were seeing, Mr. Speaker, is substantially driven by this. So the average couple—and this is someone who is retiring right about now—has put in about \$161,000 into Medicare, and they are getting \$522,000 out. And those are adjusted dollars. So, *ceteris paribus*, whatever the fancy term is, that gap there is the primary driver of U.S. sovereign debt.

So, Mr. Speaker, what happens when you talk to millennials?

We all have in our offices over here kids born in 1985, and they just think they are never going to see any of this. These are actual surveys where they already see themselves in enough financial pain, and they are worried. Then they have people like me get behind the microphone and show them the slides and basically say: If we don't do something about this, your retirement—and this is a technical economic term—you are screwed. We need to start using language like that around here because somehow the fancy language doesn't seem to sink into the thick skulls here.

Do you care about this generation?

These 25-year-olds we have in our offices who are freaky smart, they are working their hearts out, and they look at the numbers saying, Oh, my God, when they start getting near their retirement age, the United States will have a couple hundred percent of debt to GDP, and if interest rates are up, if interest rates are up—I didn't bring the slide—there is one model that says that 2 percent higher baseline borrowing costs, we go from that 210 percent debt to GDP in 29 years to about 300, 320 percent because of the multiplying effect because we never pay anything off.

The model as it is as of today says that millennial, that person born in 1985, they are going to put \$236,000 into Medicare. And if we don't do something to disrupt the cost of healthcare, then they are going to take out over \$1.2 million, and this makes the curve steeper. When you see the CBO curve, you wonder why it starts to steepen. It is this delta there.

There is a hope. There is a path, but it needs to be everything. I have my healthcare disruptions, but I have also come here and talked about how you can change the immigration system to maximize economic growth and not crush the working poor. When we open up the borders—we have brought the papers here—we crush the working poor because we flood the country with people with similar skill sets.

Mr. Speaker, in the last year and a half, we are what, 1.7 million behind in legal immigration. The kid who just got the Ph.D. from Arizona State University and we are sending him home. You have seen the healthcare. If you care about the environment, the concept of radically changing the way we look at regulation using crowdsourcing and data instead of the 1938 model of stick paper in file cabinets, a Tax Code that maximizes economic growth.

Are we willing to have really disruptive conversations, or should we go to a border adjustability model, so you don't have a tax arbitrage for around the world to move products to the United States instead of making them here?

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There are ways, and the trick is, the model says you have got to do all of it almost at the same time. And this place can barely agree on what time of day it is. Then we have seen policies around here that when so many of our brothers and sisters who are older, are basically saying it is the rational decision: I am leaving the labor force.

One of the other parts of that growth model is everyone is needed. Every American is needed. We need your talents. We need your labor, particularly if you are older. Would this place be willing to provide certain incentives? So you are 65, you don't need to retire. But we are going to fix parts of the way we tax your benefits to incentivize you to stay in the labor force.

There are ideas that work that basically make the future something optimistic. My wife and I joke about this, and I have said it behind this microphone a bunch of times. We are both 59 years old and I have a 6-year-old daughter. You know you are pathologically optimistic when you are 59 years old and you have a 6-year-old daughter. But darn it, doesn't she have the right, doesn't the kid that is growing up in a neighborhood of poverty have the right, doesn't the person who is older have the right to have a decent retirement?

Don't we have the right to be in a nation of optimism where we told the truth about the math and our demographics, and then we provided an optimistic vision that gets us there instead of the crazy stuff that has been posed this last 12 months that we keep showing economists after economists—and these are not conservative economists. Many of them are from liberal groups saying: You do realize that Build Back Better by the end of the decade make people poorer?

But it was great politics. Stop the crazy. Buy a calculator, and then if we do it by math, I think you could actually see this body work together because an optimistic vision can be ours if we just fixate on the disruptions that make the future great.

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

## RECOGNIZING OXFORD MICHIGAN

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the gentlewoman from Michigan (Ms. SLOTKIN) is recognized for 30 minutes.

Ms. SLOTKIN. Mr. Speaker, I rise today to recognize the community of Oxford Michigan located in my district in Oakland County.

As everyone knows, last year on November 30, Oxford suffered the worst sort of tragedy when a student at the town's high school brought a gun to school and used it to shoot a teacher and 10 fellow students.

The community lost four beautiful, kind, talented and beloved young people that day: Madisyn Baldwin, Tate Myre, Justin Shilling, and Hana St. Juliana. I had the honor of attending the funerals for Justin and Hana and the visitation for Madisyn, and witnessing the outpouring of love for them from hundreds and hundreds in their community was inspiring.

The United States, unfortunately, has seen many of these shooting in the past 25 years but nothing prepares a community for being the one where it happens. In Oxford, the wounded from that terrible day extends far beyond the teacher and six students who were shot. The entire community has suffered a devastating and life-changing trauma.

Mr. Speaker, I want to talk about what that means and what I hope we will do to support the people of Oxford and its neighboring communities in the months and years ahead, because it will take years to heal.

First, I want to share with you some of the stories from Oxford from the last 2 months. In the aftermath of the shooting, the community was determined to be "Oxford Strong." The people I have met and sat with and listened to in the past couple of months have made it clear that "Oxford Strong" isn't just a catchphrase.

Strong, in Oxford, is about compassion, about caring about asking for help when you need it, and finding a way to help your neighbors even if it comes at a real cost to yourself.

To our local small businesses, which, in the days after the shooting, went to great lengths and great expense to provide families with support and a safe haven. It started with the local Meijer, which closed the day of the shooting to provide a gathering place for students fleeing the building. Meijer had partnered with Oxford schools to be part of their emergency evacuation plan so students knew exactly where to go when the building became unsafe.

By the next day, Sick Pizza had offered to donate 100 percent of their proceeds from pizza sales over several days to victims' families. Owner Scott Taylor hoped to raise about \$25,000. Instead, his restaurant raised four times that amount.

Oxford Bank sprang into action offering to collect donations for the victims so that the community would have a

trusted, central location to direct its generosity. To date, more than \$1.6 million has poured in and the bank has enlisted the National Compassion Fund to ensure it is distributed thoughtfully, fairly, and transparently.

And though I am only scratching the surface of the local business community's generosity, I would be remiss not to mention Legacy Center and its many tenant businesses which offered services entirely for free for several days and became a community gathering spot for grieving teens throughout December.

As recently as a couple of weeks ago, the Legacy Center provided a space for my staff and I to meet with a group of Oxford parents and educators for a listening session. They continue to be true partners to people of Oxford.

For the remarkable contributions made by our local small businesses in the wake of this tragedy, I read the statement into the people's House so that it may be remembered in perpetuity.

To our elected local leaders, we find out what people are made of in difficult times. Local Oxford Village President Joe Madore, Oxford Township President Jack Curtis, and Orion Township Supervisor Chris Barnett, you responded immediately to the crisis facing your community working tirelessly in the shooting's aftermath to provide anything and everything you could, from meals for students returning to school because all the stored food had perished, to clear backpacks to enhance security.

Jack Curtis opened the township doors to me personally, giving me space to conduct a virtual townhall meeting. Your helpers were too many to count, but their actions in those initial days will never be forgotten.

For the remarkable contributions made by our local leaders in the wake of this tragedy I read the statement into the people's House so that it may be remembered in perpetuity.

To the first responders, though the story of the Oxford shooting is, of course, a horrific one, one part of the story has brought many families and the larger community comfort, and that was your incredible actions on that day. More than 30 agencies responded to the school that day from all levels of government, many arriving little more than moments after the 911 calls began. You were incredibly brave, and your expertly coordinated effort, we know, undoubtedly saved lives.

During the time I spent in Oxford, I have had the honor of meeting with many of you, starting with Oakland County Sheriff Mike Bouchard and Deputy Sheriff Mike McCabe, who just retired. I also met Oxford Police Chief Mike Solwold who started his career as a school liaison officer in Oxford and who worked literally nonstop in the shooting's aftermath; and Oxford Fire Chief Peter Scholz and Lieutenant Mike Majestic who, despite the grief of witnessing the death of young people

whom they had known for years, kept showing up to serve their beloved community, including working as valuable partners at emergency management planning meetings every week to address public safety, mental health, funding, and other needs for the schools and surrounding communities.

I spoke with Lake Orion Police Chief Harold Rossman and Lieutenant Todd Stanfield who helped secure the building and who tried desperately to save one of the victims, and who spoke eloquently of the impact limited mental health services have on the community. And I met with Orion Township Fire Rescue Department led by Chief Robert Duke who also responded to the scene and who, like many of their colleagues, pressed on in the days after in the face of their own grief with little respite.

At the funeral for Hana St. Juliana I sat with Lieutenant Gregory Glover and Detective Sergeant Richard Hubble, both of the Oakland County Sheriff's Office, whose mere presence was a comfort to me personally and to so many others on that incredibly sad night.

I had the chance to see them again during a recent visit to town. Both men were among the first to enter the building along with Deputy John MacDonald, who put Tate Myre in his vehicle in a heroic effort to save him.

Down the street from the sheriff's substation is the Brandon Township Fire Department which I visited at the invitation of Lieutenant Doug Brice. He and his fellow firefighters entered the building directly behind law enforcement and did everything they could to aid the wounded.

All of these men, like so many others on that day, stayed focused and calm in the face of real terror, and by doing so not only saved lives but provided comfort to terrified students who, no doubt, will forever view first responders differently, having been so well protected and shepherded to safety when they needed it most.

For the remarkable bravery displayed by our first responders in the wake of this tragedy, I read the statement into the people's House so that it may be remembered in perpetuity.

To the parents and students of Oxford, I want to recognize you most of all. I have met with many of you in recent weeks, sometimes in hours-long sessions, to hear how you are doing and what you need most. And it is clear what you need from the rest of us is to listen. I have heard from parents whose children are worried they will fall behind in school if they don't attend, but who find going to class in the same building where they fled bullets and friends were hurt or killed just a few weeks ago to be hard to tolerate.

I have heard from students who now wince at loud sounds and get overwhelmed by crowds, who are worried about their friends and themselves and who feel overlooked. Many have told me they badly want to get the mental

health support that they need but their parents can't afford a therapist and they are tired of telling and retelling their story of the crisis.

The fact is, everyone in Oxford has post-traumatic stress. Everyone. There is no escaping the impact of this immense and overwhelming tragedy. But I want you to know that post-traumatic stress does not have to become post-traumatic stress disorder. With proper support, traumatized people can recover. You may never be exactly the same as you once were, but you can discover new reserves of strength and renewed appreciation for life and for your loved ones.

Psychologists have a term for this. It is called post-traumatic stress growth. It is a theory that holds that people who endure intense trauma can see positive growth come from their desperate struggle.

But that doesn't happen overnight, and it doesn't happen without a lot of hard work and help. The people of Oxford, though incredibly resilient in the face of staggering loss, need our support. "Oxford Strong" does not mean Oxford can or should do it alone. I have heard from teachers who tell me they can't possibly provide the mental health support that some of their students need.

Schools have precious few social workers on staff and troubled students have effectively nowhere to go in a State with fewer than 300 psychiatric beds in the entire State, all of which have long waiting lists. So kids with serious emotional and behavioral issues often must stay in class with little support, causing challenges for their peers and unable to get the intervention they so badly need.

I have heard from nearly everyone that we need to make sure at the very least that we keep guns out of the hands of our kids. The shooting at Oxford High School made it very clear that we have a serious, systemic problem to solve. But in the meantime, the least we can do is ensure that kids don't have access to guns. I am not talking about families who teach their kids how to hunt, which in Michigan is very common. I grew up in a gun-owning household. I am talking about leaving a deadly weapon unsecured. We must do everything we can to keep our kids safe, and that is one easy and crucial step we can take.

I wasn't able to be in Oxford last Friday night. The Michigan High School Athletic Association organized an Oxford Strong night and across the State. Teams playing their Friday night games showed their support and love for the people of Oxford. The MHSAA raised \$200,000 for the victims and their families with its effort. That kind of ongoing love and support is so heartening to see. I am standing here today asking all of us to continue to hold Oxford in our hearts, and to do the hard work necessary to ensure its people get the resources they need to recover, and to ensure no other community suffers such a needless and devastating event.

It is the honor of my life to represent the people of Oxford in the U.S. House of Representatives and to be able to speak their stories of resilience into the permanent record of the people's House.

In the face of unimaginable adversity, you have shown us a path forward on the road to recovery.

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

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#### ISSUES LARGELY UNTOUCHED BY AMERICAN MEDIA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2021, the Chair recognizes the gentleman from Wisconsin (Mr. GROTHMAN) for 30 minutes.

Mr. GROTHMAN. Mr. Speaker, tonight, we are going to address three what I consider key issues that have sadly been left largely untouched by the American media.

The first one is the penalties against married couples in income transfer payments and the degree to which these income transfer payments are going to be affected by the Build Back Better bill, if any of that survives for passage at the end of the year.

We know that Karl Marx wanted to destroy the American family. We know for a while, last year, Black Lives Matter, which was so important in last year's campaign, had on their website that they wanted to destroy the Western-prescribed nuclear family. As a practical matter, this means they wanted to keep the man out of the house.

People might wonder why I keep bringing this up. It seems like old news. I would feel better if some Democrat stepped forward and publicly condemned Marxism and publicly praised the idea that children may benefit from having a father at home. But that is not going on.

In America, before Lyndon Johnson came in with his Great Society, or war on marriage, whatever you want to call it, all but 7 percent of American children started out with both parents.

Now, I know wonderful single parents. I know children who became wonderful adults raised by single parents. But nevertheless, the statistics again and again show, whatever metric you have, you might be better off or it might be easier to raise that child with two parents at home.

After the Gingrich reforms in the 1990s, that number has since stayed at about 40 percent of children born without both parents at home. So it went from 7 percent to 40 percent, a steady increase 35 years after Lyndon Johnson passed his war on marriage bills in the 1960s. Things have been relatively static for the last 25 years.

Now, in my opinion, the reason the number of families with both parents at home dropped is because most government transfer payments are condi-

tioned upon not having a lot of income or not having a major breadwinner in the house.

There are about 90 government transfer payments this is true of. But some of the ones that the average person should be aware of are SNAP, the food stamp program; the low-income housing program; the earned income tax credit program; the Pell grants; and the TANF program. All of these programs are designed to disappear if you have a person who makes an average income in the household.

In Build Back Better, the earned income tax credit goes up. Joe Biden increased the food stamp benefits on his own, and there will be large increases in the amount of low-income housing available.

I want to point out one of the programs, by the way, that we used to build more low-income housing. It is called section 42 housing. It is funded by very generous tax credits, which come from, obviously, very wealthy property developers. As a practical matter, the government winds up paying for over 80 percent of the housing that a private person gets through the tax credits. So one of the primary benefits of this form of low-income housing is we are, quite frankly, making the rich richer. It is one of the big tax benefits that helps the wealthier people.

In section 42, because so much of the housing is paid for by the government, the person who does the building has every incentive to make that property as expensive as it can be. We are glad the Chair is listening here because it is something I didn't know about until about 6 years ago.

It creates a situation in which a developer who is building low-income housing can outbid another developer for prime land, and they can build fancier countertops, that sort of thing, because the government is paying for 80 percent of it. So if you are somebody like me, who sometimes thinks our tax code does benefit the ultrawealthy, section 42 is one of those provisions.

Pell grants are another example of a program that you can benefit from, either you or your children, provided nobody in the household is making too much money. It is another program therefore designed—as one mother told me: Me and my husband work. My poor kids have to take out such big student loans. Is it fair we are penalized for being married and working?

That is the way that program is set up. It is designed to penalize the old-fashioned family, which is what Karl Marx would have wanted.

It is not unusual to have situations in which the penalty for getting married can be as much as \$14,000. Like I said, as we have more low-income housing, as we up the earned income tax credit, these programs are pushing, I think, America in the wrong direction.

I will direct people who are listening to recent studies that have been put out by The Heritage Foundation and

Robert Rector, who has long been an expert in this field, describing the degree to which the penalty on people who get married goes up.

Now, I would hope, for children in the future, that we don't continue down this path of apparently penalizing both parents for staying in the home. I hope it is something that is looked at by Republicans if we get the majority, and I hope more Democrats look into this before we add too many other benefits conditioned upon a low-income situation if Build Back Better is passed.

Again, I think it would be good if the press, which hasn't so far—but I would hope the press would pick up on Mr. Rector's paper and comment on how America will change if more and more benefits are targeted at people who are not married with children.

I think this is one of the key stories in America over the last 50 years. I hear a lot of people back home, when they feel that America is not quite as enjoyable to live in as it was 50 years ago, that one of those reasons is what they would refer to as the breakdown of the traditional family. I hope, after hearing my explanation tonight, more people realize that that was not necessarily by accident. There are evil, leftwing people who want to break down the family, and the public policy of the American Government right now is to use their financial incentives to penalize the average family.

Now, the next issue that, if we look 15 years down the road—and I always think when we take up issues or address issues or decide how to vote on issues, we should say: How is this going to affect America not only today but 15 years from now?

I do believe that the screwed-up welfare system continues to chip away at America. But I would say the second-biggest—maybe the biggest—issue is what is going on at our southern border.

Earlier today, I had the chance to talk to a member of the Border Patrol, who appeared here in the Capitol. Having seen the border five times last year, I thought I had my fill of bad things that are going on. But talking to him as far as what is going on right now, it is worse than ever. They are seeing more people and more drug gangs operating near the border.

We are at a point in which we are not only seeing Mexican drug gangs hanging out in California, fighting for the marijuana fields that are apparently popping up in California, but they are now fighting with Chinese gangs. I mean, I have been down there several times. I have yet to see them, but this Border Patrol agent told me what we have going on in California is violent conflict between Mexican gangs and Chinese gangs, and they are becoming more aggressive.

You didn't used to see people coming to the border shooting at Border Patrol agents, but that is what we are getting now. In the past, when I have been