



June 26, 2025

The Honorable John Thune  
Senate Majority Leader  
U.S. Senate  
SD-230, The Capitol  
Washington, DC 20510

The Honorable Chuck Schumer  
Senate Minority Leader  
U.S. Senate  
SD-221, The Capitol  
Washington, DC 20510

The Honorable Mike Johnson  
Speaker  
U.S House of Representatives  
H-232, The Capitol  
Washington, DC 20515

The Honorable Hakeem Jefferies  
House Minority Leader  
U.S. House of Representatives  
H-204, The Capitol  
Washington, DC 20515

Dear Majority Leader Thune, Minority Leader Schumer, Speaker Johnson, and Minority Leader Jefferies:

On behalf of the undersigned eight legacy civil rights organizations, we write to express our strong opposition to the Senate amendment to H.R. 1, the “One Big Beautiful Bill Act.” In light of our collective mission to represent Black communities, we submit this letter in solidarity, underscoring the urgent nature of the legislative process and specific provisions in this bill that will harm most people in the United States, and especially Black people, if it takes effect.

We urge the Senate to reject both the procedurally impermissible provisions included in the bill, and to reject the harmful policies outlined below, which cut programs that are lifelines to Black people and other communities of color and encroach on the rule of law and civil rights. Congress must not let this budget reconciliation bill become law.

The Senate amendment text not only fails to redress the harms embedded in the House version—it exacerbates them. In key areas, it expands federal overreach and accelerates harm to civil rights and public welfare. In its current form, the bill prioritizes tax cuts and government overreach and would result in millions of people losing their healthcare and reproductive care, food assistance (SNAP), and child tax credits. It would also threaten

access to college and graduate school for all but the wealthiest by reducing access to federal student loans and by making repayment plans unaffordable for many working people, and it would reduce access to tax credits for low-income people (EITC). Additionally, the bill would prevent states from protecting people from discrimination by companies using algorithms unless they forgo vital resources for broadband access and would add billions of dollars to the national debt in order to build more immigration detention centers, rival the size of our entire federal prison system.

As detailed below, the reconciliation bill would implement policies and cut programs that are lifelines to Black people, other people of color, and the working poor while simultaneously eroding civil rights protections and the rule of law. You must act now.

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Although the Congressional Budget Office (CBO) has not completed an in-depth analysis of the Senate version, its findings on the House bill are staggering. An in-depth cost analysis of the House version of H.R. 1 demonstrates that the reconciliation package would not only exact a cruel financial punishment on the most vulnerable populations in our country, it would increase the federal deficit by trillions of dollars.<sup>1</sup>

Some **8.6 million** citizens would lose their health insurance and **7.7 million** people would go uninsured.<sup>2</sup> The bill would cut **\$698 billion** in federal subsidies to Medicaid and **\$267 billion** in subsidies to SNAP,<sup>3</sup> and remove the veteran exception to the work-documentation requirements for SNAP.<sup>4</sup> The CBO estimates, “in general, resources would decrease for households in the lowest decile (tenth) of income distribution, whereas resources would increase for households in the highest decile.”<sup>5</sup>

Due to the structural legacy of segregation, redlining, and other discriminatory practices, generational wealth disparities have produced a significant racial wealth gap. On average,

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<sup>1</sup> *House Reconciliation Bill: Budget, Economic, and Distributional Effects (May 22, 2025)*, UNIV. OF PA. WHARTON BUDGET MODEL (May 23, 2025), <https://budgetmodel.wharton.upenn.edu/issues/2025/5/23/house-reconciliation-bill-budget-economic-and-distributional-effects-may-22-2025>.

<sup>2</sup> Casey Schwarz, *CBO Analysis Shows Medicaid Cuts Would Terminate Coverage for Millions, Including People with Medicare*, MEDICARE RTS. CTR. (May 8, 2025), <https://www.medicarerights.org/medicare-watch/2025/05/08/cbo-analysis-shows-medicaid-cuts-would-terminate-coverage-for-millions-including-people-with-medicare>.

<sup>3</sup> Letter from Phillip L. Swagel, Director, Cong. Budget Off., to Brendan F. Boyle, Ranking Member, U.S. H.R. Comm. on the Budget, & Hakeem Jeffries, Democratic Leader, U.S. H.R. (May 20, 2025), <https://www.cbo.gov/system/files/2025-05/61422-Reconciliation-Distributional-Analysis.pdf>.

<sup>4</sup> Lily Roberts et al., *8 Ways the Senate Budget Bill Is More Extreme Than the House-Passed Big, ‘Beautiful’ Bill*, CTR FOR AM. PROGRESS (June 24, 2025), <https://www.americanprogress.org/article/8-ways-the-senate-budget-bill-is-more-extreme-than-the-house-passed-big-beautiful-bill/>.

<sup>5</sup> Letter from Phillip L. Swagel, Director, Cong. Budget Off., to Brendan F. Boyle, Ranking Member, U.S. H.R. Comm. on the Budget, & Hakeem Jeffries, Democratic Leader, U.S. H.R. (May 20, 2025), <https://www.cbo.gov/system/files/2025-05/61422-Reconciliation-Distributional-Analysis.pdf>.

White households have approximately seven times more wealth than Black households.<sup>6</sup> Consequently, Black households rely on social service programs at a higher rate than others.<sup>7</sup>

To these families and other low-income Americans, the policy changes in the budget reconciliation package are a kick in the teeth and the wallet. The House bill would take resources from and reduce the household income of the poorest Americans by about **2%** in 2027 and **4%** in 2033, defunding programs like Medicaid and SNAP to pay for additional tax cuts to the top 10% of households.<sup>8</sup> Amid these dire financial consequences, the bill's provisions also threaten access to reduce funding for vital reproductive healthcare, student financial aid, and public schooling, including **\$350 billion** in cuts to education and workforce programs.<sup>9</sup>

The impact of the bill is not only financial, however. Several provisions of the Senate amendment flout Section 313 of the Congressional Budget Act of 1974, better known as the “Byrd Rule.”<sup>10</sup> Instituted to ensure that budgetary changes cannot be “merely incidental” to the policy changes a bill makes, the “Byrd Rule” is a safeguard against abuse of the reconciliation process, which allows expedited approval of budgetary legislation with a simple majority vote. However, some overt policy changes included in the Senate amendment to H.R.1 have made it through the parliamentary review process by providing barely a fig-leaf rationale for inclusion in the budget. Congress must follow the proper processes and cannot use budget reconciliation as a way to ram through massive policy changes that will impact the entire nation.

Instead of using the reconciliation process to pass a budget that protects our livelihoods and rights, the Senate amendment to H.R. 1 directly targets the lowest-income people and undermines the rights of all. The House gravely erred in passing this bill, and the Senate should not repeat this mistake. Congress cannot pass a budget reconciliation bill that includes any of the following provisions that would harm the public:

- **The largest Medicaid cuts in history.** The proposed cuts are projected to eliminate coverage and access to care for up to **15 million** people by 2034 through a combination of deep spending reductions and restrictive administrative

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<sup>6</sup> Trymaine Lee, *How America's Vast Racial Wealth Gap Grew: By Plunder*, N.Y. TIMES (Aug. 14, 2019), <https://www.nytimes.com/interactive/2019/08/14/magazine/racial-wealth-gap.html>.

<sup>7</sup> Michael D. King, *Who Is Receiving Social Safety Net Benefits?*, U.S. CENSUS BUREAU (May 24, 2022), <https://www.census.gov/library/stories/2022/05/who-is-receiving-social-safety-net-benefits.html>.

<sup>8</sup> Letter from Phillip L. Swagel, Director, Cong. Budget Off., to Brendan F. Boyle, Ranking Member, U.S. H.R. Comm. on the Budget, & Hakeem Jeffries, Democratic Leader, U.S. H.R. (May 20, 2025), <https://www.cbo.gov/system/files/2025-05/61422-Reconciliation-Distributional-Analysis.pdf>.

<sup>9</sup> Ewaoluwa Obatuase & Richard Davis Jr., *The House Reconciliation Bill Will Harm Student Parents*, NEW AM. (May 22, 2025), <https://www.newamerica.org/education-policy/edcentral/the-house-reconciliation-bill-will-harm-student-parents/>.

<sup>10</sup> 2 U.S.C. § 644.

requirements.<sup>11</sup> Chief among these is a mandatory nationwide work requirement for adults ages 19 to 64 enrolled through the Affordable Care Act (ACA) Medicaid expansion.<sup>12</sup> The bill allows only narrow exemptions — for example, it exempts parents only if their children are 14 years old or younger, unlike the House version, which exempted all parents of minor children.

The Congressional Budget Office (CBO) estimates that the House-passed version would result in **5.2 million** adults losing Medicaid coverage, and independent experts, including the Center on Budget and Policy Priorities (CBPP), project that the more restrictive Senate version could result in even greater coverage losses — particularly for low-income parents. CBPP estimates that the Senate’s narrower exemption could put an additional 100,000 to 400,000 parents at risk.<sup>13</sup>

These Medicaid cuts are expected to have a disproportionate effect on communities of color, who rely on Medicaid at higher rates — particularly for maternal care, mental health services, and chronic illness management.<sup>14</sup> For example, half of all children of color in the U.S. are covered by Medicaid. The bill also eliminates tax credits and restricts Medicare access for many lawfully present immigrants, including refugees, asylum seekers, trafficking survivors, and individuals fleeing domestic violence, undermining the health and economic security of some of the most vulnerable populations in the country.<sup>15</sup>

- **A moratorium on AI regulation.** This moratorium, now called a “Temporary Pause” in the latest text from the Senate Commerce Committee, is drafted broadly to prohibit any state or local law or regulation governing AI or automated decision systems for the next 10 years—including enforcement of *existing laws*. This unprecedented federal overreach of states’ rights also threatens all **\$42.5 billion** in Broadband Equity, Access, and Deployment Program (BEAD) funding for states. This places states in an impossible position: leave residents vulnerable to the whims of Big Tech companies or lose funding to expand broadband to under- and unserved communities.

A moratorium will prevent states from addressing the harms of AI and automated decision-making, which is proven to have a disproportionate impact on people of

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<sup>11</sup> *Recent Analyses Detail How Senate Republican Leaders’ Plan Would Take Away Health Care From Millions*, CTR. ON BUDGET AND POL’Y PRIORITIES, [https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry\\_uuid=52de1b80-ecc2-41df-b7e0-df8e831334f6](https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry_uuid=52de1b80-ecc2-41df-b7e0-df8e831334f6) (last updated June 23, 2025).

<sup>12</sup> Allison Orris, *Millions in Medicaid Expansion at Risk of Losing Coverage Under Senate’s Work Requirement Proposal*, CTR. ON BUDGET AND POL’Y PRIORITIES, [https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry\\_uuid=b46c7c0c-aaf1-4e33-9e46-a3f0f49e205f#entry](https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry_uuid=b46c7c0c-aaf1-4e33-9e46-a3f0f49e205f#entry) (last updated June 20, 2025).

<sup>13</sup> *Id.*

<sup>14</sup> Ismael Cid-Martinez et al., *Cuts to Medicaid will disproportionately hurt people of color and children*, ECON. POL’Y INST. (Apr. 2, 2025), <https://www.epi.org/blog/medicaid-cuts-will-disproportionately-hurt-people-of-color-and-children/>.

<sup>15</sup> Drishti Pillai & Samantha Artiga, *Potential Impacts of 2025 Budget Reconciliation on Health Coverage for Immigrant Families*, KFF (May 15, 2025), <https://www.kff.org/policy-watch/potential-impacts-of-2025-budget-reconciliation-on-health-coverage-for-immigrant-families/>.

color, resulting in harms that span numerous sectors, including housing, employment, voting and elections, financial services and credit, insurance, public health and healthcare, education, public accommodations, government benefits and services, and policing. A federal moratorium would strip states and cities of the power to protect residents, including children, consumers, and communities of color, from AI-driven harm. It invites a lawless digital environment defined by unchecked algorithmic bias, deepfake exploitation, and political disinformation, where the most vulnerable are treated as test subjects without consent, recourse, or regulatory protection.

Americans from all political stripes have been clear they want state AI protection. Recent polling shows that **81%** of voters, including **78%** of Republicans, believe “we shouldn’t force states to sit on the sidelines for a full decade” on AI regulation.<sup>16</sup> **73%** of voters want state AND federal AI regulation.<sup>17</sup>

- **Cuts to student financial aid, undermining protections for student borrowers, and eliminating affordable repayment plans.** These cuts would devastate millions of students—including a disproportionate number of Black students and other students of color. The Senate HELP Committee bill eliminates affordable payment plans on which 12 million borrowers currently rely, including critical programs designed for careers in the public interest, such as Capitol Hill careers, while channeling future students into only two payment plans. The new plans cost more than almost every current income-driven repayment plan previously created and disqualify low-income borrowers from a \$0 monthly payment, which they are entitled to currently under existing law.<sup>18</sup> The Senate’s proposal ends subsidized loans and the Grad-PLUS program for graduate and professional students. Additionally, this bill includes a provision that would allow for a waiver of negotiated rulemaking for 270 days after the enactment of the bill, effectively eliminating any opportunity for stakeholder input and paving the way for punitive and burdensome changes for those in repayment or entering repayment.<sup>19</sup>
- **A rollback of the Child Tax Credit.** This provision would leave out over **17 million** children of low-income parents who typically do not owe federal taxes. In addition, **4.5 million** otherwise eligible children will no longer benefit from the Child Tax Credit if even one of their parents files a tax return without a Social Security

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<sup>16</sup> *New Poll Reveals Strong Bipartisan Opposition to Proposed Ban on State AI Laws*, COMMON SENSE MEDIA (May 29, 2025), <https://www.commonsensemedia.org/press-releases/new-poll-reveals-strong-bipartisan-opposition-to-proposed-ban-on-state-ai-laws>.

<sup>17</sup> *Id.*

<sup>18</sup> Tristan Stein, *2025 Reconciliation Debate: Senate and House Student Loans Proposals Compared*, BIPARTISAN POLC’Y. CTR. (June 17, 2025), <https://bipartisanpolicy.org/explainer/2025-reconciliation-debate-senate-higher-education-provisions/>.

<sup>19</sup> Committee Print, S. Comm. on Health, Educ., Labor, and Pensions, 119th Cong. at 14 (2025), <https://www.help.senate.gov/imo/media/doc/bom25426pdf1.pdf>.

Number.<sup>20</sup> Under the Senate proposal, a married couple with two children earning \$400,000 would see their credit rise to **\$4,400**, while a single mother with two children earning \$16,000 working as a home health aide would get *nothing* from the expansion, ending up with a Child Tax Credit less than half the size of the higher-income family—even though both families have two children.<sup>21</sup> This is, in effect, a penalty on single mothers, which disproportionately harms Black families, other families of color, and poor families.

- **A burdensome precertification requirement for Earned Income Tax Credit.** The precertification requirement included in the Senate version to access the Earned Income Tax Credit (EITC) for low- and moderate-income working families, uses an outdated model that will discourage eligible families from filing for the benefit.<sup>22</sup> This precertification requirement would impact more than **17 million** families who need these funds now more than ever. EITC certification requirements and precertification pilots were attempted and abandoned under the Bush administration over 20 years ago and found to have a high lack of efficacy while only serving as a deterrent to otherwise eligible filers.<sup>23</sup>
- **The defunding of Planned Parenthood and reproductive care.** This direct assault on reproductive healthcare, which passed the House and is included in the Senate version, would devastate access to essential health care for millions of people across the country who use one of the **600** Planned Parenthood and other essential community health centers to access cancer screenings, birth control, or sexually transmitted infection (STI) testing and treatment.<sup>24</sup> Planned Parenthood is often the only healthcare provider in underserved communities. Cutting off funding to Planned Parenthood will predictably lead to closed health centers and a critical lack of care while also deepening systemic racial health disparities. The House bill would make Planned Parenthood ineligible to receive Medicaid reimbursements or federal funding. Nearly half of Black women have received care at a Planned Parenthood clinic, and over four in ten individuals with Medicaid say they have received services

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<sup>20</sup> Chuck Marr et al., *House Republican Tax Bill Is Skewed to Wealthy, Costs More Than Extending 2017 Tax Law, and Fails to Deliver for Families*, CTR. ON BUDGET AND POL’Y PRIORITIES (May 22, 2025), <https://www.cbpp.org/research/federal-tax/house-republican-tax-bill-is-skewed-to-wealthy-costs-more-than-extending-2017>.

<sup>21</sup> Kris Cox, *Senate Finance Committee’s Child Tax Credit Proposal Does Nothing for the 17 Million Children Currently Left Out of the Full Credit*, CTR. ON BUDGET AND POL’Y PRIORITIES, [https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry\\_uuid=f293d5e0-287f-447d-9e71-a8ba89dd6f43#entry](https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry_uuid=f293d5e0-287f-447d-9e71-a8ba89dd6f43#entry) (last updated June 16, 2025).

<sup>22</sup> *IRS Earned Income Tax Credit (EITC) Initiative: Final Report to Congress, October 2005*, INTERNAL REVENUE SERV. (Oct. 2005), [https://web.archive.org/web/20080920030911/https://www.irs.gov/pub/irs-utl/irs\\_earned\\_income\\_tax\\_credit\\_initiative\\_final\\_report\\_to\\_congress\\_october\\_2005.pdf](https://web.archive.org/web/20080920030911/https://www.irs.gov/pub/irs-utl/irs_earned_income_tax_credit_initiative_final_report_to_congress_october_2005.pdf)

<sup>23</sup> Kris Cox, *A Burdensome, Unfair, and Inefficient EITC “Precertification” Process*, CTR. ON BUDGET AND POL’Y PRIORITIES, [https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry\\_uuid=f293d5e0-287f-447d-9e71-a8ba89dd6f43#entry](https://www.cbpp.org/blog/tracking-senate-action-on-tax-and-budget-reconciliation-plan?entry_uuid=f293d5e0-287f-447d-9e71-a8ba89dd6f43#entry) (last updated June 16, 2025).

<sup>24</sup> Brittini Frederiksen et al., *Major Federal and State Funding Cuts Facing Planned Parenthood*, KFF (May 15, 2025), <https://www.kff.org/womens-health-policy/issue-brief/major-federal-and-state-funding-cuts-facing-planned-parenthood/>.

at Planned Parenthood, which now would not be paid under Medicaid. One-third of Planned Parenthood's revenue comes from state and federal government funding, including Medicaid, to provide health care services.<sup>25</sup>

- **Funds for mass deportation that exacerbate threats to civil rights and civil liberties and starve needed social services.** The latest Senate amendment includes nearly **\$30 billion** allocated to Immigration and Customs Enforcement, including for detention facilities and support for removals. The creation of a new prison complex is particularly concerning given recent unlawful mass ICE raids that have included U.S. citizens. The administration has already justified locking up hundreds of people overseas without due process based on wartime authorities and has been found to be in violation or in contempt of multiple court orders for these actions.<sup>26</sup>

The Senate amendment to the reconciliation bill ignores this brazen assault on civil rights. It includes costly increases to detain and remove immigrants at the border without appropriate process, adds additional fees for immigration filings, including asylum and parole fees, and removes the ability to seek fee waivers, an attack on low-income immigrants and the independence of immigration judges. It also provides more than **\$3 billion** to the Department of Justice (DOJ), including funds for DOJ investigations and prosecutions related to immigration matters and grants to states for the incarceration of undocumented immigrants.

*Under the Byrd Rule process, the Senate parliamentarian correctly ruled that the provisions below were improperly included in the budget reconciliation bill. However, there may be attempts to revise and reincorporate these provisions.*

***Therefore, we urge you to vote against any bill that includes:***

- **Restrictions that curtail the ability of courts to enforce orders and fulfill their constitutional mandate.** Our federal courts must be independent and fair arbiters of the law, responsible for upholding our civil and criminal systems. The current administration has acted unlawfully and unconstitutionally, and those actions have been properly restrained and enjoined by numerous federal courts, evidencing that the rule of law is working.<sup>27</sup>

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<sup>25</sup> *Above and Beyond: Annual Report 2022-2023*, PLANNED PARENTHOOD (June 30, 2023), [https://www.plannedparenthood.org/uploads/filer\\_public/ce/f6/cef6efdb-919a-4211-bb5c-ce0d61fda7f5/2024-ppfa-annualreport-c3-digital.pdf](https://www.plannedparenthood.org/uploads/filer_public/ce/f6/cef6efdb-919a-4211-bb5c-ce0d61fda7f5/2024-ppfa-annualreport-c3-digital.pdf).

<sup>26</sup> Lindsay Whitehurst et al., 'Unquestionably in violation': Judge says US government didn't follow court order on deportations, ASSOC. PRESS (May 21, 2025), <https://www.ap.org/news-highlights/spotlights/2025/unquestionably-in-violation-judge-says-us-government-didnt-follow-court-order-on-deportations/>; Judge finds 'probable cause' to hold U.S. in contempt over deportations, NAT'L. PUB. RADIO, <https://www.npr.org/2025/04/16/g-s1-60696/judge-contempt-alien-enemies-act> (last updated Apr. 16, 2025).

<sup>27</sup> Mattathias Schwartz, *Which Trump Policies Have Been Blocked by the Courts?*, N.Y. TIMES, (May 15, 2025), <https://www.nytimes.com/2025/05/15/us/politics/trump-policies-blocked-courts.html>.

Section 203 of the Senate Judiciary Committee’s budget draft bars courts from issuing any temporary restraining order or preliminary injunction against the federal government without a bond calculated by the “value of the costs and damages” sustained by the federal government. This contradicts judicial discretion, as courts often choose not to set a bond,<sup>28</sup> and effectively restricts plaintiffs without deep pockets from challenging unconstitutional or unlawful conduct by government actors. It is long established that Congress cannot abuse its powers to undermine the essential functions of the federal courts. As the Senate parliamentarian ruled, this restriction is a policy change with no connection to the budget. There are no revisions that would make this attempt to shield the federal government from legal accountability appropriate for a reconciliation bill. Therefore, we ask you to oppose any provision that would limit judicial security and independence, including imposing a bond requirement.

- Unprecedented cuts to the Supplemental Nutrition Assistance Program (SNAP).** These proposed cuts require most states to pay part of SNAP costs for the first time. If states don’t have the funds to pay their required share, they have the option to cut their number of recipients or even opt out of the program entirely—which will dramatically raise costs for families and reduce food assistance for millions of people. Past bipartisan agreements have protected millions of people from onerous documentation rules, recognizing that such requirements reduce access to vital support without increasing employment. The Senate’s proposal reverses those protections, putting critical food assistance at risk for millions.<sup>29</sup> This bill would cut federal funding for SNAP by roughly 30 percent, taking away food from more than 40 million people, including 16 million children and 4 million adults with disabilities.<sup>30</sup> It reduces food support for the homeless, youth aging out of foster care, and stay-at-home parents with new, onerous paperwork requirements.<sup>31</sup>

Although the Senate parliamentarian has ruled that these provisions are extraneous, therefore subjecting these provisions to a 60-vote threshold,<sup>32</sup> leadership on the

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<sup>28</sup> Michael Gold, *Domestic Policy Bill Would Limit Judges’ Contempt Power*, N.Y. TIMES (May 22, 2025), <https://www.nytimes.com/2025/05/22/us/politics/trump-policy-bill-judges-contempt.html>.

<sup>29</sup> Lily Roberts et al., *8 Ways the Senate Budget Bill Is More Extreme Than the House-Passed Big, ‘Beautiful’ Bill*, CTR. FOR AM. PROGRESS (June 24, 2025), <https://www.americanprogress.org/article/8-ways-the-senate-budget-bill-is-more-extreme-than-the-house-passed-big-beautiful-bill/>.

<sup>30</sup> *By the Numbers: House Bill Takes Health Coverage Away From Millions of People and Raises Families’ Health Care Costs*, CTR. ON BUDGET AND POL’Y PRIORITIES, <https://www.cbpp.org/sites/default/files/5-19-25health-bythenumbers.pdf> (last updated May 23, 2025); Katie Bergh et al., *House Reconciliation Bill Proposes Deepest SNAP Cut in History, Would Take Food Assistance Away From Millions of Low-Income Families*, CTR. ON BUDGET AND POL’Y PRIORITIES (May 28, 2025), <https://www.cbpp.org/sites/default/files/5-28-25fa.pdf>.

<sup>31</sup> Lily Roberts et al., *8 Ways the Senate Budget Bill Is More Extreme Than the House-Passed Big, ‘Beautiful’ Bill*, CTR. FOR AM. PROGRESS (June 24, 2025), <https://www.americanprogress.org/article/8-ways-the-senate-budget-bill-is-more-extreme-than-the-house-passed-big-beautiful-bill/>.

<sup>32</sup> *Several Additional Provisions in Republicans’ “One Big, Beautiful Bill” Are Subject to 60-Vote Threshold, According to Senate Parliamentarian*, U.S. S. COMM. ON THE BUDGET (June 20, 2025),



Agriculture Committee remain committed to this plan by amending the language to be Byrd Rule compliant.<sup>33</sup> Any updated language offered to the parliamentarian is simply an exercise to skirt the process and push these regressive provisions down the throats of the states and Americans that need these resources the most. We urge you to reject any and all proposed cuts to SNAP.

- **The elimination of funding for the Consumer Financial Protection Bureau (CFPB).** The CFPB protects millions of Americans through its legal mandate that is overwhelmingly popular with the public.<sup>34</sup> The CFPB was established by Congress to enforce over twenty critical consumer protection laws,<sup>35</sup> and has been of tremendous value to taxpayers. The Bureau has provided over **\$19.7 billion** in consumer relief for approximately 195 million eligible people,<sup>36</sup> a figure that far outstrips both the annual<sup>37</sup> and total CFPB budget since its inception.<sup>38</sup> The CFPB is crucial for the rights of Black consumers, as its regulations provide greater transparency, equitability, and accountability in sectors ripe for predatory behavior, such as debt collection, student lending, mortgage servicing, and credit and banking. The latest text from the Senate Banking Committee would completely strip CFPB funding, clearly a policy change, as the parliamentarian found. In case revisions are proposed, we urge you to oppose any significant funding cuts to the CFPB.

As Congress finalizes the FY25 budget, it must not ignore the disproportionate harm this bill inflicts on Black communities and the rule of law. The Senate reconciliation package is not only fiscally reckless, it is morally indefensible. We urge you to reject it in full and restore public trust in the process.

Please feel free to contact us if you have any questions or concerns.

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<https://www.budget.senate.gov/ranking-member/newsroom/press/several-additional-provisions-in-republicans-one-big-beautiful-bill-are-subject-to-60-vote-threshold-according-to-senate-parliamentarian>.

<sup>33</sup> Grace Yarrow & Meredith Lee Hill, *Senate Republicans work to salvage SNAP cost-share savings*, POLITICO (June 23, 2025), <https://www.politico.com/live-updates/2025/06/23/congress/senate-republicans-work-to-salvage-snap-cost-share-savings-00418933>.

<sup>34</sup> Email from Celinda Lake et al., Lake Rsch. Partners, & Robert Carpenter, Chesapeake Beach Consulting, to Interested Parties (Dec. 5, 2022), <https://ourfinancialsecurity.org/wp-content/uploads/2022/12/afr-crl-memo-nov2022.pdf>.

<sup>35</sup> *What laws does the CFPB enforce?*, CONSUMER FIN. PROT. BUREAU, <https://www.consumerfinance.gov/ask-cfpb/what-laws-does-the-cfpb-enforce-en-2121/> (last reviewed Dec. 15, 2021).

<sup>36</sup> *Enforcement by the numbers*, CONSUMER FIN. PROT. BUREAU, <https://www.consumerfinance.gov/enforcement/enforcement-by-the-numbers/> (last updated Jan. 30, 2025).

<sup>37</sup> *FY 2023 Annual Performance Plan and Report, and Budget Overview*, CONSUMER FIN. PROT. BUREAU, (Feb. 2023), [https://files.consumerfinance.gov/f/documents/cfpb\\_performance-plan-and-report\\_fy23.pdf](https://files.consumerfinance.gov/f/documents/cfpb_performance-plan-and-report_fy23.pdf).

<sup>38</sup> Karl E. Schneider et al., *The Consumer Financial Protection Bureau Budget: Background, Trends, and Policy Options*, CONG. RSCH. SERV., <https://www.congress.gov/crs-product/R48295> (last updated Feb. 4, 2025).

Sincerely,

**Damon Hewitt**

President and Executive Director  
Lawyers' Committee for Civil Rights  
Under Law

**Marc H. Morial**

President and Chief Executive Officer  
National Urban League

**Reverend Al Sharpton**

Founder and President  
National Action Network

**Melanie Campbell**

President and Chief Executive Officer  
National Coalition on Black Civic  
Participation  
Black Women's Roundtable

**Derrick Johnson**

President and Chief Executive Officer  
NAACP

**Janai Nelson**

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