CLASP
The Center for Law and Social Policy

A Stronger Foundation

NOVEMBER 2026 · 120TH CONGRESS · CLASP.ORG

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Each brief is designed to stand alone — it opens with its own summary and closes with its own recommendations, so any single policy area can be shared, printed, or published as an independent brief.

Introduction & Acknowledgments

Introduction

Families and workers across the country are feeling the impact of the affordability crisis. The cost of living continues to increase while salaries and minimum wage remain stagnant, leaving families struggling to pay for essentials or unable to cover them at all. People are having to make impossible decisions, choosing between food, health care, housing, child care, and the ability to work.

It doesn't have to be this way. Congress can focus on policies that address this affordability crisis head on and lift people out of poverty.

The Trump Administration's policies have only exacerbated this crisis, and must be repealed. But the administration has chipped away at the very integrity of so many institutions and programs that have played a key role in supporting our families and workers. It's not enough to simply go back to the policies as they were on January 19, 2025.

Congress must advocate for bold solutions that will lead us on the path to eliminate poverty and ensure everyone in this country can thrive. We urge Congress to:

- Expand and make universal benefits and programs we know are at the heart of the affordability pains families are feeling: child care, health care, rental assistance, and paid leave.
- Put money in families' pockets through expanding the Child Tax Credit.
- Guarantee a livable wage and ensure everyone has access to good jobs, so that workers can both afford their essentials and maintain their dignity and well-being.
- Invest in our food system and make it sustainable so that everyone has access to food that is both affordable and healthy.
- Support our students by making higher education affordable.
- Pass immigrant-inclusive policies that both preserve and strengthen our economy and center family unity.

How Are We Going to Pay for This?

Investing in programs that improve affordability for workers and families promotes positive economic outcomes for our communities. Lawmakers can use strategic and targeted taxes to fund the revenue for these investments. Taxing the very wealthiest people and corporations could provide the revenue to implement policies such as universal child care, comprehensive paid leave, universal rental assistance, and more. These tax proposals are widely supported by voters on both sides of the aisle.

Congress should also peel back funding included for immigration enforcement in the two budget reconciliation bills signed into law since 2025. ICE and CBP have received upward of $240 billion to fund the Trump Administration's deportation agenda, representing incredibly drastic increases in funding. This funding would be better spent addressing the affordability crisis for families.

The Problem: The Wealthy Are Not Paying Their Fair Share

Taxes provide the revenue for public goods that we all benefit from–roads, bridges, public schools and libraries, and more. But over time, the wealthiest have paid less in taxes, and it has become easier for individuals to avoid paying taxes on their wealth. For example, the 2017 Tax Cuts and Jobs Act (TCJA) doubled the estate tax exemption to $11.18 million for single filers, and $22.36 million for married couples.[1] In comparison, the exemption was only $675,000 in 2001.[2] The change to the estate tax implemented under the TCJA was estimated to cost $83 billion from FY 2018-2027.[3] H.R.1, enacted in 2025, permanently increased the estate tax exemption to $15 million for single filers ($30 million for married filers) and indexed the amount to inflation; this is projected to cost $212 billion over 10 years.[4] This represents just one example of the tax policy changes made under these laws that largely benefit the wealthiest and have cost our nation billions of dollars in revenue.

This revenue could be used to improve affordability for families and workers, who should not be forced to take on credit card debt to afford rent and groceries while billionaires avoid paying taxes on their income and wealth over time. Wealth inequality is higher in the United States than in almost any other developed country, and it has grown dramatically over the past sixty years.[5] According to the Urban Institute, in 1963, the wealthiest families had 36 times the wealth of families who were in the middle of the wealth distribution; by 2022, this disparity expanded to 71 times the amount of wealth.[6] The racial wealth gap has also only grown over the past four decades.[7] Generations of systemic policies and barriers, including redlining and employment and wage discrimination among many others, have led to Black and Latino families having substantially less wealth compared to white families.

Polling from Families Over Billionaires has found strong support among voters that the rich and corporations pay more in taxes: over 80 percent of surveyed midterm voters supported raising taxes on big corporations and closing loopholes corporations use to avoid paying taxes, with 67 percent of respondents who voted for President Trump supporting the proposal.[8] Over 70 percent of respondents

believe the wealthiest Americans should pay more in taxes than they currently do, with 51 percent of Trump voters supporting this sentiment.[9]

Tax cuts spanning President Bush's tax cuts, the 2017 Tax Cuts and Jobs Act, and 2025's H.R.1 are key drivers of our nation's deficits and debts.[10] According to the Center for American Progress, these tax cuts represent more than 90 percent of the increase in the debt ratio since 2001 if the one-time costs of bills responding to the COVID-19 public health crisis and the Great Recession are excluded from the calculations.[11]

Lawmakers Should Implement Higher Taxes on the Wealthiest

Various policy proposals would raise the taxes the wealthiest owe to promote revenue. For example, the **Millionaires Surtax Act** would enact a millionaire's surtax and raise marginal tax rates on the wealthiest.[12] The **Ultra-Millionaire Tax Act** would enact a wealth tax on the very wealthiest.[13] There are also numerous bills that would hold corporations accountable and raise their taxes to ensure they pay their fair share.

One policy agenda from Americans for Tax Fairness proposes that Congress enact a tax reform agenda that is estimated to raise a minimum of $10 trillion in revenue over the next decade through various policy proposals.[14] This would provide enough revenue to reverse the harmful H.R.1 cuts to public benefit programs that help families make ends meet, including Medicaid and SNAP benefits, and have enough surplus revenue to make new investments. For example, making Housing Choice Vouchers into an entitlement program and establishing a federal renter's tax credit to help families with housing affordability is projected to cost $168 billion annually, and could be completely paid for by implementing such a tax agenda.[15]

Our Priorities for the 120th Congress

This agenda is organized around the following issue areas:

- **Universal Child Care**
- **Living Wages & Good Jobs**
- **Universal Rental Assistance**
- **Working Towards Universal Health Care**
- **Supporting Immigrant Families**
- **Comprehensive Paid Leave**
- **Access to Higher Education**
- **Affordable and Accessible Food**
- **Expanding the Child Tax Credit**

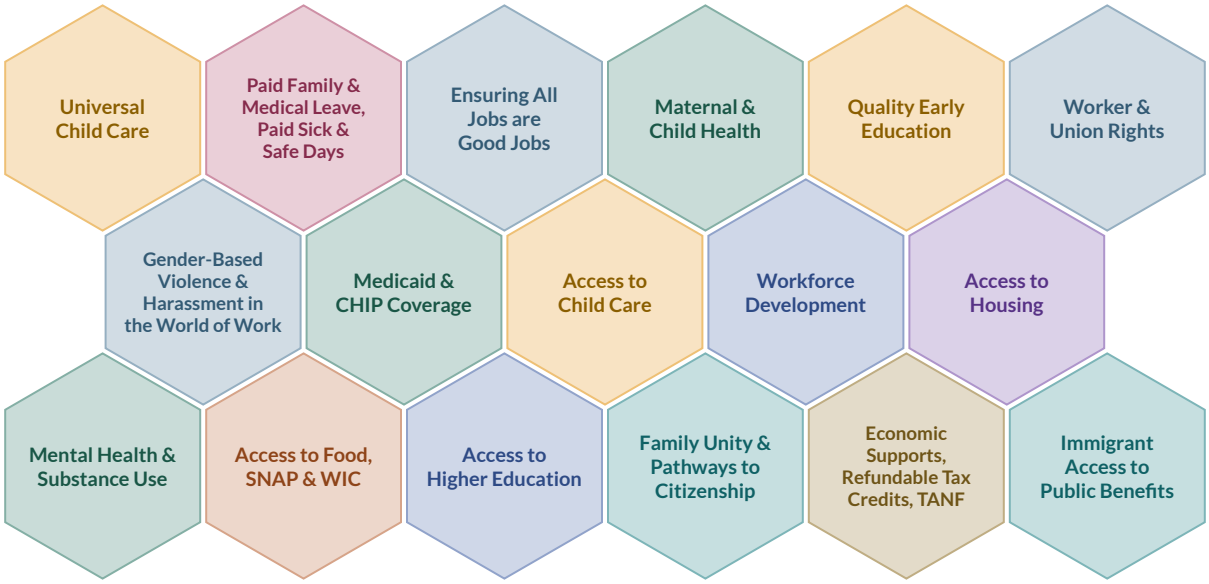
About CLASP

CLASP is a national, non-partisan nonprofit organization focused on eliminating poverty and advancing racial equity. CLASP works with directly impacted individuals, service providers, administrators, and

national and state partners to uplift policies which ensure everyone, including children and families, have the support they need to thrive.

CLASP aims to redefine a basic standard of living for all by centering racial and gender equity and uplifting solutions named by the people most impacted by inequity and poverty. We work across our core policy areas to increase investments, eliminate barriers to access, highlight who is impacted and how, and improve policies, systems, and programs to ensure our country is one that supports all of its people.

CLASP'S POLICY AREAS



Acknowledgments

This report was made possible by the contributions of the following colleagues at CLASP: Alyssa Fortner, Ashley Burnside, Christian Collins, Diane Harris, Elyse Shaw, Isha Weerasinghe, Jesse Fairbanks, Juan Carlos Gomez, Kaelin Rapport, Lorena Roque, Lulit Shewan, Mikayla Slaydon, Nat Baldino, Nicolas Martinez, Parker Gilkesson Davis, Sarah Erdreich, Shira Small, Stephanie Schmit, Suma Setty, Surjeet Ahluwalia, Suzanne Wikle, Teon Hayes, Tom Salyers, Wendy Cervantes, and Wendy Chun-Hoon.

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Universal Child Care

Child care is increasingly unaffordable and inaccessible. The average cost of care has risen to $13,184 a year, while only one in six children eligible for child care subsidies are able to access them.

Introduction: The Problem and Solution

Child care is increasingly unaffordable and inaccessible. The average cost of care has risen to $13,184 a year,[1] while only one in six children eligible for child care subsidies are able to access them.[2] The rising cost of living is straining both parents and the child care workforce, whose low compensation drives turnover and attrition.

> **$13,184** the average annual cost of child care — while only **1 in 6** eligible children can access subsidies

Families need child care they can afford, and providers need a living wage that can keep them in the industry. Insufficient pay and benefits contribute to high levels of stress,[3] forcing many passionate and skilled providers out of the workforce to find a career with better pay and benefits.[4] Without major federal investment in the child care sector, the workforce cannot be sustained. As wealth inequality widens[5] and the Trump Administration continues to attack immigrant families and families of color,[6] we must create a stronger system that breaks down the inequities plaguing our country. Congress must recognize the value of investing in child care for the benefits it brings to children, families, and providers, the ability for people to work and businesses to function, and the economic return that a functional sector can facilitate.[7] ***We need a universal child care system.***

A universal child care system is one where every family who needs child care can access it.[8] To create the supply needed to make care universal, providers must be adequately compensated and supported to stay in the field and provide high-quality care. Through fully funded public investment, a universal system ensures cohesive and clear availability and accessibility to care and learning for all families with children, regardless of race, immigration status, income, disability, geography, and other factors that have historically impeded access.[9] It also ensures that the child care workforce is well-paid, provides benefits like health care and retirement, and has access to training or higher/continuing education if desired, advancement opportunities, and more. A universal system ensures that child care is a public good, not the family's private responsibility.[10]

AFFORDABILITY CRISIS IN PRACTICE

$25,000+
A YEAR IN CHILD CARE · TWO CHILDREN


A FAMILY OF THREE


CLEVELAND, OHIO

Consider a family in Cleveland, Ohio, with two young children whose parent works full time but still struggles to cover the cost of basic necessities. A child care bill of over $25,000 a year for both children would consume a huge share of the family's earnings, leaving little room to save for emergencies or get ahead financially. Even when the parent does everything expected—working full-time, carefully budgeting, prioritizing their children's needs—the math simply doesn't work. Paying for child care means putting off medical bills, relying on credit cards to cover groceries, or having nothing left when the car breaks down and threatens their ability to get to work. **The problem isn't that this family isn't making the right choices; it's that the cost of child care is out of reach, even for families who are working hard to make ends meet.**

Current State of Play

The child care sector faces compounding challenges that amount to a crisis of access and affordability, with families and providers at the margins facing the greatest harm. The rising cost of living is straining both parents and the child care workforce, whose low compensation drives turnover and attrition—especially for providers participating in the Child Care and Development Fund (CCDF), the primary federal funding stream for child care assistance. Decades of insufficient federal funding[11] combined with sustained challenges from

the COVID-19 pandemic[12] and its expired temporary relief dollars[13] have resulted in a child care sector that cannot meet the needs of children, families, or providers.

Impacts to Families

Families are bearing the brunt of the child care crisis, with families who have low incomes and families of color being hit the hardest. Access is even more challenging for single-parent families, where 33 percent of a median single parent's salary goes toward child care.[14] When care is inaccessible, women's participation in the workforce is particularly impeded, with limited access to care forcing mothers to forgo additional income and career development in the absence of care that meets their needs.[15]

> *CLASP's most recent analysis found that Black and Latino families are overrepresented in who is eligible for child care subsidies, as the result of historical and current economic inequity that has led to lower average incomes and created disproportionate need for financial assistance to afford and access child care.*[16]

Inadequate access to child care further widens the growing wealth gap, wherein families who can afford care use it to participate in the workforce, expanding their net worth, while families who struggle to access care are more likely to have fewer resources to begin with, and then cannot participate fully in the workforce as a result.



33%

of a median single parent's income goes toward child care

Further, immigrant and mixed-status families face increased barriers and fear in accessing needed child care and early education, as the administration's immigration enforcement tactics deter many families from utilizing services from which they could benefit greatly.[17] These attacks impact and impede the child care workforce too, which is composed of more than 20 percent immigrant women.[18] The Trump Administration's immigration policies pose threats to children's development and well-being, the mental health of caregivers and their ability to participate in the workforce, and the child care and early education industry writ large.[19] As a result, immigrant child care providers have been the target of widespread attacks in response to unfounded allegations of fraud.[20] With the administration repealing the protected areas policy at the start of Trump's second term,[21] more and more providers are being deterred from participating in the child care workforce despite the culturally responsive care they can offer and the existing workforce shortage.[22]

Everyone is impacted by the child care crisis, however, not only those with young children. The economy loses billions of dollars as a result of child care shortages, and the market is not going to fix itself.[23] **A federally funded, universal child care system can help bring more money to the local economies, help more families and providers thrive, and help ameliorate the racial and gender inequities that have created the child care crisis in the first place.**

Impact on the Workforce

Impacts to families are inseparable from the workforce's deeply inadequate compensation and support in the child care sector. As a result of low wages and benefits that fail to reflect the value of their work, child care providers—who are disproportionately women—are leaving the sector at high rates in pursuit of work that can support them as the cost of living rises.[24] Child care providers make an average $15.41 per hour,[25] compared to $17.85 for preschool teachers.[26] Roughly 13 percent of child care providers live below the poverty line, a poverty rate that is 5.7 times higher than those of elementary and middle school teachers.[27] Compensation is even lower on average for Black and Latina providers.[28]

Undercompensation is rooted in longstanding racial and gender inequities, which have shaped investments in and the perceived value of child care, whose caregiving labor is valued, and how children of different backgrounds are expected to be cared for.[29] Despite provider wages being so low, parents still cannot afford to pay for the true cost of operating a child care program.[30] Beyond resulting in a high cost for families, who pay more for child care than for public college tuition in 38 states,[31] this also contributes to child care workforce shortages that mean even families who can afford to access care might struggle to find it. Without increasing wages and benefits for providers, the child care workforce cannot build the capacity necessary to accommodate all families who need care.

> **Families pay more for child care than for public college tuition in**
>
> **38**
> **states**

The workforce shortage, exacerbated by the expiration of COVID-19 relief funds, has contributed to less availability of care for families, particularly those seeking access to child care assistance through CCDF.[32] Though the pandemic relief funds allowed states to expand their eligibility limits to serve more families in need of assistance,[33] many have now been forced to restrict access to subsidies and implement waiting lists as they reckon with limited funding and reduced support from the federal government. In 2025, approximately 225,000 families were on CCDF waiting lists.[34] Even for states without waiting lists, factors such as outreach and program awareness impact the number of families who even know that assistance exists. While the number of families unable to access care grows, funding levels for the Child Care and Development Block Grant (CCDBG), the discretionary funding stream within CCDF, have remained stagnant and have not even kept pace with inflation to be able to serve the current number of children accessing care. For example, in fiscal year (FY) 2026, CCDBG funding fell over $160 million short of what would be necessary to maintain slots for the children and families currently participating in CCDF.[35]

The Trump Administration's attacks to the child care sector have only made it more vulnerable. The administration has laid off over half of the Office of Child Care and Office of Head Start staff; illegally moved

to freeze child care funding for states they consider political opponents; peddled unfounded fraud allegations started by influencers that attack the integrity of child care providers and the state administrators that help families access care; and released regulations that destabilize the child care and early education sector further when it is in need of critical support.[36] These attacks disproportionately target children and families with low incomes, families of color,[37] and immigrant families who face structural barriers accessing culturally responsive care and navigating a system designed to keep them out.[38]

Further, states and families are now navigating child care funding and supply shortages as the provisions from **H.R.1** continue to take effect across the country, forcing states into fiscal tradeoffs and families into financial danger, as many of the same families who are eligible for CCDF also are eligible for SNAP, Medicaid, and TANF assistance. These cuts won't spare the child care workforce either, 43 percent of whom rely on public assistance themselves.[39] As states must balance their budgets in the wake of reduced tax revenue and major cuts to SNAP[40] and Medicaid,[41] state funding for child care may also be at risk. Unfounded allegations about fraud in the child care subsidy system have also contributed to a destabilized funding environment, with the Trump Administration unlawfully freezing funds for five states in January 2026.[42] This has resulted in a slew of child care fraud legislation that ignores existing program integrity measures and distracts from the real root of families' and providers' challenges with the sector—a lack of sufficient government investment.[43]

Universal Child Care Would Improve Lives, Well-being, and the Economy

Across the country, there is growing support for the potential and promise of universal child care because of its far-reaching benefits for families, providers, communities, and the economy.[44] For families, universal child care would make access to high-quality care a reality rather than a privilege. Regardless of their socioeconomic background, parents and caregivers would be supported to participate in the workforce, pursue education and training opportunities.[45] With this, families' economic security improves as they no longer have to choose between these responsibilities and finding safe, stable care for their children.[46] Additionally, a universal child care system would ensure that families have meaningful choices in a diverse, mixed-delivery system, including center-based programs, home-based family child care programs, school-based programs, and family, friend, and neighbor care arrangements. This ensures that care is aligned with a family's work schedule, cultural and linguistic background, and children's individual needs.[47] And as part of this, children are guaranteed access to child care and early education that supports their formative development and provides a strong foundation for future learning and well-being.

A universal child care system would also strengthen the child care workforce. Public investment that reflects the true cost of care would enable providers to earn living wages, access benefits, and build sustainable careers. Better compensation and working conditions would improve recruitment and retention, which would help grow the now-shrinking workforce to meet families' needs while recognizing the essential role providers play in supporting children's development and the broader economy.[48] A universal system would also reduce providers' current reliance on public benefits, like Medicaid and SNAP. Recent investments in

universal child care policies in New Mexico[49] and New York[50] demonstrate an appetite for revitalized care systems that both improve affordability and access for families and properly value the child care workforce's essential labor.

The benefits also extend beyond children, families, and providers. Guaranteed access to stable, high-quality child care strengthens the economy by allowing families to consistently participate in the workforce, which reduces absenteeism and turnover for employers. Today, the child care crisis costs the U.S. economy an estimated $172 billion annually in lost earnings, productivity, and revenue because families cannot access the care they need.[51] The scale of these impacts reinforces why child care must be recognized as a public good that benefits not only children and families but also providers, employers, and society as a whole.



$172 billion

lost every year in earnings, productivity, and revenue when families can't access the child care they need

By ensuring that child care and early education is fully supported through transformative, sustained federal investment, Congress has an opportunity to build a universal system that provides families with greater economic security, supports children's development, honors and values the child care workforce, and contributes to a more prosperous economy.

Now is the Time for Universal Child Care

Despite chronic underinvestment and the Trump Administration's efforts to weaken the child care system, the case for universal child care has never been stronger. The challenges families and providers are facing make it increasingly clear that incremental fixes are no longer enough. A universal child care system that guarantees affordable, high-quality care for every family while ensuring providers earn a living wage is an achievable solution, and the conditions to advance that vision are coming to fruition.

Many factors make the potential for universal child care viable. They include:

- **A broad, coordinated, and growing movement** laying the groundwork for federal action. National advocates, providers, labor organizations, researchers, parents, and policy experts are already aligned around a shared vision and are actively developing legislation that can serve as a durable roadmap for transformational federal investment.[52]
- **State progress** where policymakers have expanded investments and demonstrated growing political support for treating child care as essential public infrastructure. New Mexico and New York City's victories are creating policy models and proof points, strengthening implementation capacity, and building a bench of champions who can help accelerate federal action.
- **Growing Congressional support and champions** who have listened to their constituents to recognize the need for better access to affordable care and reflecting the importance of action. In Congress, there is

increasing recognition across a growing number of members that the child care crisis is as much an economic issue as a family one, creating greater momentum for ambitious federal solutions than existed just a few years ago.

- **Public understanding of the child care crisis** has grown tremendously, and there is eagerness for change. Families increasingly recognize that the challenges they face are not individual failures but the result of a broken system, and they are demanding structural solutions rather than temporary relief. Parents, providers, and community leaders have built a powerful grassroots movement that continues to elevate stories of families forced to make impossible choices between work, financial stability, and quality care for their children. As awareness of the economic and racial equity impacts of the crisis grows, support for bold federal action continues to expand among the public, advocates, and elected leaders alike.[53]

The combination of an organized movement, state-level progress, growing Congressional support, and energized parents and grassroots advocates makes universal child care not simply an aspirational goal, but a viable federal policy agenda in the years ahead. The child care crisis is a major problem facing this country, but it's also an opportunity for federal action to meaningfully improve people's lives. To show the public that their leaders care about affordability, are willing to invest in their well-being, and have a clear answer to the growing calls for a better system, let's make universal child care a reality.

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

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CLASP
The Center for Law and Social Policy

Comprehensive Paid Leave

Almost everyone will experience a caregiving need at some point in their lives. But when workers in the United States face illness or need to care for a loved one, they often pay the price.

Introduction: The Problem and Solution

Almost everyone will experience a caregiving need at some point in their lives. But when workers in the United States face illness or need to care for a loved one, they often pay the price. Without federally guaranteed access to paid family and medical leave and paid sick days, many are forced to choose between their financial stability and their health and well-being.

Access to both longer forms of paid leave and short-term earned sick leave is limited: currently, 106 million workers lack access to paid family and medical leave, and almost 25 million workers lack a single paid sick day.[1] Access to leave is even lower for women and people of color, who are occupationally segregated into lower-quality jobs that are less likely to provide paid leave. Without access to public programs, workers are often forced to forgo either needed leave or their paychecks. As a result, the lack of paid leave and paid sick day policies exacerbates the current affordability crisis.

106 million **workers lack access to paid family and medical leave — and almost 25 million lack a single paid sick day**

With the rising cost of living and high cost of child care, establishing a federal floor for comprehensive paid leave is more critical than ever. An increasing number of Americans say their incomes aren't stretching to meet their expenses. Nearly half of workers who are paid less than $50,000 a year worry about being able to afford basic necessities and each day of lost wages makes it even more challenging for them to make ends meet.[2] For every week workers take unpaid leave, they lose on average $1,181.24, which is approximately the median monthly rent payment for American households.[3] Working families need universal, comprehensive federal paid leave and paid sick days to thrive.

AFFORDABILITY CRISIS IN PRACTICE

$406

LOST IN ONE MONTH · THREE SICK DAYS



TWO WORKING ADULTS



NORTH CAROLINA

Consider a household in North Carolina with two full-time working adults, earning between $50,000 and $69,999 per year. **If either or both of them fall ill and have to take unpaid sick days, just three sick days in one month in the household would cost them $406, equivalent to their entire monthly budget for groceries.**[4]

Comprehensive federal paid leave and paid sick days policies would allow all workers to care for themselves and their loved ones, regardless of which state they live in, who their employer is, or what sort of job they have. A federal policy can establish a nationwide minimum that builds on the lessons learned and successes of the 14 states and Washington, D.C. that have passed paid leave laws, as well as the 18 states and D.C. that have laws guaranteeing workers can earn and use paid sick time.[5] A national guaranteed right to paid leave and paid sick days would ensure that all workers can afford to care for themselves and their families, without risking their housing, utility bills, or other needed expenses.[6]

The Current State of Play

The United States remains one of few countries where federal law does not guarantee workers a single paid day off. This includes both paid family and medical leave and paid sick days, which differ in duration and scope. Paid family and medical leave (PFML) provides employees with extended leave away from work to address their own medical condition, bond with a new child, care for a seriously ill loved one, or address family circumstances arising from a military deployment. Paid sick leave laws, often referred to as paid sick days, provide workers with short-term paid time off to recover from their own illnesses or seek medical care.

In certain jurisdictions, workers can also use paid family and medical leave or paid sick days to seek assistance following an experience with sexual or domestic violence.

While the Family and Medical Leave Act of 1993 (FMLA) provides certain workers with job-protected leave, its strict eligibility requirements exclude over 40 percent of workers, and it does not guarantee pay.[7] Often, eligible workers cannot use FMLA because they cannot afford to forgo a paycheck.[8] In fact, over eight million leaves are needed but not taken every year.[9]

Without federal paid leave policies, workers have to depend on their employers, perpetuating systemic issues that make access to these programs inequitable. For instance, while nearly half of the highest-paid workers have access to paid leave, only six percent of the lowest-paid workers do.[10]

Women are also uniquely impacted by the lack of paid leave programs. Women are more likely than men to take leave that is either unpaid or only partially paid, causing women to lose nearly $19 billion each year—$3.2 billion more than men lose on an annual basis.[11]

> *When considering gender and race in the states without public programs, a CLASP 2024 analysis found that the lack of access disproportionately harms Latino, Black, and Native American women, who are less likely to take needed leave in comparison to white women.*[12]

In particular, Black women are the most likely of any demographic group to take needed leave unpaid and lose an estimated $3.9 billion in wages each year because they cannot take needed leave or do so unpaid.[13]

Many of these trends of inequitable access across income, gender, and race are also seen for paid sick day policies. For example, nearly one in five private-sector workers lack access to a single paid sick day to recover from a short-term illness, care for a sick family member, or go to the doctor.[14] Lower-paying jobs are less likely to provide their workers with forms of paid sick days. These jobs are often within the service sector, where workers forced to go to work while sick are in high levels of contact with the public.[15] This increases the risk of remaining sick and spreading illnesses to coworkers and others.

The lack of paid sick day programs also disproportionately affects women. Women are less likely to have access to paid sick days than their male counterparts despite being more likely to serve as both primary caregivers and breadwinners for their families.[16]

These disparities are magnified by geographical and regional differences. Many states bar or preempt local governments from passing paid family and medical leave or paid sick days laws, denying their workers these basic necessities, with huge consequences. Comprehensive paid leave and paid sick days are least present in the South, where over half of the country's Black population lives.[17] Eleven of the 16 states in the South preempt or block local governments from enacting paid leave or paid sick days legislation,[18] denying their workers these basic necessities and negatively impacting their financial, physical, and mental well-being.[19]

Of the 73 million workers that live in paid sick day preemption states, 71 percent live in the South.[20] While only 63 percent of workers in Alabama, Kentucky, Mississippi, and Tennessee and 71 percent of workers in Arkansas, Louisiana, Oklahoma, and Texas have access to paid sick days, these numbers pale in comparison to access in the Pacific census region (Alaska, California, Hawaii, Oregon, and Washington), where nearly every worker (98 percent) has access.[21] Workers in the South need national laws to guarantee their right to paid leave and paid sick days.

11 of 16 **Southern states that preempt or block local governments from enacting paid leave or paid sick days legislation**

These disparities exemplify the need for federal paid leave and sick day policies. Overall and especially for those with the lowest-paying, poorest-quality jobs, a lack of access to paid leave and paid sick time means working families face both compounding health issues and the stress of financial precarity. Without paid sick time, workers can not treat their illness and they suffer statistically significant, higher rates of psychological distress compared to those who have access to paid leave.[22] The emotional and economic toll is obvious: without paid sick days, taking even a few days off to heal can cost working families lost wages equivalent to the monthly cost of health care.[23] A recent CLASP report on Southern workers' experiences accessing paid leave found that without public programs, workers struggled to meet their basic needs and faced a higher exposure to poverty.[24]

The lack of paid leave has a direct impact on the U.S. economy. Overall, a lack of paid leave costs workers over $34 billion in lost wages annually.[25] Across states without paid leave programs, the economic consequences are clear:

FLORIDA

$2.7 billion

in lost wages every year, from 800,000 needed leaves workers do not take

MICHIGAN

$1.6 billion

in lost wages every year, from 355,000 needed leaves workers do not take

NEW MEXICO

$229 million

in lost wages every year, from 77,000 needed leaves workers do not take

OHIO

$1.8 billion

in lost wages every year, from 408,000 needed leaves workers do not take

Access to Paid Leave and Paid Sick Days Improves Lives, Well-being, and the Economy

The success of state and local paid leave and paid sick policies demonstrate how impactful a new federal standard would be. Access to leave strengthens families, improves health and economic outcomes, and supports overall economic growth. Access to paid leave has been shown to promote preventative care,[26] reduce infant mortality, and improve maternal health.[27] Paid sick days have been shown to reduce the spread of seasonal flu: the flu rate in locations with paid sick days decreased by 6.5 percent after laws took effect.[28] And when workers have access to paid sick days, they are more likely to seek both acute and preventative medical care, leading to long-term health gains.

Access to paid leave and paid sick days also improves the economy. Simulations of paid leave policies like the **FAMILY Act** show a reduction in poverty among families receiving benefits by more than 16 percent.[29] With access to paid leave, workers are more likely to remain attached to the labor force. Paid sick days have shown to improve retention, reducing employer costs.[30] On a larger scale, the U.S. would add $775 billion to its GDP each year if women were able to remain attached to the labor force at the same rate as women in countries with robust paid leave policies.[31] When workers are given the opportunity to care for themselves and their loved ones, we can build an economy that benefits all working families.



$775 billion

added to U.S. GDP each year if women stayed attached to the labor force at the rate of women in countries with robust paid leave

States Have Paved the Way

A blueprint for the paid leave and paid sick days policies that we need already exists. States and cities have paved the way for a federal floor. Currently, 14 states and Washington, D.C. have passed comprehensive and universal paid family and medical leave laws. Additionally, 19 states, 15 cities and 3 counties have passed paid sick leave laws.[32] Congress should look to these programs for best practices regarding eligibility, duration, wage replacement, and implementation. Strong and equitable paid leave and paid sick days laws need the following:

- **Broad Eligibility:** All workers should be able to take the time they need to care for themselves and their loved ones. Programs should cover all workers, including part-time workers, public- and private-sector workers, independent contractors, temp workers and gig workers, self-employed individuals, and all worksites regardless of number of employees. Additionally, eligibility requirements should be reasonable, avoiding rigid tenure requirements or minimum hours requirements. Policies should also be portable so that workers can access benefits when changing jobs.
- **Comprehensive Coverage:** Our leave policies should reflect our lives. For paid leave, qualifying events for leave should be flexible enough to match the circumstances of leave itself. Most state paid leave

programs encompass medical leave; bonding leave; family leave; military deployment; and, more recently, safe leave to address the impact of domestic violence, sexual assault, and other forms of gender-based violence and harassment. Paid sick leave should be equally broad. More and more states and cities are including safe leave as a qualifying need in their earned paid sick time laws.[33]

- **Adequate Duration:** Leaves need to be long enough to meet individual and family care needs. Most state paid leave programs provide at least 12 weeks of paid leave, with many of those (such as California, New Jersey, and D.C.) having increased their duration after evaluating their program needs and looking to the successes of other states.[34] Workers also need sufficient paid sick time to address short-term health needs throughout the year. Best practices suggest that workers should be able to accrue *at least *64 hours, or 8 days, of paid sick and safe time per year.[35]
- **Progressive Wage Replacement:** Because unaffordability is the primary reason workers do not take needed leave, paid leave should contain a wage replacement level that ensures workers can actually afford to take their leave.[36] Having learned from earlier programs like California's, more recent programs use a tiered wage replacement model, where workers earning lower wages receive the largest share of their pay and the replacement rate decreases as earnings rise. With an increased wage replacement, California found application rates rose by 16 percent.[37]
- **Inclusive Family Definition:** Paid leave policies should use a definition of family that matches the diversity of U.S. families. An inclusive family definition ensures that workers can take leave to care for their closest loved ones, regardless of legal or biological relationships. This is especially important for workers of color, who are more likely to live in multi-generational households, and LGBTQIA+ workers, who are more likely to provide care for loved ones to whom they are not legally or biologically related.[38] In recognition of this, California recently passed legislation to expand the state's paid leave program to allow workers to care for a "designated person," where the relationship is the "equivalent of a family relationship."[39]
- **Robust Job Protection:** Paid time off only works if workers are not afraid to take it. A 2025 CLASP study found that young workers often did not take needed time off, felt forced to leave their jobs, or came to work while sick because of concerns about retaliation.[40] Meaningful enforcement mechanisms ensure that workers take leave when they need it and can keep their job.

There is currently strong proposed national legislation that builds on the lessons learned from states to create truly comprehensive and universal paid leave and paid sick days laws. The **FAMILY Act** and the **Healthy Families Act** are both policies that incorporate state best practices to ensure that workers can afford to take the time they need to care for their families and thrive. The momentum and desire for paid leave has been clear and growing.[41] It is time for Congress to recognize that we cannot afford a country without care and pass strong, state-informed paid leave and paid sick days laws.

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Living Wages & Good Jobs

The United States has an affordability problem: wages have not kept up with the rising cost of living.

Introduction: The Problem and Solution

The United States has an affordability problem: wages have not kept up with the rising cost of living. Since the start of the second Trump Administration in January 2025, inflation has soared, unionization rates have fallen, worker protections have been weakened, and it's becoming increasingly easier for employers to discriminate against their workers. Through policies, executive orders, and other administrative actions, the administration has made the cost of living unaffordable and workplaces less safe, and cut worker rights. The current war with Iran and consumer tariffs have also cost workers, triggering rising prices of basic necessities for millions of households.[1]

The modern economy is constantly changing. Many Americans are working more than one job to make ends meet, such as taking on app-based gig work with few benefits. But all workers need a high-quality job that pays a living wage with benefits such as paid sick days, paid family and medical leave, health insurance, and retirement benefits. The right to a union and bargain collectively greatly contributes to financial stability and affordability, as workers can demand higher wages, predictable schedules, and improvements on workplace benefits.

Current State of Play

The Attack on Labor Unions and Workers' Rights

The second Trump Administration has made it harder for workers to collectively organize in the workplace. In fact, Trump's National Labor Relations Board (NLRB) oversaw a 30 percent drop in union elections from 2024 to 2025[2]--an outcome of Trump firing an NLRB board member, which resulted in the board's inability to reach quorum for 345 days. That, in turn, meant that the board could not enforce workers' rights such as cases involving alleged illegal firings and other unfair labor practices. Additionally, President Trump has issued executive orders that strip union protections from more than one million federal workers.[3]

Eliminating Evidence of Workplace Discrimination

The administration has weaponized the U.S. Equal Employment Opportunity Commission (EEOC) by stripping civil rights protections for women, transgender workers, and other protected groups. The EEOC has attempted to remove Title VII protections from transgender workers, announced it will no longer process complaints alleging disparate impact violations–a cornerstone of civil rights enforcement for over 50 years–and dismantled critical infrastructure for monitoring workplace discrimination.[4] In July 2026, the EEOC voted to issue a proposed rule to eliminate demographic workforce data collection known as EEO-1, along with other data collection requirements.[5] Without this data, workplace discrimination against women, people of color, and other marginalized groups would be harder to identify. These EEOC data have been used to facilitate civil rights enforcement, guide evidence-based policymaking, and help employers evaluate their own practices for the past 60 years. They have also provided substantial evidence of workplace discrimination based on race and gender, harming workers in hiring, advancement, and remuneration. Without race and gender workforce data, the federal government, employers, and states will no longer be able to identify hiring, pay, and promotion disparities, job segregation, and other barriers to equal opportunity at work.

Workplaces Have Become More Dangerous

The second Trump Administration has also made workplaces across the country more dangerous. In July 2025, the Department of Labor (DOL) introduced an extensive plan to reduce regulations affecting important workplace safety regulations in the Occupational Safety and Health Administration (OSHA), including removing safety risks that are "inseparable" from certain jobs, terminating COVID-related deaths and hospitalization monitoring, and removing respiratory protection standards and musculoskeletal injury reporting.[6] These policy changes hurt Latino, Black, immigrant, and women workers the most. In fact, Latino workers experience the highest rates of fatal occupational injury, and Black workers also face elevated risks.[7] Immigrant workers are overrepresented in industries with dangerous conditions, including construction, agriculture, warehousing, and manufacturing.

Workplace safety and health are not limited to injuries or fatalities. Gender-based violence and harassment (GBVH) is deeply embedded across low-wage jobs and male-dominated industries. This includes sectors

such as hospitality, domestic work, agriculture, construction, and warehousing. Women—particularly Black women, immigrant women, and women in temporary roles—face heightened exposure to harassment, assault, and coercion on the job.[8] Federal workplace safety frameworks provide limited proactive protections against these forms of harm. OSHA does not offer a comprehensive standard that addresses GBVH as a workplace safety issue, and enforcement mechanisms remain limited. These gaps leave workers without consistent tools for prevention or accountability.

Who is Affected?

While 36.8 million Americans, or 11.1 percent of the population, live in poverty, millions of Americans are among the "working poor", which is defined as people who have spent at least 27 weeks working or looking for work during a year but have incomes below the national poverty line ($14,580 for individuals and $19,720 for a family of two).[9] The latest data shows that in 2023, 6.1 million people were considered "working poor." Women, Latino, and Black workers are more likely than men and white workers to be among those working and still in poverty.

6.1 million **people counted among the "working poor" in 2023 — working or looking for work, with incomes below the poverty line**

This is due in large part to disproportionately low wages and earnings. While the federal minimum wage hasn't been raised since 2009, individual purchasing power has decreased significantly. After adjusting for inflation, today's minimum wage of $7.25/hour is 40 percent lower than the minimum wage in 1970, which would be $13.77/hour in today's dollars.[10] While the majority of states, territories, and districts have adopted higher minimum wage laws than the federal government, not all have. These discrepancies in wage laws create racial and geographic disparities in both wages and poverty.[11]

$7.25 /hour

today's federal minimum wage — 40 percent lower than the 1970 minimum wage, adjusted for inflation

Workers who work part-time, whether involuntarily or voluntarily, are much more likely to be part of the working poor. Involuntary part-time work is defined as workers who work part-time due to being unable to find full-time work; and women make up the majority of part-time workers.[12] Due to low wages and rising inflation, people need to take on more work, sometimes multiple jobs, to make ends meet. The gig economy, which historically has a low barrier to entry, has led to a significant increase in the number of people working through an app-based platform. App-based work has risen exponentially in recent years, with 64 million people in the U.S. engaged in some form of gig work and 7.3 million working in app-based delivery or ride hailing in 2023.[13] However, due to the misclassification of gig workers as independent contractors instead of

employees, these workers do not have access to minimum wage protections, employer-sponsored health care, Social Security benefits, and unemployment insurance. This misclassification creates a two-tiered system in the labor market: app-based jobs are missing equitable protections, resulting in lower wages and no benefits.

App-based work is not the only low-wage, precarious industry in which workers, rather than the employer or government, take on job-related risks and receive few non-wage benefits or legal protections.[14] Temporary work through staffing agencies is a high-traffic and high-profit industry meant to serve workers seeking job training for further work opportunities. These agencies largely serve communities of color, Black communities, and women of color. The amount of workers hired through staffing agencies is increasing, with an estimated 13 million to 16 million U.S. workers hired through staffing agencies annually.[15] Yet federal policy does not enforce or regulate temporary work and allows large companies in sectors such as warehousing, manufacturing, and retail to pay these workers low wages, risk their health and safety, and discriminate against workers of color.

While the cost of living continues to rise, wages remain stagnant and people are increasingly looking for different jobs in the labor market. Growing industries such as app-based gig work and temporary work are unregulated and put workers at risk. Federal policy must fill this gap and create a standard for what a high-quality job in the United States looks like.

A Bold Vision Forward: A High-Quality Job for All

Everyone deserves a high-quality job: one that pays a living wage; promotes safety and health; is free from GBVH; has a stable work schedule; protects a worker's right to collectively bargain; and provides access to benefits such as paid sick days, paid family and medical leave, health insurance, and retirement benefits. Such jobs allow people to balance work, school, and family obligations and promote both economic stability and career advancement.

Support Living Wages and Equal Pay for All Workers

Raising the minimum wage is not enough to afford the basic costs of living in 2026. According to the MIT Living Wage Calculator, a "living wage" for a single adult with no dependents would be $25.98 per hour or roughly $54,000 a year for residents of Washington, D.C.[16]

Currently, almost 26 million workers are earning less than $17 per hour, 42 million workers are earning less than $20 per hour, and over 66 million workers are earning less than $25 per hour.[17] This means that half of the U.S. workforce is earning less than the living wage required to afford basic needs.

over 66 million workers earn less than $25 an hour — half the U.S. workforce earns less than a living wage

Ensuring that all workers earn a living wage means removing certain exceptions from current labor law. The $2.14/hour federal tipped wage, $3.50/hour disability wage, and incarcerated worker wage of less than $1/hour, all of which perpetuate the legacy of slavery, must be abolished.[18] The Fair Labor Standards Act, which was implemented in 1938, left out minimum wage protections for all workers in the agriculture, farmwork, and domestic industries. Almost seventy years later, Black and Latino workers continue to be overrepresented in these low-wage fields: in 2022, 78 percent of U.S. agriculture workers identified as Latino, 34 percent of whom were women.[19] Black women are still disproportionately represented in domestic and care jobs, such as home health aides, personal care aides, and child care workers. In fact, one in five workers in these sectors is a Black woman.[20]

The **Living Wage for All Act** would get us closer to ensuring all workers earn a living wage. It would raise the federal minimum wage to $25 per hour through a phased approach that reflects both the cost of living and the structure of the modern economy. It would also eliminate all subminimum wages, including for tipped workers, youth workers, and workers with disabilities, ensuring that every worker is guaranteed a full wage from their employer.[21]

The modern economy demands app-based gig and temp work, and we must ensure these sectors pay a living wage, protect workers from on-the-job risks, and meet basic living standards, including a strong ABC test against misclassification.[25]

By establishing a strong, protective, pro-employee test, policymakers can streamline the process for workers to prove they are employees who have been misclassified as independent contractors. The **Empowering App-Based Workers Act** would create important protections for gig workers across the country and ensure they are paid more fairly.

AFFORDABILITY CRISIS IN PRACTICE

$875 a month
TO COVER LIVING EXPENSES ON MINIMUM WAGE


A SINGLE PARENT


WASHINGTON, D.C.

Consider a single parent making minimum wage in Washington, DC—the district/state[22] with the highest minimum wage in the country—of $18.40 an hour, which would equate to an annual salary of $38,272.[23] On average, housing alone costs $27,768 per year for a single parent with one child in the District of Columbia,[24] leaving only $10,504 for the entire rest of the year—or just $875 a month—to cover all other expenses including food, transportation, utilities, health care, and child care. **Even in the state with the highest minimum wage, a single parent earns too little to cover all their monthly bills and will be forced to pick and choose between paying for food or keeping the lights on.**

Support Policies That Protect Workers' Right to Organize

Protecting unions and the right to collectively organize is vital to raising wages and safeguarding democracy. On average, unions raise wages of their workers by 10 to 15 percent, while also improving benefits and workplace procedures such as retirement plans and predictable scheduling.[26] These improvements contribute substantially to financial stability for families and positively impact affordability. Research has shown that tripling union membership[27] would:

- **Deliver a 14.5 percent raise for the median worker,** amounting to more than $7,700 annually, or nearly $270,000 over a 35-year career.
- **Shift $1.2 trillion to workers annually.**
- **Significantly narrow racial wage gaps.** Because unions tend to boost wages more for Black and Latino workers than for white workers due to job sectors such as construction and manufacturing, tripling union membership would close racial wage gaps by more than one-third.
- **Increase the number of people with health insurance.** Since unions increase other forms of compensation, like health insurance benefits, the number of non-elderly people without health insurance would fall by approximately 25 percent. Unions further reduce uninsured rates by advocating for increased public benefits like Medicaid.

- **Strengthen communities.** States with high union density invest more in public education, have higher unemployment insurance benefits, and have adopted Medicaid expansion.
- **Protect democracy.** Unions boost voter turnout, equip workers with civic skills, and actively defend voting rights. States with high union density have passed far fewer voter restriction bills than states with low density.[28]

Legislation, such as the **Protecting Workers Right to Organize (PRO) Act** would make it easier for workers to collectively organize. It would impose fines of between $50,000 and $100,000 on employers that fire employees who try to unionize their workplace. It would also require the NLRB to seek a court injunction to immediately reinstate workers if they have been illegally fired for union activity; prohibit employers from holding "captive audience" meetings, which are meant to intimidate employees and discourage employees from organizing, and from forcing employees to enter into arbitration agreements, which is when employees waive their right to collective and class action lawsuits;[29] and set a timeline for the collective bargaining process between unions and employers, as well as prohibit the delay of union elections by having the NLRB set union election guidance.

Support a Federal Jobs Guarantee

During the 1963 March on Washington, Martin Luther King Jr. advocated for a job guarantee as a pillar of economic justice, demanding that the United States government "guarantee a job to all people who want to work and are able to work."[30] Indeed, the civil rights movement understood that a federal jobs guarantee could be a powerful tool in building public infrastructure and achieving racial and economic equality.

> *"Guarantee a job to all people who want to work and are able to work."*
>
> MARTIN LUTHER KING JR. · 1963 MARCH ON WASHINGTON

In August 2026, 4.1 percent of people were unemployed, making the number of unemployed people approximately 7 million. An additional 4.4 million people were underemployed, meaning they were seeking full-time jobs but could only get part-time jobs. Finally, there are currently 5.7 million people who are not in the labor force but who want a job.[31] That means there are currently 17.1 million people who would benefit from a federal jobs guarantee. This policy would disproportionately benefit Black and Latino workers as these workers face a stark income gap compared to white workers.[32] For example, Black women spent twice as long finding a job as white women in the second half of 2025, and young Black workers were twice as likely to be unemployed.[33] Workers of color still face discrimination in the labor market and are most often the "first ones fired, last one hired" during economic recessions. A federal jobs guarantee would be economically inclusive to all workers who face discrimination in the workplace, including workers with disabilities, transgender workers, caregivers, and people with criminal records.

17.1 million people who would benefit from a federal jobs guarantee

A federal jobs guarantee would stabilize the United States during an economic recession, stabilizing consumer spending and making the economy more resilient against global shocks. A resolution has been introduced to ensure a federal jobs guarantee, which supports the right to a quality job on public projects across the country. These projects are current gaps in the U.S. economy and society such as child care, public education, early childhood education, and implementing environmental conservation initiatives.[34]

Support Policies that Promote a Workplace Free from Gender-Based Violence and Harassment

GBVH in the workplace is about having power over someone, not about sexual desire or attraction. This pervasive form of violence and harassment is rooted in unequal power relations between and among women and men, and it both reflects and reinforces the subordinate status of women in many societies. Experiencing GBVH at work can have significant financial impacts, as it can interrupt or slow down career advancement or even push survivors from their jobs altogether.[35] While costs to survivors vary depending on the circumstances, the survivor's occupation, and their career trajectory, GBVH at work can cost survivors anywhere from $600 to $1.3 million over their lifetime.[36] The affordability crisis only fuels conditions that leave workers in positions where they feel they have to continue to work in unsafe work conditions in order to make ends meet.

Congress can robustly implement policies to protect workers from violence and harassment in the workplace. In fact, states such as Maine have already taken the lead by identifying GBVH as a consequential barrier to workplace safety, dignity, and economic opportunity. The Maine Department of Labor has directed their state OSHA office to integrate GBVH prevention work in their OSHA policies, regulations, and practices.

The **BE HEARD in the Workplace Act** is federal legislation that would help eliminate GBVH in the workplace. The bill invests in research about the economic impact of workplace harassment, requires regular reporting on the prevalence of workplace harassment, and ensures that workers have access to more information and training about what constitutes harassment and their rights if they are harassed. It also negates mandatory arbitration and pre-employment non-disclosure agreements, which prevent workers from coming forward and holding perpetrators and businesses accountable, and strengthens existing civil rights laws.

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Access to Higher Education

Postsecondary education is a central part of the affordability crisis because the financial burden begins before enrollment and can continue for years after graduation.

Introduction: The Problem and Solution

The postsecondary education system in the United States has long provided educational access for millions of students from all walks of life and transformed global society. However, the system is now threatened by the Trump Administration's efforts–through financial restrictions and the removal of key federal supports–to restrict educational access to the white and wealthy, while making it increasingly difficult for students from families with low incomes to access and complete postsecondary education.

Students are also impacted by rollbacks to research funding, cuts to public benefits, and spending restrictions from states as they attempt to balance their budgets. All of this forces institutions to shift costs onto students by charging them higher tuition or reducing other benefits, such as access to public transportation or campus-based child care, or raising dining or transportation costs.

At the same time, students who do complete college are increasingly left holding outsized debt with few pathways for repayment. Recent graduates are finding it difficult to find any job,[1] let alone ones that pay enough to cover the monthly repayment costs.[2]

This threat is particularly concerning because postsecondary education remains one of the country's strongest vehicles for upward socioeconomic mobility. Postsecondary education is a central part of the affordability crisis because the financial burden begins before enrollment and can continue for years after graduation. For borrowers, the result is often a long-term financial obligation incurred in pursuit of economic security at a time when the labor market is not reliably providing it.

Access to postsecondary education opportunities benefits students and communities and is essential for ensuring the health of American democracy. And there are tangible, actionable solutions available for a Congress willing to act in service of students, campuses, and communities.

Current State of Play

A Weakened Department of Education and Less Financial Support for Students

Since the beginning of Trump's second term, his administration has attempted to destroy the U.S. Department of Education (ED) by cutting over one thousand jobs and using loopholes to relocate key department offices and functions to other executive agencies without Congressional approval. Multiple ED offices, including those dealing with postsecondary credentials and training, minority-serving institutions, child care programs, and special education, have been targeted for transfer to other federal departments.[3]

The administration has also added to the financial instability of postsecondary institutions by illegally withholding federal funding. Over $2 billion in federal spending for K-12 and postsecondary education programs has been held up by the Office of Management and Budget.[4] Individual institutions have also been directly targeted for "woke" spending, with funding only restored after universities signed agreements with the administration ranging from barring athletics participation for transgender students to promising increased punishment for student protestors.[5] The White House Office of Science and Technology Policy is also overhauling the allocation of federal research funding by prioritizing investments to private artificial intelligence companies over educational institutions, further destabilizing the financial security of colleges and universities.[6]

At the same time, **H.R.1** included several sweeping changes that will both directly and indirectly shape higher education in the years to come. H.R.1 restricts eligibility for Pell Grants for students who have earned full-ride scholarships but still demonstrate financial need[7] and fails to adequately address the current funding shortfall of the program.[8] The legislation also places new caps on federal student loan borrowing,[9] raising student loan payments for current and future borrowers and increasing how much former borrowers owe in taxes.[10] These changes will make repayment and financial stability more difficult for all student loan borrowers, but especially the almost 9 million borrowers in default holding over $92 billion in debt as of 2025.[11]

almost 9 million **student loan borrowers in default as of 2025, holding over $92 billion in debt**

Student debt is already a significant and uneven burden across the borrower population. In 2023-24, 47 percent of bachelor's degree recipients at public and private nonprofit four-year institutions graduated with debt, owing an average of $29,560. More than 40 million Americans have federal student loan debt, with women holding nearly two-thirds of outstanding student debt. These national averages also obscure substantial disparities in who borrows and how much debt borrowers carry. Black borrowers are more likely to borrow for postsecondary education and experience greater difficulty repaying than their white counterparts, with Black women facing particularly high levels of student debt.[12]

H.R.1 also made the largest cuts to health care and food assistance in the country's history: $793 billion in Medicaid, $268 billion in Affordable Care Act spending, and over $200 billion in SNAP.[13] These cuts increase the fiscal pressure on states to fund these programs out of their own budgets while also navigating their own pre-existing financial constraints. The effects of these cuts could also reduce future enrollment rates in postsecondary education, as students may not be able to afford out-of-pocket expenses like housing, transportation, and child care, no matter how much financial aid they receive to cover direct educational expenses.

Instead of helping students afford higher education, what remains of ED is being explicitly used to further the Trump Administration's agenda to attack education and democracy. The department's Office of Civil Rights (OCR) has been wielded against universities to target, among other issues, racial diversity initiatives, transgender-inclusionary campus policies, students protesting U.S. support of Israel's wars in Gaza and Iran, and climate sustainability efforts. This shifting focus has also led to a historic bottleneck of civil rights cases, leaving students with no federal protection and providing no accountability or consequences for the institutions involved.

At the same time, the State Department has targeted international students who engage in protest as supporters of terrorism, using their activities as an excuse to revoke their visas. The Department of Homeland Security recently announced new rules limiting F-1 and J-1 visa holders to four years to complete their degree programs; holders of those visas will now need to apply for any extension of that period. Their ability to transfer schools was also limited.[14] The Department of Justice has already sued 14 states that allowed undocumented immigrant students to receive financial aid and pay in-state tuition, with Colorado[15] and Maryland[16] being the most recent states targeted.

Who is Impacted

Postsecondary education is a reliable pathway to economic security. Median weekly earnings for adults 25 years and older who have a bachelor's degree are nearly double those of workers in the same age category with only high school diplomas, with the median earnings gap between bachelor's and high school degree holders itself nearly doubling since 2000 ($383 to $774).[17] The earnings gap between workers who completed some college or hold associate's degrees and those with high school diplomas has grown from $87 to $131 since 2000, although the gap between workers with some college experience or associate's degrees and those with bachelor's degrees has also grown from $296 to $643 since 2000.[18]

Median Usual Weekly Earnings of Full-Time Wage and Salary Workers Ages 25 and Older by Educational Attainment

Quarter and Year	Bachelor's Degree Holders	High School Diploma Holders	Earnings Gap
Q1 2000	$886	$503	$383
Q1 2004	$996	$562	$434
Q1 2008	$1,108	$615	$493
Q1 2012	$1,158	$653	$505
Q1 2016	$1,250	$679	$571
Q1 2020	$1,386	$768	$618
Q1 2024	$1,680	$901	$779
Q2 2026 (most recent quarter)	$1,768	$994	$774

A student without familial resources or other aid may turn to federal loans to cover the remaining costs. The average debt among bachelor degree recipients who borrowed money was $30,220 in 2024-2025.[19] The debt that follows a graduate into a labor market where unemployment and underemployment are significant: As of September 2026, 5.2 percent of recent college graduates were unemployed, compared to 2.8 percent of all college graduates and 4 percent of all workers, and 43 percent were underemployed compared to 34 percent of all graduates.[20] And while earnings are often insufficient to cover basic expenses and loan repayment, interest can increase the amount owed and delinquency can create additional financial consequences. As of the first quarter of 2026, 10.3 percent of outstanding student loan balances were 90 or more days delinquent.[21]

However, attempting to decrease the immediate costs by taking fewer credits, or being forced to due to life circumstances like a medical emergency or working while earning their degree, also reduces the amount of publicly financed loans available for the student to borrow and pushes them to the private market.[23] The Trump Administration is also considering new regulations to reduce loan access depending on the income of program graduates, potentially punishing this same student for the choices of employers and industries that refuse to pay living wages to graduates.[24]

AFFORDABILITY CRISIS IN PRACTICE

$32,030

AVERAGE PUBLIC FOUR-YEAR IN-STATE STUDENT BUDGET · ONE YEAR



A FULL-TIME STUDENT



MINNEAPOLIS, MINNESOTA

Consider an in-state full-time student attending the University of Minnesota - Twin Cities (UMN). In 2026-2027, average in-state tuition and fees for UMN were over $19,000 annually, well above the $12,290 national average for public four-year institutions,[22] while the national average student budget to pay all expenses at those same institutions is $32,030. The average Pell Grant award per recipient for 2026-2027 is $5,260, leaving a gap of about $14k for that student to figure out how to cover each year for tuition and fees alone. **Completing their undergraduate education in-state would leave this student at a minimum of $56k in potential debt without other financial aid, with that minimum rising to over $109k over four years if that same student goes out of state for their education** (based on the national out-of-state average of $32,730 for tuition and fees for public four-year institutions).

While students of all backgrounds and from all communities encounter high postsecondary costs, Black students are more likely to take on student loans for degree completion at all postsecondary educational levels, with Black women borrowing at the highest rates.[25] Black students also have far less familial wealth than other racial groups of students to fall back on if access to federal support is lost and are far more likely to fall into default paying back loans due to labor market discrimination.[26] Over half of Latino graduate students rely on loans to complete their education and will likely be pushed into the private loan market to continue financing their education, which comes with increased financial risk compared to federal loans.[27]

$75,085

average graduate school debt for Black women borrowers — compared with $56,098 for white women

These disparities are particularly significant for Black women pursuing graduate education. One year after graduation, Black women owe an average of $41,466 in undergraduate loans, compared with $33,851 for

white women. Among borrowers with graduate school debt, Black women owe an average of $75,085, compared with $56,098 for white women.[28]

Eighty-five percent of Latino students are unable to get continued access to affordable and healthy foods, and just over 13 percent of Latino students already lack health insurance coverage. H.R.1's cuts to federal public benefits programs will likely drive both of those figures up in the coming years without Congressional action.[29]

Women comprise especially large shares of graduates in fields like registered nursing, occupational therapy, social work, and public health, for which student loan borrowing has been severely scaled back. Recent analysis demonstrates the extent of this gender disparity across the programs affected by those new rules: they earn 63 percent of master's degrees and 57 percent of doctoral degrees across impacted fields.[30]

Traditionally, ED would be tasked with strengthening federal civil rights protections and enforcement in educational environments. This work is particularly essential given education's role in combating the structural disparities faced by marginalized populations. But the current ED's pursuit of other priorities has had state-level consequences. Nebraska, Texas, Kentucky, and Oklahoma have bowed to the Trump Administration by revoking in-state tuition for undocumented students.[31] And Florida lawmakers have followed the anti-immigrant rhetoric of the administration and its strategy of bypassing legislative branch input by outright banning undocumented students from state colleges[32] and are considering proposals for similar bans targeting undocumented students attending state universities[33] and adult education programs.[34]

Policy Proposals

The all-out policy assault on postsecondary education must be met with an even larger movement to protect the system and lay the foundations for future accessibility and sustainability. Core components of that movement include:

- **Investing in equitable and affordable access to postsecondary education.** At a time where students and communities cannot afford to shoulder that financial burden and H.R.1 is only making education even more unaffordable, we need Congressional investment and commitment to creating equitable and affordable pathways for learners to access and complete their education. Congress should prioritize immediate fixes like increased funding and access for Pell Grants along with restructuring payment plans for borrowers to allow for more affordable payments and increased options for forgiveness. Action on longer-term fixes include removing the cost barrier entirely through tuition-free public postsecondary education, along with counteracting administrative actions that sought to end federal DEI office and grants, and direct agencies to impose new barriers and penalties for funding recipients. Policies should include protections and expansions beyond just tuition to cover support or assistance with housing, child care, transportation, and food, among other necessities.

- **Reauthorizing the Higher Education Act and preserving the fiscal sustainability of key programs targeted by the Trump Administration.** The administration is pulling funding from key educational programs to enrich their allies, fundraise for continued military conflicts, and diminish educational access for marginalized populations. Key to preserving these programs is reauthorizing the Higher Education Act (HEA) to codify funding to be mandatory spending instead of discretionary, preventing the temptation to use vital educational programs as bargaining chips during federal budget battles. HEA has not undergone reauthorization since 2007, leaving the educational access of millions of students and the fiscal sustainability of our country's institutions in limbo annually during the federal budget process; that access is now vulnerable to the whims of a hostile executive branch. Congress must stop passing off the responsibility of reauthorization to future colleagues.
- **Rebuilding ED and implementing guardrails to protect it.** The destruction of ED is a clear sign that such actions must be protected against with formal legislation instead of relying on past political norms. Congress should introduce legislation to codify and protect the Department of Education, asserting that only Congress has the Constitutional authority to regulate federal agencies in such a manner. This should include the full restoration of ED's Office for Civil Rights (OCR) with expanded funding, enforcement powers, and reopening of regional offices closed by the Administration. Along with protecting existing programs by restoring lost funding, Congress must also provide sustainability through increasing the federal funding allocations for federal postsecondary education programs. Fully tying Pell Grants to the mandatory side of the federal budget should be the first priority, instead of maintaining the current hybrid structure where yearly funding is determined by projections that could deprive students across the country from funding if they are inaccurate.[35] Another avenue for Congress to pursue is to bar current and future administrations from disrupting allocated funding meant specifically for Minority-Serving Institutions (MSIs), and include strict enforcement and penalties to prevent tactics like shifting funding from some types of MSIs to others as a method to buy political favor.[36]

Protecting and reimagining the country's higher education system is an effort that will require the work of federal and state policymakers, educational institutions, local communities, and students themselves.

> *Educational access and affordability is being used as a tool to further entrench systemic disparities faced by marginalized students and those with lower incomes, instead of as a tool to tear those barriers down.*

Congress must showcase the true potential of American postsecondary education by taking leadership in guiding the system through the challenges ahead.

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

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CLASP
The Center for Law and Social Policy

Universal Rental Assistance

Every person deserves an affordable, safe place to call home. Congress has made some progress to build affordable housing, and must now take action to ensure people can afford to live in those homes.

Introduction

Every person deserves an affordable, safe place to call home. Too many people in the U.S. cannot afford shelter because there is a shortage of about 4 million homes that are affordable and available to people with extremely low incomes.[1] Nationwide, average rents[2] have risen every year while wages have stagnated.[3] About 90,000 more people experienced homelessness in 2025 than 2023 due to the widening gap between incomes and housing costs.[4] Year after year, prohibitively high housing costs deny millions of families access to safe homes that meet their needs, and our nation's rental assistance programs fail to help them all. Only 1 in 4 eligible households receive rental assistance due to chronic underfunding,[5] and efforts by the Trump Administration to bar mixed-status families, expand work reporting requirements, and institute time limits through federal rulemaking could lead to millions losing their benefits.[6] Congress has made some progress on housing affordability with the **21st Century ROAD to Housing Act**, but action still needs to be taken to help people afford rent.

about
90,000
more people experienced homelessness in 2025 than in 2023

The U.S. housing system has failed to provide this most basic need, and the federal government can correct that. ***Universal rental assistance can solve the shortage of affordable homes available to renters with extremely low incomes at scale.*** At current funding levels, federal rental assistance programs serve five million households. Almost 70 percent of the people served are seniors, children, or people with disabilities. Participating in federal rental assistance offers financial stability to families and children. Families are able to live without the constant fear of eviction should an unexpected life event cause them to go into debt. With more income left over after paying rent, parents can make sure that their children have the energy and stability needed to do well in school. Federal rental assistance also benefits local communities by reducing homelessness and its associated strain on public services. When families have stable housing, entire neighborhoods thrive. Millions more families could experience the life-changing benefits of affordable housing if Congress establishes a rental assistance guarantee for all low-to-moderate income households.

Current State of Play

Rent Is Too Expensive, and the Government Isn't Doing Enough to Help

Millions of renters spend an outsized portion of their income on housing. According to federal data, roughly half of renters spend more than 30 percent of their income on housing,[8] and a quarter of renters spend 50 percent or more.[9] About 67 percent of renters making under $30,000 spend more than half of their income on rent.[10]

States with the Highest Percentage of Extremely Low-Income Renters Spending More Than Half Their Income on Housing[7]

State	Extremely Low-Income Renters	Share with Severe Cost Burden
Nevada	92,484	88%
Arizona	176,206	82%
Florida	576,381	82%
Oregon	146,026	81%
California	1,303,650	79%
Texas	957,151	79%
Utah	61,345	79%
Virginia	247,466	79%
Washington	253,846	77%
North Carolina	348,518	77%

These numbers are far more alarming for renters with extremely low incomes, which includes workers making the federal minimum wage. At least 70 percent of households earning under $30,000 are cost-burdened in each of the 50 states, Washington, D.C. and Puerto Rico. Spending an excessive amount of income on housing has become more common for renters with higher incomes as well, with the share of burdened renters earning between $45,000 and $75,000 now 49 percent.[11] Renters have difficulty finding affordable housing in every U.S. state, with as many as 60 percent of all renters being cost-burdened in states with fast-growing populations like Nevada and Florida.

With so little income remaining after paying rent, families are forced to make difficult decisions about which basic needs to forego each month. Skipping meals or doctor's appointments has long-term effects on health, especially for children, older adults, and people with disabilities. The Joint Center for Housing Studies of

Harvard University estimates that renters earning under $30,000 have a median of just $210 in monthly residual income after paying for housing.[12] Renters with low incomes spend 50 percent less on food and 37 percent less on health care compared to families with higher incomes and no housing cost burden.[13] Such unrealistic rent-to-income ratios force millions of families to sacrifice essentials they need to survive.

> **$210** **median monthly residual income for renters earning under $30,000, after paying for housing**

Currently, the U.S. does not have a reliable program that helps all people with low incomes afford rent. Federal rental assistance operates as a patchwork of discretionary programs, meaning Congress determines their funding annually rather than automatically adjusting to serve all eligible households.

> *There are an estimated 23 million renter households that are income-eligible for federal rental assistance,[14] but due to chronic underfunding, just over one in four–or about 5 million of those households–receive help.[15]*

Participation in the Housing Choice Voucher (HCV) program has stagnated at about 2.3 million households since 2020. Public housing faces budget reductions every year, with 10,000 units lost annually to disrepair and $169 billion still needed to resolve the ever-growing backlog of repairs.[16] As many as 17 million eligible households go unassisted every year.[17] Among them, 8.5 million spend more than half their incomes on rent or deal with poor housing conditions.[18]

Universal Rental Assistance Can Make Housing Affordable for Everyone

Every person deserves an affordable, safe place to call home. The U.S. housing system has failed to provide this most basic need, and the federal government can correct that. Guaranteeing that all people have housing requires Congress to pass a suite of policies that center the needs of renters with extremely low incomes, about half of whom are older adults or people with disabilities.[19] Policies that prioritize renters with extremely low incomes aim to increase the supply of permanently affordable housing that's available and vest power in tenants to assert their right to dignified housing conditions. By guaranteeing rental assistance to all people with low-to-moderate incomes, Congress can advance both of these goals and make housing affordable for every person living in the U.S.

Just Increasing Supply Can't Make Housing Affordable for All People

Housing has become unaffordable for over half of renters because there are too few permanently affordable housing options: the latest numbers show a shortage of 7.2 million rental homes that are affordable and available to renters with extremely low incomes.[20]

In most areas of the country, a single parent making $30,000 can afford to pay no more than $750 per month on rent, but the average cost for a two-bedroom unit is at least $1,930.[21] Families need to make an average of $34.73 an hour to afford an apartment at that rate.[22] Renters with extremely low incomes face a shortage in every state and big city.[23] There's a lack of affordable homes for people with low incomes to purchase, too; the Joint Center for Housing Studies of Harvard University estimates that the income needed to afford payments on a median-priced home was $120,800 at the end of 2025, up from $68,700 five years earlier.[24]



$750

the most a single parent earning $30,000 can afford in monthly rent — while the average two-bedroom costs at least $1,930

In recent years, Congress has centered policies that add new rental housing to the market as the primary solution to the affordable housing shortage. However, the data shows that increasing the supply of multi-family buildings in a housing system driven by profit does not meaningfully reduce rents for people with extremely low incomes.[25] These federal programs, of which the Low-Income Housing Tax Credit (LIHTC) is the largest, supply funding to developers to construct or renovate multi-family buildings in exchange for setting aside a number of units for people with low-to-moderate incomes. Over the past decade, between 50,000 and 100,000 units have been produced annually through the LIHTC, for a total of about 3 million units over the program's 40-year lifespan.[26] LIHTC units are an average of 38 percent cheaper to rent than market-rate units and must remain affordable for at least 30 years.[27] Nearly 57 percent of people renting a LIHTC-financed unit have extremely low incomes. However, 48 percent of those residents also receive monthly rental assistance.[28] Without additional support from programs like housing choice vouchers, the LIHTC struggles to serve people with extremely low incomes because the property owners can't profit if they set rents at a rate that's affordable to a family earning the federal minimum wage or less.

Rental assistance programs like HCVs make existing units on the private rental market affordable for people with low incomes by capping recipients' housing costs at 30 to 40 percent of their monthly income and having the government directly pay landlords the remaining balance. The average family served by a HCV program lives in a unit with rent that's over 100 percent of their monthly income, meaning their entire paycheck would be used to pay rent without rental assistance.[29] Rent-to-income ratios among voucher recipients range from 70 percent in less populated states like Wyoming to 120 percent in states with large or growing populations like Florida and Arizona.[30] Federal rental assistance programs make existing units affordable for 5 million people, but 17 million eligible households remain unassisted due to underfunding.[31] Guaranteeing rental assistance to all households with low-to-moderate incomes would vastly increase America's affordable housing stock and reduce the shortage of homes available to families with low incomes.

AFFORDABILITY CRISIS IN PRACTICE

Half
OF INCOME STILL SPENT ON RENT

LIHTC monthly rents average 38 percent lower than market-rate units, but many families still need rental assistance to afford them



A PARENT & HER SON



MONTGOMERY, ALABAMA

$30,000 a year

A single parent makes $30,000 to support herself and her son in Montgomery, AL.

→ **$1,140** a month

She needs a two-bedroom unit priced at $1,140 to make sure all her family's basic needs are met, but that would take away 45% of her monthly income.

→ **$1,200** a month

She found a LIHTC unit with a $1,200 monthly rent. **She still qualifies for federal rental assistance, but is spending almost half her income on rent.**

Universal Rental Assistance Empowers Tenants Through Greater Financial Freedom to Choose Their Home

Federal rental assistance enables families to search for housing that's safe and meets the specific needs of their household. For example, a longitudinal study commissioned by the Department of Housing and Urban Development found that families receiving HCVs were 90 percent less likely to report feeling cold in their homes during the winter and 42 percent less likely to feel that they had insufficient living space, compared to families with similar income levels that didn't receive assistance.[32] They were also 80 percent less likely to report feeling unsafe in their neighborhoods during the daytime.[33] Vouchers give recipients the economic power to search for quality housing on the private rental market, in turn disempowering landlords who overcharge for units in poor condition. In contrast, renters with low incomes who don't receive assistance are more likely to endure housing quality issues like clogged sinks or bathtubs, pest infestations, or broken doors and windows.[34]

Federal rental assistance programs improve the health and financial security of recipients, but the programs' discretionary funding prevents most eligible people from securing assistance. All federal rental assistance programs are underfunded, serving only a quarter of eligible people.[35] Applicants remain on the waitlist for programs like HCVs for up to two years, and it is difficult for applicants to receive reliable information about where they are on the list.[36] Additionally, a person's ability to use their voucher depends on conditions outside of their control, such as landlord participation or local housing markets. One federal study estimated

that 40 percent of people who receive a voucher lose it because they are unable to find a unit before the voucher expires.[37]

Because vouchers depend on the private market, landlords have significant power to decide whether program participants can use their benefits. Many landlords choose not to participate in the HCV program,[38] citing burdens such as the housing quality inspection,[39] and are legally allowed to refuse vouchers as payment in a majority of states or cities.[40] In a study of three U.S. cities, researchers found that a significant percentage of landlords didn't think voucher holders were "quality" tenants; 45 percent of landlords in Cleveland, Ohio expressed this bias.[41] In addition to a strong federal law banning income discrimination based on the source of an applicant's income, a federal rental assistance guarantee for all people with low-to-moderate incomes could help dispel pervasive stereotypes about tenants who live in subsidized housing. These stereotypes have material consequences; for example, they hinder a tenant's ability to advocate for themselves in the courtroom should they enter into a civil dispute with their landlord.[42]

Americans Need Congress to Prioritize Legislation to Make Housing Affordable

Providing financial support to all people with low-to-moderate incomes would give families struggling with housing costs a reliable foundation to transition out of poverty. "Low-to-moderate income" refers to all households whose income is under 120 percent of the area median income (AMI). Including people with moderate incomes in a rental assistance guarantee allows families with lower incomes to phase off assistance gradually, increasing the likelihood that they permanently exit poverty. This higher income threshold also ensures that one-income households with multiple kids or dependents can receive assistance. There are two popular proposals for universal rental assistance: transitioning HCVs into an entitlement program and establishing a federal renter's tax credit. Researchers have estimated the cost to implement these policies at more than $168 billion annually.[43] In comparison, the federal government spent just under $100 billion in 2022 on tax deductions that primarily benefit higher-income tax filers.[44]

Universal Housing Choice Vouchers

LEGISLATION SPOTLIGHT

The Ending Homelessness Act[48] guarantees a voucher to all families with low incomes (under 80 percent AMI) by transitioning the voucher program into an entitlement. The bill also prohibits discrimination based on the source of a person's income and restores eligibility for people with criminal records or substance use challenges. Unfortunately, the bill does not alter current restrictions on eligibility based on immigration status.

The largest federal rental assistance program is currently HCVs, serving about 10 million people. HCVs are proven to reduce eviction and homelessness rates among recipients, especially for people with extremely low incomes who may need supportive services to help them exit poverty. To provide a voucher to all low-to-moderate income households, Congress would need to transition the program from discretionary to mandatory funding, making it an entitlement like SNAP or Medicaid where people who are eligible automatically receive assistance. A voucher guarantee for all families making up to 120 percent of their AMI and struggling with housing costs would serve roughly 22 million households.[45] Most of the households served would have low incomes that are under 60 percent of their AMI.[46] Therefore, a meaningful step toward universalizing vouchers would be guaranteeing support for renters earning under 60 percent AMI. If the voucher program were to become universal at 60 percent AMI, support would be available to more than 17 million additional households.[47]

Refundable Federal Renter Tax Credit

A Renter Tax Credit (RTC) is a policy proposal that uses the federal tax code to deliver relief to all households with low-to-moderate incomes who spend too much of their monthly paycheck on rent. The credit is fully refundable, meaning it is not capped at how much the taxpayer owes to the government, to reach all households with low or no incomes.[49] As with deductions, non-refundable tax credits generally benefit people with higher incomes. A federal RTC is calculated similarly to HCVs, with the credit amount equaling the total rent minus 30 percent of the household's income.[50] Nearly 75 percent of families who would be served by a federal RTC for all low-to-moderate income households would have incomes under 60 percent AMI.[51] Therefore, Congress could consider limiting eligibility to renters at this threshold and still reach rent-burdened families with the greatest need. Congress could also explore other levers to control costs. The earned income tax credit and child tax credit have generous maximum credit amounts based on household size, as do each of the state RTCs. Minnesota and Vermont have refundable RTCs that are inclusive of all renters under a certain income threshold with a maximum credit limit of approximately $2,500.

LEGISLATION SPOTLIGHT

The Rent Relief Act[52] creates a refundable tax credit for people with a low-to-moderate income who lease their primary residence and spend over 30 percent of their income on rent. The credit amount is equal to the total rent paid minus 30 percent of the household's income. Renters making under $100,000 qualify for the credit. However, households with incomes above $25,000 receive a reduced credit amount; for example, a family making between $50,000 and $75,000 receives 50 percent of the full credit amount. This proposal modifies the calculation for families in high-cost areas and allows for monthly payments.

Combining a Voucher Guarantee with a Refundable Renter Tax Credit

Pairing a RTC with a voucher guarantee would ensure that all people experiencing housing instability receive assistance. Even as an entitlement program, HCVs may be unable to meet the demand for rent affordability alone because the program depends on landlord participation. After securing a voucher, families must find a suitable unit owned by a landlord who is willing to rent to a voucher holder. In comparison, a federal RTC would have fewer barriers to participation, which may incentivize more low-wage workers to seek assistance and prevent them from falling deeper into poverty. Exclusively delivering assistance through the tax code would have its own limitations, though. Most importantly, tax credits are a low-touch form of financial assistance: recipients do not receive much support beyond the direct cash assistance. Therefore, tax credits can struggle to meet the full needs of people already experiencing extreme poverty who may need wraparound services to reach financial stability. Existing legislation also requires people to have a lease to qualify for the RTC, which excludes people experiencing homelessness.

The total cost of implementing universal rental assistance would be at least $168 billion annually.[53]

> *Guaranteeing a voucher to all households under 30 percent AMI or establishing a refundable RTC with a maximum credit limit are both meaningful steps toward a rental assistance guarantee for all families with low-to-moderate incomes that could be less costly to implement.*

These investments could be offset by moderately increased taxes on the wealthy and corporations or reductions of discretionary defense spending. It's important to note that the total cost of universal rental assistance would decrease over time if policymakers adopted additional solutions to stabilize the U.S. housing market. Investing in a stock of public and social housing, for example, would increase competition and drive down costs in the private market; a federal rent stabilization law could limit how much landlords are allowed to increase rents annually.

America Can Be a Nation That Promises Housing Affordability to All Its Residents, If Congress Acts

Congress has the resources and momentum to prioritize universal rental assistance for all low-to-moderate income households, and members have recently succeeded in finding bipartisan support for policy solutions that address the affordable housing shortage. The 21st Century ROAD to Housing Act,[54] which passed with wide margins in both chambers, will subsidize the development of several new multi-family units in the private rental market. But to permanently increase the number of rental homes that are both affordable and available to people with low incomes, Congress must prioritize a federal rental assistance guarantee. Universal rental assistance for all low-to-moderate income households has the potential to end housing instability for 22 million families.

Strong bills have already been introduced, and the public has identified affordable housing as one of the most pressing issues affecting our nation.[55] Renters are becoming a defined constituency for every member of Congress. Between 25 and 59 percent of households in each state rent their home, with smaller shares in states like Michigan and West Virginia and larger shares in Nevada and New York.[56] Thousands of tenants, from Kansas City to Chicago, have unionized in the past decade and achieved federal policy wins, demonstrating how influential renters are as a constituency.[57] Through this deeply popular policy solution, Congress can make housing affordable for every person living in the U.S.

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

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CLASP
The Center for Law and Social Policy

Affordable and Accessible Food

For millions of families, the high cost of food is becoming out of reach. Congress must strengthen federal nutrition programs while also investing in local and regional food systems that make healthy food more affordable and accessible.

Introduction: The Problem and Solution

Families across the country are finding it increasingly difficult to afford groceries. Food prices remain significantly higher than they were before the pandemic, forcing millions of households to make difficult choices between food, rent, child care, transportation, and health care. For many families, the challenge is no longer simply whether food is available—it's whether they can afford it and whether their communities have reliable places to buy healthy food.

Meeting this challenge requires that Congress do more than protect federal nutrition programs. Lawmakers must also invest in the community food systems that make healthy food affordable, accessible, and available. Strengthening these systems through an approach known as food sovereignty can improve food access to affordable retailers, support local economies and food infrastructure, help farmers, and build more resilient communities while ensuring families are better protected when economic conditions shift or federal nutrition policies change. These investments can reduce food insecurity, improve affordability, and create a more resilient food system for future generations.

The Food Affordability Crisis

For millions of families, the high cost of food is becoming out of reach. Even families with steady employment are having difficulty paying for basic necessities.

AFFORDABILITY CRISIS IN PRACTICE

$930+
A MONTH FOR FOOD · FAMILY OF THREE



A FAMILY OF THREE



BALTIMORE CITY, MARYLAND

Consider a family of three in Baltimore City. They earn approximately $54,640 a year, which puts them at 200 percent of the Federal Poverty Level. According to the Economic Policy Institute's Family Budget Calculator,[1] average monthly costs include approximately **$1,600 for rent**, **$1,096 for child care**, and more than $2,000 for transportation, utilities, health care, and other basic necessities. **Together, these expenses exceed the family's monthly income even before they have bought a single bag of groceries.** When food prices continue to rise because of inflation, tariffs, and the war in Iran, families are often left with a series of bad choices: to stretch meals, purchase less nutritious foods, skip meals, or rely on credit cards to put food on the table.[2]

Increasingly, these difficult choices are reflected in national trends. More families are carrying credit card debt to pay for groceries and other everyday necessities, underscoring that food insecurity is increasingly an affordability crisis.[3]

This crisis will not be solved through current federal nutrition assistance programs or by placing additional restrictions on what families can purchase through these programs. Instead, Congress must strengthen federal nutrition programs while also investing in local and regional food systems that make healthy food more affordable and accessible.

Why Food Sovereignty Matters Now

Congress has an opportunity to move beyond managing hunger and begin addressing the conditions that make families and communities vulnerable to food insecurity in the first place. That requires both strengthening federal nutrition programs and investing in community food systems.

Food sovereignty is the right of people and communities to help shape the way in which their food is produced, distributed, accessed, and consumed. It recognizes that food access is about whether food is

available, who has power within the food system, whose knowledge and cultural practices are valued, and whether communities have the resources and infrastructure to meet their own needs. Food sovereignty can include community gardens, urban agriculture, cooperatives, food hubs, farmers markets, mutual aid networks, Tribal food systems, local growers, neighborhood retailers, and other community-led approaches to feeding and caring for one another.

Food security, food justice, and food sovereignty are interconnected but distinct. Food security generally focuses on whether people have enough food. Food justice examines the structural and racial inequities that shape who has access to food, land, capital, and opportunity. Food sovereignty builds upon these goals by ensuring that communities have meaningful influence over the policies, investments, and institutions that shape their food environments.

This broader vision is especially urgent now. In 2024, 18.3 million households—13.7 percent of all U.S. households—experienced food insecurity.[4] The burden was not shared equally. Black, Latino, American Indian and Alaska Native, Native Hawaiian and Pacific Islander, and multiracial households have consistently experienced food insecurity at rates above the national average.[5] Food insecurity also increased in Black households between 2023 and 2024, meaning more families experienced disrupted eating patterns or reductions in the amount of food they consumed.[6] Given the significant reductions to federal nutrition assistance and other supports enacted through **H.R.1**, food insecurity is likely to affect more people, particularly those already facing economic hardship. These disparities reflect longstanding inequities in income, wealth, land ownership, neighborhood investment, transportation, and access to full-service grocery stores.

18.3 million

U.S. households experienced food insecurity in 2024 — 13.7 percent of all households

Congress' cuts to the Supplemental Nutrition Assistance Program, or SNAP, are already disproportionately affecting communities of color. According to an analysis by UnidosUS, the number of people participating in SNAP fell by 5.3 million between April 2025 and April 2026.[7] An estimated 65 percent of those losing SNAP were people of color, including approximately 1.6 million Latinos and 1.2 million Black people, along with nearly 300,000 Asian American, Native Hawaiian, and Pacific Islander people and at least 60,000 Native Americans.[8] As states absorb a greater share of SNAP costs and consider additional measures to reduce program spending, access could become increasingly restricted, especially for communities of color.

5.3 million

fewer people participating in SNAP between April 2025 and April 2026 — an estimated 65 percent of them people of color

Families are also navigating food costs that remain significantly higher than before the pandemic. Food prices continued to increase in 2025 and are projected to rise again in 2026.[9] Families do not experience inflation solely as a percentage change from one year to the next; inflation shows up in the cost of groceries and rising housing, child care, transportation, and health care expenses.

Federal nutrition programs are essential to meeting this challenge. SNAP, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), school meals, and other nutrition programs reduce hunger, support health, and provide stability during periods of economic hardship. SNAP also supports farmers, retailers, and local economies by directing federal dollars into communities.

Recent declines in participation across federal nutrition programs underscore the importance of understanding access barriers, not assuming that reduced enrollment reflects reduced need. Declining participation can mean that families who still need assistance are losing access because of policy changes, administrative burdens, or other barriers that make programs harder to navigate. When families lose connection to programs that help them afford food, the consequences extend beyond individual households to local retailers, farmers, and communities. For example, when fewer families can use SNAP at a neighborhood grocery store or farmers' market, those businesses lose revenue too, affecting the local food economy and the availability of food in the community.

Current publicly funded programs cannot carry the entire food system. SNAP can help a family purchase groceries, but it cannot bring a full-service grocery store into a neighborhood, create reliable transportation to food retailers, preserve local farmland, build cold-storage infrastructure, or ensure that a community-based grower has access to land and capital. Likewise, emergency food systems can help families through immediate crises. But charitable food distribution systems like food pantries cannot correct the structural inequities that continue to produce hunger.

Federal policy has too often treated these systems as separate: nutrition assistance for families, agricultural policy for farmers, economic development for businesses, and community development for neighborhoods. In reality, they are parts of the same food ecosystem. When families lose purchasing power, grocery stores and neighborhood retailers lose revenue. When retailers close, families have fewer places to use their benefits. When small and historically underserved farmers lack reliable markets, communities lose local sources of food and wealth. Disrupting one part of the ecosystem affects every other part.

Congress should therefore pursue a dual strategy: strengthen SNAP and other federal nutrition programs so families can afford food today, and make sustained investments in the community infrastructure, local producers, and neighborhood institutions that can expand food access over time. This approach would treat food affordability, nutrition, agricultural opportunity, racial equity, and community development as interconnected priorities rather than isolated policy concerns. Public benefits should provide a strong foundation of stability while federal policy also creates pathways for communities to build lasting food security and collective well-being.

Strengthening Community Food Ecosystems

According to the U.S. Department of Agriculture (USDA), farmers markets, food hubs, food-value chains, farm-to-institution programs, urban agriculture, cooperatives, aggregation, processing, and distribution are interconnected components of local and regional food systems.[10]

Communities across the country are already developing solutions with this interconnectivity in mind. The next Congress should expand support for locally led initiatives that includes access to land, water, and soil testing and remediation, equipment, training, and technical assistance.

Federal agencies should also identify and remove rules that unnecessarily prevent residents from growing food on publicly supported land, including in and around public housing. Residents should not face federal barriers to developing gardens or food-growing projects that improve neighborhood access, strengthen relationships, and provide culturally relevant food.

Funding should be designed so that smaller and community-based organizations can participate without navigating overly complex applications or competing against large institutions with dedicated grant-writing staff. Planning grants, start-up resources, multi-year operating support, and simplified reporting requirements would help communities develop sustainable projects rather than short-term pilots that disappear when initial funding ends.

A strong community food ecosystem connects the people who produce food with the institutions, retailers, and families that purchase it. It includes not only farms and markets, but also the infrastructure needed to aggregate, process, store, transport, prepare, and distribute food. It also includes the community organizations and local leaders who understand residents' needs, cultural preferences, transportation realities, and trusted sources of information.

Making Healthy Food More Affordable

Making healthy food more affordable requires addressing both the price families pay at the checkout counter and the structural conditions that shape what food is available in their communities. Food prices increased sharply in 2022 and continued to rise in each subsequent year.[11] The USDA projects that grocery prices will rise again in 2026, including significant increases in the price of fresh vegetables.[12]

The consequences are visible in persistent levels of food insecurity. In 2024, 7.2 million households had limited resources, causing household members to reduce their food intake or disrupt their normal eating patterns.[13] The typical food-secure household spent approximately 11 percent more on food than a household of the same size and composition that was experiencing food insecurity.[14] This finding reinforces a simple reality: affordability is one of the strongest determinants of whether families can consistently access enough nutritious food.[15]

Federal nutrition policy too often focuses on changing individual behavior without addressing the financial and structural barriers that shape food choices. Many families already want to purchase more fruits,

vegetables, and other nutritious foods but face high prices, inadequate SNAP benefits, limited transportation, inconsistent retailer access, and a lack of full-service grocery stores in their communities. Policies that restrict what people can purchase with SNAP do not address these barriers; instead, they increase stigma, complicate program administration, limit participant autonomy, and reinforce the harmful assumption that people with low incomes cannot be trusted to make decisions for their own households.

Rather than restricting choice, federal policymakers should prioritize making healthy food more affordable by ensuring SNAP benefits reflect the actual cost of food and the realities families face, including regional food prices, household composition, dietary needs, transportation limitations, and the time available to shop for and prepare meals. Strengthening benefit adequacy would not only help families afford nutritious food but also support retailers, farmers, and local economies that depend on consumer purchasing power.

Federal investment should also expand nutrition incentives that increase the value of SNAP benefits when participants purchase fruits and vegetables. Programs such as the Gus Schumacher Nutrition Incentive Program, commonly known as GusNIP, provide federal funding for nutrition incentive projects that are implemented by nonprofit organizations, government agencies, and various partners at the local, state, Tribal, and regional levels.[16] These include locally operated initiatives such as Double Up Food Bucks, which operates at participating grocery stores, farmers markets, and other retailers across the country. These programs reduce cost barriers while preserving participant choice.

> *They are grounded in a simple but important principle: healthier purchasing becomes more attainable when families have more resources, not when the government narrows their options.*

Evidence from the USDA's Healthy Incentives Pilot demonstrates the effectiveness of this approach. In Hampden County, Massachusetts, 7,500 SNAP households were randomly selected to receive a $0.30 incentive for every SNAP dollar spent on eligible fruits and vegetables. Participants consumed nearly a quarter cup more targeted fruits and vegetables per day than nonparticipants, representing a 26 percent increase.[17] They also spent more of their SNAP benefits on fruits and vegetables and reported greater availability of produce in their homes and improved overall diet quality.[18]

> **26%** **increase in targeted fruits and vegetables eaten by SNAP households in USDA's Healthy Incentives Pilot**

Federal Priorities

Congress must invest in policies that support access to affordable and healthy foods. These investments must move beyond short-term demonstration projects and toward durable systems that communities can sustain over time. As Congress considers legislation, it must not only reverse cuts to food assistance, but deeply invest in a system that ensures families across every zip code have access to affordable food. Supporting increased funding for programs such as GusNIP brings us closer to ensuring families can afford food during this affordability crisis.

CLASP supports the following principles as critical to an ecosystem that guarantees affordable food for all. For more details, see our brief, "Food Sovereignty: Why Food Assistance Can't Stop at Just SNAP and WIC."[19]

1 Strengthen Federal Nutrition Programs and Expand Flexible Nutrition Incentives

- Increase SNAP benefit adequacy, simplify access, reduce administrative barriers, and protect SNAP, WIC, school meals, and other nutrition programs from funding cuts and restrictive eligibility policies.
- Increase and stabilize funding for GusNIP, Double Up Food Bucks, produce prescription programs, and other initiatives that make fruits and vegetables more affordable without restricting participant choice.

2 Invest in Community-Based Food Production, Support Farmers, and Expand Reliable Local Markets

- Provide grants and flexible funding to support community-based food production and initiatives.
- Expand equitable access to land, credit, grants, technical assistance, conservation programs, land-retention support, and reliable markets for Black, Indigenous, and other historically underserved farmers.
- Expand incentives beyond farmers markets to supermarkets, independent grocers, cooperatives, neighborhood stores, and mobile markets.
- Sustain and expand federal programs that connect local producers with schools, child care programs, hospitals, universities, senior programs, and food banks.

3 Build the Infrastructure That Moves Food Through Communities

- Review and eliminate federal rules that unnecessarily limit community gardens, and food-growing projects.
- Create permanent structures for residents, farmers, retailers, Tribal leaders, and community organizations to shape federal funding priorities, program rules, implementation, and evaluation.
- Immediately restore USDA's annual Household Food Security Survey and report so policymakers, researchers, and communities can measure food insecurity, identify disparities, and evaluate the effects of federal policy decisions.[20]

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Working Towards Universal Health Care

While momentum builds for universal health coverage, Congress should ensure that all children and young adults have access to comprehensive health care coverage.

Introduction: The Problem and Solution

When a child falls from the monkey bars at recess, takes a hard fall off their bike, or is injured playing sports, too often parents' thoughts quickly transition from their child's well-being to how much the injury will cost. Emergency room visits, x-rays, casts, and follow-up visits create financial burdens for many families. Instead, let's imagine a system in which families don't hesitate to seek care and simply hope issues resolve on their own, but instead have the confidence to know their tax dollars are being used to provide the care their child needs. This is achievable in America. We can have a system that values all children's health and makes sure they have affordable asthma inhalers, the developmental screens and care they need to thrive, and their physical and mental health needs meet as they enter adulthood.

Even though the U.S. is one of the wealthiest countries in the world, the majority of Americans pay to access some aspect of health care, from copays and premiums to therapy or medical bills incurred through a hospital stay. Without health care coverage, families may forego or avoid medical care from an early age. Many children and families miss critical doctors' visits, vaccinations, and screenings, and may go without needed medications. Children who do not receive medical care or interventions early in life because of the cost are much more likely to see their preventable health conditions turn into severe issues that can lead to hospitalization, chronic disease, or death.

Almost half of all adults in the U.S. noted it is difficult to pay for their health care costs.[1] Nearly one-third (36 percent) either skipped or postponed accessing health care because of cost in the past year, and at least four in ten people (43 percent) have not taken their medication as prescribed because of prescription costs.[2] The Assistant Secretary for Planning and Evaluation (ASPE) noted how both health care and child care are creating burdens on the average family, as family health care premiums increased by 20 percent from 2020 to 2024.[3] According to the U.S. Census's latest Supplemental Poverty Measure data, medical expenses alone have had the largest impact on poverty over the last year, pushing 7.7 million individuals into poverty and raising the poverty rate by 2.3 percent.[4] Still, even though the United States spends almost on average double the amount spent in other large, wealthy countries,[5] Americans' life expectancy is on average 3.7 years shorter than in comparable countries.[6]



36%

of adults in the U.S. skipped or postponed health care because of cost in the past year — and 43 percent didn't take medication as prescribed

7.7 million

people pushed into poverty by medical expenses over the last year, according to the Census Supplemental Poverty Measure

Who is Impacted, and How

The current health care system is marked by the lack of a universal and integrated system of coverage and delivery. Competition between a multitude of providers and payers has created a convoluted medical landscape that is itself often an obstacle to accessing care.[7] Going without affordable, quality health care increases the risks associated with delayed medical care, financial hardship, and medical debt.[8]

Even before the Trump Administration launched its attack on diversity, equity, and inclusion,[9] individuals in marginalized communities bore the brunt of health care inequities. Black women are three times more likely to die during pregnancy than their white counterparts.[10] Rural communities and individuals with disabilities have historically faced difficulty accessing consistent medical care. And LGBTQIA+ youth face a mental health care crisis with few avenues for relief.[11]

Research shows that Black, Latino, and Indigenous people in the U.S. rate their health as worse than their white counterparts, and have done so for more than the last two decades.[12] In fact, there was no improvement in people reporting poor or fair health across any racial or ethnic group between 1999 and 2018. One factor influencing those rates is that members of Black and Latino communities, young adults, people with low incomes, and those living in states without Medicaid expansions are the most likely to be uninsured.[13]

The health of children and young adults has worsened over the last several decades. Infants and children between the ages of 1 and 19 are more likely to die than their contemporaries in other high-income countries.[14] They are also more likely to suffer from anxiety, depression, developmental delays, poor sleep, and decreased physical activity than they were twenty years ago.[15]

These issues not only affect the children themselves or their families, but society as a whole. Many mental, behavioral, emotional, and substance use conditions that start during childhood increase in severity over time without proper attention and care.[16] Obesity and diabetes, as well as diseases found later in life like atherosclerosis and Parkinson's disease, also have been proven to have ties to childhood.[17]

Citizenship status, race, region, and poverty level all impact access to health care for adults and children alike. In one nationally representative study using National Health Institute Survey data, young adults (defined as being between the ages of 19 to 25) were the group most likely to be uninsured, with more than one in five individuals experiencing a gap in care of one year or more.[18] The reasons for this are multifactorial but include the loss of Medicaid and the Children's Health Insurance Program (CHIP), as eligibility status and income eligibility criteria becomes stricter as participants get older.[19]

Some of these disparities were ameliorated by the 2010 passage of the Affordable Care Act (ACA). Millions of U.S. residents, predominantly members of Black, Latino, Asian, and Indigenous communities and families with low incomes, showed the greatest health insurance gains from the ACA. However, the number of uninsured individuals has been rising since Trump's first term, including children.

In 2025, there were nearly four and a half million children in the U.S. without insurance.[20] This increase from previous years was likely due in part to the end of Medicaid continuous coverage after the COVID-19 pandemic, in part because of rising costs that were unsustainable for families, and in part because of changes in immigration policy and enforcement regarding public charge.[21] Because of the "chilling effect" that public charge and immigration enforcement have caused, some immigrants with access to public benefits and health coverage refuse to access key health and social services.[22]

4.4 million **children in the U.S. were without health insurance in 2025**

The second Trump Administration has rolled back health care provisions, widening the cracks already present in the health care system. **H.R.1** resulted in the largest cut to Medicaid in history,[23] and millions are projected to lose Medicaid coverage in the coming decade. Estimates indicate that 41 percent of all children in the U.S. were enrolled in Medicaid in January 2025.[24] Many of those are in families with parents enrolled through Medicaid expansion. As those parents face eligibility changes and more administrative barriers, like increased paperwork, many will lose their Medicaid coverage. Some will lose coverage because they are no

longer eligible, but it's likely that most will lose coverage because the process becomes harder to navigate. Although children's eligibility will not change, they are also likely to lose coverage if their parents lose coverage.[25] Medicaid recipients and health facilities in both states that have and have not expanded Medicaid will all feel the brunt of the law's impacts in the coming years.[26,27]

These cuts will be particularly devastating to children. Approximately half[28] of the children in the U.S. rely on Medicaid and CHIP programs. Reducing Medicaid funding will translate into millions of children going without preventative and wrap-around care. By contrast, when health insurance is paired with basic needs such as the Supplemental Nutrition Assistance Program, the Child Tax Credit, and the Earned Income Tax Credit, health outcomes can greatly improve.

AFFORDABILITY CRISIS IN PRACTICE

$6,000
EXTRA OUT OF POCKET IN A YEAR


A GROWING FAMILY


NEVADA

When families decide to bring a new baby into their family, there are a lot of costs to consider: child care, car seats, baby gear, diapers, and maybe formula. What families are often surprised to add to that list is health care. For some families, adding a new child to their employer or marketplace health insurance can be a shock to their budget–adding a child to their plan may create an extra monthly cost of several hundred dollars, plus an increase in their deductible. For example, when a family in Nevada adds their new baby to their employer plan, they learn it will cost an extra $250 per month in premium payments and add $3,000 per year to their deductible. **This could mean an extra $6,000 out of pocket for the family.**

Next Steps

One important step in achieving universal health care coverage is to focus on health coverage for all children and youth, from birth to age 26. The **MediKids Act** is one avenue for achieving this vision. It would automatically enroll all kids into health coverage at birth and provide continuous eligibility for children and youth from birth to age 26, regardless of income, health condition, or immigration status. The federal government would cover 100 percent of the cost.[29]

> *A truly universal health care system for children affirms that all children–regardless of which state or zip code they live in–deserve health insurance, and their families deserve the peace of mind that comprehensive insurance provides.*

Raising children is expensive. Health care is one of the reasons children are expensive. Within days of a baby's birth families reach out to their employer to add their child to their health insurance, and many are surprised at the cost. Depending on their employer plans, many families may face additional hundreds of dollars a month in premium expenses to add a dependent or dependents. For some plans, adding a child may mean a higher annual deductible for the family, costing them hundreds or thousands more out of pocket. A KFF study found that across both large and small firms that provide employer-sponsored health care, employees were required to pay a greater percentage of premiums for dependents.[30] A March 2025 report from ASPE highlighted health care, along with child care, as contributing to the unsustainable and growing cost of raising a family in America.[31] Across the country, research shows that more than 40 percent of people are moderately or severely burdened by their health care needs, including 36 percent of children who live in families with this burden.[32]

Providing health insurance to all children and young adults is beneficial in multiple ways. It will reduce the direct cost of raising children, decrease budget stress for families, protect families against medical debt, and provide all children with the physical and mental health care they need to grow into thriving adults.

A critical part of protecting the health of children and young adults is addressing their mental health and well-being. Beyond expanding health coverage, services for children and youth must be oriented around the individual and provided in a way that is culturally responsive in order to be effective.[33,34]

CLASP believes in a universal health coverage system that supports all people that follows these core principles:[35]

- Health care is a fundamental human right. All persons should receive comprehensive, affordable, and equitable health care that addresses their needs.
- Changes to our health care system must explicitly promote equity and address health inequities.
- Funding must be designed and implemented in an economically progressive manner.
- Universal coverage and health equity depend on successful and thoughtful implementation, administration, and policy.
- Addressing health outcomes requires attention to social determinants of health.

While we build momentum for universal health care, we urge Congress to ensure that all children and young adults have access to comprehensive health care coverage.

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Expanding the Child Tax Credit

The birth of a child can be a financial shock that pushes families into financial instability. Babies are expensive, as is the child care that many parents require so they can manage work and caregiving needs.

Introduction

The birth of a child can be a financial shock that pushes families into financial instability.[1] Babies are expensive, as is the child care that many parents require so they can manage work and caregiving needs. In addition, parents who do not have paid leave forfeit wages and also navigate extremely costly infant care during the first year of their baby's life. Even as children grow, many families still face financial hardship; the national child supplemental poverty rate[2] was 13.4 percent in 2025.[3] The child poverty rate was even higher at 22.6 percent for Black children and 19.5 percent for Hispanic children in 2025.[4]

13.4% **national child supplemental poverty rate in 2025 — 22.6% for Black children and 19.5% for Hispanic children**

Children who live in poverty during their early years are more likely to have negative health and education outcomes.[5] Growing up in poverty has been linked to worse test scores once children enter school,[6] worse cognitive and emotional development,[7] worse health outcomes,[8] reduced educational attainment,[9] and lower earnings in adulthood.[10] But when families have access to financial assistance, their children are likelier to have better health outcomes[11] and improved school test scores.[12]

> *Simply put, our nation's children and communities benefit when we implement policies that target financial assistance to families and that reduce child poverty.*

Lawmakers must implement policy solutions that reduce child poverty and help children and families thrive–solutions like expanding the Child Tax Credit (CTC): making it fully refundable and available to families with little to no earnings, boosting the size of the credit, making it available to families monthly, and extending eligibility to families regardless of whether children or the parent has a Social Security number. This would reduce child poverty and help parents afford monthly essentials.

State of Play

The Child Tax Credit Helps Families Make Ends Meet, but the Structure Leaves Families Out, Especially Families of Color

The CTC is a tax credit available to eligible families with children. Under current law, the credit is up to $2,200 per eligible child. Families with married couples making up to $400,000 per year are eligible for the full credit, while families with lower earnings are only eligible for a partial credit. The credit is only partially refundable and phases in at 15 cents per dollar earned over $2,500.

This means that if a family has no reportable earnings, they would not be eligible for the CTC. It also means that if a married couple with two children earn less than $41,500 per year, they would only be eligible for a partial credit.[13] Because the policy was designed this way, an estimated 19 million children won't get the full credit because their parents don't earn enough.[14]

an estimated
19
million

children won't get the full credit because their parents don't earn enough

Families of color are more likely to be excluded from receiving the full CTC due to not earning enough. An estimated 52 percent of Native American children, 47 percent of Black children, and 42 percent of Hispanic children don't get the full credit because their parents didn't earn enough.[15] The families who would benefit the most from such support are not receiving it.

Families who file their taxes with an Individual Taxpayer Identification Number (ITIN) are also left out from getting the CTC they would otherwise be eligible for, due to changes made under the 2017 Trump tax law and 2025's budget reconciliation bill, otherwise known as **H.R.1**. Under current law, a child must have a

Social Security number to be eligible for the CTC; this requirement prohibits an estimated one million kids from getting the CTC.[16] And at least one parent must have a Social Security number to claim the CTC on behalf of the child, leaving another estimated 2.6 million children who live in families where they have a Social Security number but their parent does not unable to receive the credit.[17]

Families with ITINs work and pay their taxes to help fund our nation's infrastructure but are left without the CTC despite being otherwise eligible. According to the Institute on Taxation and Economic Policy, undocumented immigrants, including ITIN tax filers, paid an estimated $96.7 billion in federal, state and local taxes in 2022.[18] Extending credit eligibility to these families would help more parents have enough to afford their bills each month, and to afford enrichment activities for their children.

AFFORDABILITY CRISIS IN PRACTICE

$4,400
A FAMILY WON'T RECEIVE


A PARENT & TWO KIDS


SAN ANTONIO, TEXAS

Consider a single parent with two children living in San Antonio, Texas. The mother is undocumented, and is working to obtain legal residency. She works as a housekeeper while raising her five-year-old and eight-year-old. She files her taxes with an Individual Taxpayer Identification Number (ITIN) and has an annual income of $40,000 per year. **This family would not be eligible to claim the Child Tax Credit because the mother files her taxes with an ITIN, even though they would otherwise be eligible for a credit of up to $4,400 ($2,200 per child).** That lump-sum credit would equal more than 10 percent of the mother's annual income, providing a vital opportunity to afford larger expenses for the household.

Finally, families who can't work consistently due to the parents or child having a disability are also left out of getting the full CTC because they may not earn enough to receive the whole credit. Researchers used a nationally representative survey of U.S. families to assess the impacts of the expanded CTC for families with children who have disabilities. They found that families caring for a child with a disability were more likely to report difficulty with paying bills, food insecurity, and evictions compared to other families. Families of children with disabilities were also more likely to report that the expanded CTC helped support their family financially.[19]

A Fully Expanded Child Tax Credit Would Reduce Child Poverty and Help Families with Affordability

Congress should permanently expand the CTC in the following ways:

- Make the CTC fully refundable and available to families regardless of earnings.
- Increase the size of the CTC to reflect costs of living.
- Make the credit available to families monthly.
- Extend CTC eligibility to children and parents who do not have Social Security numbers.

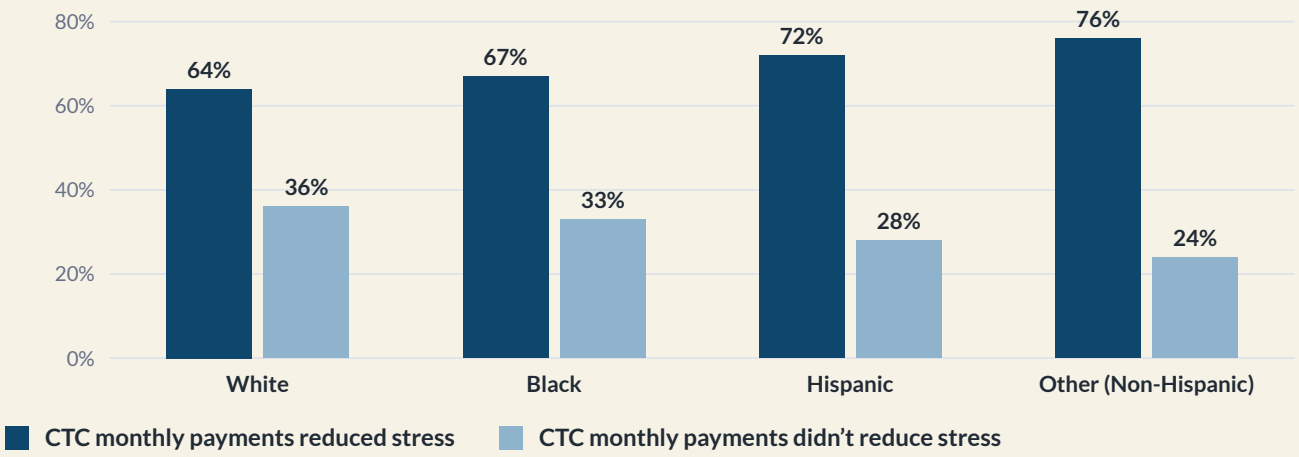
Implementing such policy changes would benefit families by helping parents afford their bills, housing, and food; investing more money in our local economies; and improving health and education outcomes for children.

> **In 2021, Congress expanded the CTC temporarily under the American Rescue Plan Act of 2021 for one year. During the expanded CTC in 2021, child poverty declined by nearly half.[20]**

CLASP administered three rounds of nationally representative surveys of over 1,000 families to measure the impact of the expanded monthly CTC payments. Families reported spending their monthly CTC payments toward bills, food, and groceries, and paying their rent or mortgage.[21] Nearly 70 percent of surveyed parents who received the monthly payments reported reduced financial stress, feeling either a lot or a little less stressed about money.[22] Black respondents were likelier to report that the monthly payments reduced their financial stress compared to white respondents.[23] (See chart.)

About one-quarter of surveyed parents receiving the monthly payments reported that the payments made it easier for them to engage in paid work or helped them work more hours.[24] Black respondents were twice as likely to report that the monthly payments helped them work compared to white respondents.[25] (See chart.) Other research has concluded that impacts from the CTC can be monumental to prevent depression and anxiety symptoms in adults and children.[26]

Monthly CTC Payments' Impact on Financial Stress, by Race



Percent of respondents. Source: CLASP surveys of families receiving monthly Child Tax Credit payments.

CLASP and partners also interviewed some of the survey respondents to get a deeper understanding of how the expanded credit—its larger size, full refundability, and monthly payments—affected families and their ability to afford the costs of living. Parents reported that, in addition to using their monthly payments toward basic necessities, they also spent their monthly payments on enrichment activities for their children, like a school instrument, new toys, presents for the holidays, and more.[27]

The Center on Poverty and Social Policy with Columbia University compiled research on the expanded CTC in effect in 2021. Their report concluded that the expanded CTC reached the large majority of families, helped families during the public health crisis, reduced child poverty, decreased food insufficiency, and improved families' ability to meet their basic needs. The report also found no discernable negative impacts on the employment behavior of parents.[28]

If Congress implemented these policy changes permanently, the Child Tax Credit that families received would be higher than under current law. Families would have more room in their budgets to afford monthly essentials, as well as enrichment activities for their kids. There are also financial benefits when child poverty declines: a 2018 study estimated the costs of child poverty to be over $1 trillion annually for the U.S. economy.[29]

Congress Should Pass the American Family Act

Congress should pass the **American Family Act** to provide direct financial support to families to help them weather the affordability crisis, and to reduce child poverty. This popular policy increases economic output in local communities: for every dollar invested in an expanded CTC, up to $10 is generated in returns for the U.S. population.[30]

Polling from Lake Research Partners in 2022 found that 75 percent of surveyed voters favored an expanded version of the CTC that is available for all families with low incomes, with over half of respondents strongly favoring the credit. This support extended across party lines: 86 percent of Democratic respondents, 77 percent of Independent respondents, and 64 percent of Republican respondents approved of the credit.[31]



The U.S. population receives up to $10 in returns for every $1 invested in an expanded CTC.

Traditionally, the CTC has been a bipartisan program with support across both sides of the aisle, and it has been expanded with bipartisan support multiple times over the past twenty-five years.[32]

The IRS has already demonstrated that it can quickly implement such changes to the CTC. After the passage of the American Rescue Plan Act in early 2021, the IRS began monthly, fully refundable payments of the CTC to families in July 2021, despite the changes being implemented during the public health crisis. The 2021 monthly CTC payments reached 61 million children in December 2021.[33]

The 2021 expanded CTC demonstrated the profound impact that such a policy can have for children and families. But the many benefits of investing in children and families didn't disappear once the public health emergency ended. Families continue to face rising costs of living and stagnating wages and safety net supports. The expanded CTC in 2021 had numerous positive benefits for families;[34] likewise, local cash prescription programs targeted at moms in Michigan communities during the first year of a baby's life[35] and other local cash transfer programs throughout the nation have also benefited families.[36] Congress should make the expanded CTC permanent.

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

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CLASP
The Center for Law and Social Policy

Supporting Immigrant Families

More than six million children, the majority of whom are U.S. citizens, have an undocumented parent. Their lives are being upended through economic and social isolation and the detentions and deportations of their loved ones.

Introduction: The Problem and Solution

Immigrant families have long faced significant barriers to obtaining legal status and fully participating in civic and economic life in the United States. However, since the start of the second Trump Administration in January 2025, federal immigration policy has shifted dramatically. Through executive orders, administrative actions, legislation, and court decisions, the federal government has advanced a coordinated set of policies that have expanded harmful immigration enforcement practices that are terrorizing American communities, narrowed pathways to legal status, and restricted access to the supports families need to remain healthy and economically secure.

Moreover, far from being cost-effective, anti-immigrant policies are deeply harming our economy. Research has shown that mass deportations could decrease U.S. GDP by $4.7 trillion over a decade.[1] Immigration enforcement actions will decrease employment and wages of both U.S.-born and noncitizen workers, increase prices of goods in those industries with job losses, and decrease tax revenues for state and local governments.[2]

$4.7 trillion losses to U.S. GDP over a decade due to mass deportation

All Americans are going to suffer and pay the cost of immigration enforcement. Losing workers in direct care, child care, agriculture, and construction industries will lead to higher prices for health care, child care, food, and housing. The federal government's decisions to allocate $240 billion for immigration enforcement is driving the affordability crisis for all of us. We could, instead, allocate funding toward policies that actually make life more affordable for families.

More than six million children, the majority of whom are U.S. citizens, have an undocumented parent. Their lives are being upended through economic and social isolation and the detentions and deportations of their loved ones. Together, anti-immigrant actions threaten children's health, safety, and development while making stable family life increasingly out of reach for immigrant communities.

more than 6 million children, most of them U.S. citizens, have an undocumented parent

Policymakers must take action to ensure that all children have the opportunities to both survive and thrive. Ultimately, what immigrant children and their families deserve is a pathway to citizenship and an assurance that immigration enforcement actions prioritize their safety and well-being. Such an approach would reflect American values of prioritizing child safety and family unity while also benefiting our overall economy.

State of Play

Immigration Enforcement Has Expanded Dramatically

In less than a year, Congress enacted two major funding packages that, together, dramatically expanded the federal government's mass detention and deportation infrastructure. First, the **Budget Reconciliation Act of 2025 (H.R.1)** provided approximately $170 billion for immigration enforcement over four years, tripling Immigration and Customs Enforcement (ICE)'s budget while expanding detention capacity, deportation operations, and border enforcement;[3] this includes restarting the practice of family and child detention. Subsequently, in June 2026, Congress approved an additional $70 billion for ICE and Customs and Border Protection (CBP), further accelerating the administration's mass detention and deportation agenda.[4]

At the same time, the Trump Administration has ramped up enforcement and weakened critical protections aimed at mitigating the harm of immigration enforcement on children and families. It rescinded longstanding protected areas guidance that had discouraged immigration enforcement in schools, hospitals, child care centers, places of worship, shelters, and other essential community locations. ICE also rescinded guidance for its officers on protecting detained and deported parents' rights and replaced it with guidance that offers weaker protections; even this has not been consistently followed or enforced.[5] ICE has restarted the

practice of family and child detention and rapidly expanded 287(g) agreements that deputize state and local law enforcement officers to carry out federal immigration enforcement responsibilities, increasing immigration enforcement within communities across the country. These actions have led to children being detained and exposed to violent immigration enforcement in places once considered safe; family separation; and widespread fear among families seeking health care, education, child care, and other essential services.

Pathways to Legal Status and Humanitarian Protections Have Narrowed

The administration has also made it increasingly difficult for immigrants to obtain or maintain lawful immigration status, effectively expanding the number of people vulnerable to deportation. Temporary Protected Status (TPS) has been terminated for multiple countries; Deferred Action for Childhood Arrivals (DACA) recipients have faced significant delays; asylum protections have been significantly narrowed; and legal immigration processing has become increasingly restrictive.[6] The administration has sought to end birthright citizenship, challenged protections for lawful permanent residents, and advanced policies that increase barriers to obtaining lawful status.[7] Collectively, these actions create greater uncertainty for immigrant families and leave many long-term residents at risk of losing protections they have relied upon for years.

Access to Basic Supports Has Become More Restricted

Recent federal actions have also made it more difficult for immigrant families to access the services and supports that help children and families remain healthy and economically secure, at the same time the country is experiencing a worsening affordability crisis affecting all families. H.R.1 eliminated eligibility for Medicaid, SNAP, and other public benefits for many lawfully present immigrants while restricting the Child Tax Credit for millions of U.S. citizen children in mixed-status families.[8] Federal agencies have increasingly sought access to sensitive information held by the Internal Revenue Service and public benefits agencies, while proposing a new public charge regulation that creates uncertainty about the immigration consequences of using public benefits.[9] Reductions in federal funding to states is creating state-level pressure to cut optional services for their immigrant residents.[10] Additionally, several actions from the administration as well as provisions in H.R.1 have made obtaining and maintaining work authorization, essential for immigrant families to work in safe and secure jobs, even more difficult.[11] These actions reinforce the fear that interacting with government programs or seeking health care, nutrition assistance, or other supports could place families at risk. As a result, many eligible families have withdrawn from services or avoided seeking help altogether.[12]

Why Do We Need to Act?

Immigration enforcement, restrictions on legal status, and barriers to essential supports shape whether children grow up in stable families, whether parents are able to provide for their children, and whether communities remain places where families can safely meet their basic needs and thrive. Research, including the lived experiences of families, consistently demonstrates that anti-immigrant policies undermine

children's health, development, and long-term well-being. Moreover, the Trump Administration's actions have undermined the few protections children have in the course of immigration enforcement actions and while in custody, and are attempting to erode immigrant families' and children's well-being.

> *Policymakers must continue to emphasize that all children thrive when families are stable, caregivers are supported, and communities are safe.*

Immigration Policies and Practices are Harming Children

Over two decades of research shows that exposure to immigration enforcement activities–including the detention or deportation of a parent, witnessing enforcement actions, or living with the constant threat of family separation–can harm children's mental and physical health, disrupt healthy development, and create toxic stress with lifelong consequences.[13] The scale of potential harm is significant; over six million children, the majority of whom are U.S. citizens, live with at least one unauthorized immigrant parent. It is estimated that over 205,000 children experienced a parent in detention in the first nine months of 2025.[14]



8,755+

children have seen the inside of a detention center between early 2025 and Aug 2026 — at least 1,600 held longer than 20 days

Moreover, the immigration enforcement practices being employed since the start of the second Trump Administration are worsening children's safety and well-being, including that of children in non-immigrant families, and exposing them to novel harms. This includes children being teargassed or pepper-sprayed and left in dangerous situations due to immigration agents' actions, in violation of ICE's own policies.[15] As of August 6, 2026, over 8,755 children, including 562 babies and toddlers, have seen the inside of a detention center, where they experience delayed medical care, poor nutrition, and disruptions to their education.[16] At least 1,600 of these children have been in detention for longer than 20 days, in violation of the Flores Agreement, which established national minimum standards for the treatment, placement, and release of detained immigrant children.[17] Harms to children extend well beyond those in mixed-status families, affecting their classmates, educators, child care providers, and entire communities.

Families Cannot Thrive When They are Unable to Meet Their Basic Needs

Children's well-being depends on their families' ability to access health care, nutrition assistance, early education, housing, and other supports that promote healthy development. However, H.R.1 eliminated eligibility for many lawfully present immigrants to receive Medicaid, SNAP, and other supports. Children are more likely to have health coverage when their parents do, and children's long-term health and educational outcomes improve when families have reliable access to nutrition, health care, and economic supports.

Policies that increase fear or reduce access to these programs affect the millions of U.S. citizen children living in mixed-status families as well. A large body of research documents a well-established "chilling effect," in which families avoid programs for which they or their children are eligible because they fear immigration consequences, including concerns that personal information could be shared with immigration enforcement authorities.[18] Research consistently shows that this fear extends to programs and populations not directly affected by immigration policy changes, leaving even eligible families without the supports they need and worsening hunger, poor health, housing instability, and poverty across the board.

Immigration Policies Affect Entire Communities and The Economy

Similarly, the consequences of immigration enforcement extend beyond immigrant families.

> **CLASP RESEARCH**
>
> **CLASP's research found that child care and early education providers, health care workers, home visitors, and community organizations are increasingly spending time responding to their clients' fear and family crises rather than supporting children's development. Providers report higher levels of stress, declining attendance, staffing challenges, and less emotional capacity to provide the high-quality care and support that children and families need because immigration enforcement has become part of daily life in the communities they serve.[19]**

Immigration enforcement also carries broader economic and community costs. Parents are afraid to travel to work, bring their children to school or child care, seek medical care, or participate in everyday community life. Employers struggle to retain workers, local businesses lose customers, and trusted community institutions become less effective. Studies have found that immigration enforcement activities have led to a decrease in work among even U.S.-born workers and, overall, slowed economic growth.[20] Widespread immigration enforcement undermines workforce participation, economic stability and growth, and the relationships that allow children and families to thrive.

A Bold Vision Forward

Every child deserves to grow up in a safe, stable, and nurturing environment where they can reach their full potential. That vision is only possible when immigration policies protect family unity, promote children's healthy development, and recognize that children thrive when their caregivers have stability and security. Building an immigration system that centers children's best interests requires policies that keep families together, reduce unnecessary enforcement against parents and caregivers, and ensure children have access to the support they need to succeed. Policymakers should advance policies that prevent unnecessary family separation and ensure that children's best interests are central to immigration practices, including:

- Supporting the **Protecting Sensitive Locations Act**,[21] which would codify the longstanding sensitive locations policy which limits immigration enforcement in places critical to child well-being, like schools, child care facilities, and health care facilities.

- Supporting the **HELP Separated Children Act** and **Orlin's Law**, ensuring that immigration procedures center and prioritize the "best interests of the child,"[22] and codifying policies that allow parents to make decisions about their children and dependents.[23]
- Minimizing unaccompanied children's time in federal custody and reuniting them with family and/or sponsors in a safe, standardized fashion.
- Enabling access to free legal counsel in all immigration proceedings for all children and families involving children.
- Ensuring due process rights are respected for all people.
- Ending family and child detention. Family detention is inhumane and unnecessary, and while detention is harmful for everyone, it is particularly traumatizing for children. Ending family and child detention would also reduce federal spending on immigration detention and allow funding to be re-directed to programs that enhance well-being.

A Pathway to Citizenship Helps Ensure Children Can Grow and Thrive

A child's ability to thrive is closely connected to their family's ability to live with stability, security, and dignity. A pathway to citizenship would provide families with the stability they need to plan for their futures, access opportunities, and contribute to their communities. It would also improve children's economic security by increasing family income, strengthening access to essential services, and reducing the stress associated with the constant threat of family separation. Moreover, a pathway to citizenship would likely improve the U.S. economy by boosting the national GDP, creating new jobs, increasing federal and state revenues, and raising wages.[24]

Congress should allow those with temporary lawful status like TPS or Deferred Enforced Departure, undocumented immigrants, and all individuals brought to the United States as children, including DACA recipients, to apply for protection from deportation and opportunities to pursue permanent lawful status.

A path to citizenship has broad bipartisan support. Between 2024-2025, support for a pathway to citizenship has increased among both Republicans and Democrats from 36 to 40 percent and 77 to 82 percent, respectively.[25] Citizenship for all undocumented immigrants who call this country home is the solution and standard, and an important step toward ensuring families are free from the fear of separation or insecurity.

Redirect funding from immigration removal and enforcement operations to address the harms of immigration enforcement actions and programs that support well-being

Instead of investing resources into detaining and deporting people, the funds used for immigration enforcement could be used to right governmental wrongs. Individuals who have been wrongfully deported, including those sent to third countries or unsafe places and those whose deportations violated federal law or their constitutional rights, should also be provided safe and legal options for returning to the U.S. if they so choose, with expedient pathways for obtaining lawful immigration status.

Funding could also be redistributed to shore up U.S. Citizenship and Immigration Services staffing and re-hire immigration judges to address visa, green card, and asylum backlogs and expedite DACA renewals and work authorization requests. This money could also be used to provide pro bono legal counsel, community-based alternatives to detention, expanded legal counsel for unaccompanied children, and wraparound services for people facing civil immigration proceedings such as housing and legal assistance, mental health services, assistance to access health care, and English classes.

Finally, funding for enforcement and removal operations could be allocated to other arms of the government so that more individuals and families could benefit from public education, affordable housing, child care programs, Medicaid, and SNAP. Children thrive when they and their families have access to the resources that support healthy development, including health care, nutritious food, stable housing, and high-quality education and child care. Immigrant households paid nearly $364 billion in federal, state, and local taxes, helping fund programs such as Social Security, Medicare, and unemployment insurance.[26] Yet they are excluded from the very benefits their tax dollars support. By removing unnecessary barriers to public benefits, Congress can help reduce hardship, improve child health and development, and strengthen the well-being of immigrant families and the communities in which they live.

For example, the $240 billion given to the Department of Homeland Security in total between 2025 and 2026 could have fully funded:

HEAD START

NEARLY

14 million

slots for children for one year

MEDICAID

NEARLY

69 million

children covered for one year

TEACHERS

OVER

2 million

elementary school teachers' salaries for one year[27]

Congress can take action to achieve this vision of a more humane immigration and public benefits system by supporting legislation such as the **LIFT the BAR Act** and reversing the H.R.1 eligibility carveouts from public benefits for lawfully present immigrants; restoring access to federal benefits for lawfully present immigrants previously carved out of public benefits from the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and eliminate the five-year bar for green card holders from accessing Medicaid, the Children's Health Insurance Program, SNAP, TANF, and SSI; and guaranteeing state and local authorities the flexibility to use their own funds to provide benefits to their residents, regardless of their immigration status.

There is no reason for our government to spend billions of dollars to jail and deport children and individuals, the vast majority of whom have non-violent offenses or no criminal record at all. Congress should redirect funding from immigration enforcement to programs that support pathways to legal status, assist immigrants in meeting their basic needs, and enable their ability to thrive. Immigrants deserve an immigration system

that recognizes their dignity, ensures their safe employment, and allows for access to affordable housing, education, health care, and nutritious food. This approach will ultimately benefit all communities.

A REAL-LIFE STORY

over a month
IN FAMILY DETENTION


LUCIANA'S FAMILY


WASHINGTON STATE

Immigration enforcement has multiple, spillover implications for everyday Americans' economic security and well-being. Take for instance, the real-life case of Rayna,* a child care provider in Washington who rented out her home to Luciana,* a skilled child care provider who lived there with her family and ran an extension of Rayna's in-home child care company from the house. Among the several children with autism in the neighborhood she cared for was Deby,* a three-year-old with developmental disabilities. When Luciana attended a routine ICE check-in in 2025, she was told that she and her family were going to be deported to their home countries. She and her two children, ages five and seven, were jailed in Texas's Dilley Family Detention Center, housed separately from their father and her husband in the facility, and where her oldest son, who has high health needs, was denied critical medical treatment. The family ended up being deported to their home country after spending over a month in Dilley. On top of Luciana's family being separated and completely devastated, Rayna lost thousands of dollars in rent and income due to Luciana's unexpected deportation; and, because Deby's foster mother was unable to find another provider who she trusted to care for her nonverbal daughter, she had to quit her job as a physician's assistant to stay home with her child.

**Names changed to protect identities.*

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

Endnotes

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