

May 27, 2022

The Honorable Joseph R. Biden, Jr.
President of the United States
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

The Honorable Kamala D. Harris
Vice President of the United States
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear President Biden and Vice President Harris,

We, the 529 undersigned community, civil rights, education, climate, health, consumer, labor, professional, food and farm, and student advocacy organizations write to urge you to strengthen the economy, tackle racial disparities, and provide much-needed relief to help all Americans weather the pandemic and record inflation by using executive authority to cancel federal student debt immediately.

Before the COVID-19 public health crisis began, student debt was already a drag on the national economy, with Black and Latinx communities--particularly [women](#)-- feeling the greatest burden. That weight has been exponentially magnified given the disproportionate toll that COVID-19 has taken on both the health and economic security of people of color and women. To minimize the harm to the next generation and help narrow the racial and gender wealth gaps, bold and immediate action is needed: President Biden should protect all student loan borrowers, by cancelling existing debts.

There is growing energy and strong [bipartisan](#) public support for immediate broad-based debt cancellation. Such executive action is one of the few available tools that could immediately provide a boost to upwards of 44 million borrowers and the economy. Lawmakers and [advocacy groups](#) have introduced [several proposals](#) to provide various [levels](#) of student debt cancellation. In February 2021, Senate Minority Leader Chuck Schumer, Senator Elizabeth Warren, House Financial Services Chairwoman Maxine Waters, and Representatives Ayanna Pressley, Alma Adams, Ilhan Omar, Jamaal Bowman, Mondaire Jones, and Ritchie Torres introduced a bicameral resolution calling on the President to use executive action to cancel \$50,000 in

federal student loans for individual borrowers.¹ They were joined by 17 other Senators and 65 other Representatives, and received the support of a multi-state group of attorneys general.² The resolution highlights that the Higher Education Act clearly provides the Secretary of Education with the authority to cancel federal student debt administratively.

During the campaign, you [endorsed](#) “a minimum of \$10,000” in relief while Congress negotiated the CARES Act, and subsequently promised to provide broad student debt cancellation “[immediately](#)” as a coronavirus response. Administrative debt cancellation will deliver real progress on your racial equity, economic recovery, and COVID-19 relief campaign priorities.

Student debt exacerbates existing racial inequities; cancellation will help reduce the racial wealth gap. The [disproportionate impact](#) of student debt on borrowers of color exacerbates existing systemic inequities and widens the racial wealth gap. Black Americans—and particularly [Black women](#)—are more likely to [take on student loan debt](#) and [struggle with repayment](#). This burden is particularly acute for those Black students who are targeted by [for-profit institutions](#), which also target veterans and often deliver [poor instructional quality and outcomes at a high cost](#), causing a high proportion of students to drop out. Even for those students who do graduate, gainful employment in the field that they trained for is [frequently elusive](#), leaving students with a lot of debt but not much to show for it. Black borrowers report that their student loan debt [often feels like a life sentence](#) even if they use relief programs like Income-Driven Repayment because they watch the amount owed balloon over time. Student debt cancellation has the potential to [increase the net wealth of Black households](#) and could even help reduce the racial wealth gap.

Cancellation will boost household wealth, increase small business formation, and provide much-needed economic relief during this historic period of inflation. Today’s graduates face a dual crisis: in addition to the ongoing [stagnation of wages](#), the pandemic has impacted their ability to earn income. Students who graduate into a recession face a “scarring” effect on their entire careers, leading to permanently lower employment and earnings. [Data from before the pandemic](#) showed that when subtracting all of their debts from all of their assets, today’s young adults with college degrees and student debt were left with a median net wealth of -\$1,900 – a decline of approximately \$9,000 from 2013. Student debt also impacts seniors, the nation’s fastest-growing group of student debtors. 37% of seniors with student loans are [in default](#), and in 2015 alone, [40,000 borrowers](#) over 65 had their Social Security garnished due to student loans. The mere presence of student debt on households’ balance sheets can make it harder or more expensive for families to get [other types of credit](#) and [fully participate](#) in [the economy](#). Meanwhile, research shows that student debt cancellation catalyzes drastic, positive changes for borrowers, [particularly for those not current on their loans](#). When borrowers’ student debt is

1

<https://www.warren.senate.gov/newsroom/press-releases/warren-schumer-pressley-colleagues-president-biden-can-and-should-use-executive-action-to-cancel-up-to-50000-in-federal-student-loan-debt-immediately>

2

https://ag.ny.gov/sites/default/files/multistate_letter_in_support_of_administrative_student_debt_cancellation_final.pdf

canceled, their ability to pay down other debts [increases](#); their geographic mobility and ability to [stay in rural communities improves](#), as do their opportunities to pursue better jobs.

Cancelling student debt would [jumpstart small business formation](#) at a time when tens of thousands of small businesses have closed. These small business closures have disproportionately [affected](#) Black and Latinx business owners. Student debt cancellation would [boost GDP](#), create jobs, and reduce unemployment.

Federal student debt cancellation could have a positive impact on health outcomes. A growing body of research suggests that debt is linked to negative health outcomes and [contributes](#) to existing public health disparities. [Debt is associated with](#) negative mental and physical health outcomes such as stress, depression, worse self-reported general health, higher diastolic blood pressure, obesity, and even mortality. High blood pressure and obesity, in particular, are both mentioned by the Centers for Disease Control and Prevention (CDC) as conditions that can [increase the risk](#) of severe illness from the virus that causes COVID-19. Another [study](#) found a connection between debt and foregone medical care. Thus, broad-based student debt cancellation could have profound positive effects on health outcomes.

Cancelling student debt would disproportionately help borrowers of color, respond to the coronavirus crisis, and provide much needed economic relief. We call on you to deliver on the promise of the Biden-Harris Racial Economic Equity [plan](#) by cancelling federal student debt by executive action immediately.

Thank you for your leadership, and we look forward to working with you to address the critical issues facing our nation.

Sincerely,

National groups:

1000 Women Strong

350.org

ACLU

Action Center on Race and the Economy (ACRE)

Advocates for Youth

Affordable Homeownership Foundation, Inc.

African American Ministers In Action

Agroecology Research-Action Collective

Alliance for Youth Action

American Academy of Social Work & Social Welfare (AASWSW)

American Association of Colleges for Teacher Education

American Association of University Professors (AAUP)

American Association of University Women (AAUW)

American Economic Liberties Project

American Federation of State, County and Municipal Employees (AFSCME)

American Federation of Teachers (AFT)
American Medical Student Association
American Psychological Association
Americans for Democratic Action (ADA)
Americans for Financial Reform
Asian Pacific American Labor Alliance, AFL-CIO
Asset Funders Network
Association of Flight Attendants-CWA
Association of Latino Administrators and Superintendents
Augustus F. Hawkins Foundation
Autistic Women & Nonbinary Network
Bayard Rustin Liberation Initiative
Bend the Arc: Jewish Action
CAARMA Consumer Advocates Against Reverse Mortgage Abuse
Campaign for America's Future
Center for American Progress
Center for Justice & Democracy
Center for Law and Social Policy (CLASP)
Center for LGBTQ Economic Advancement & Research
Center for Responsible Lending
Change Machine
Children's Defense Fund
Clean Energy Action
Clearinghouse on Women's Issues
Coalition on Human Needs
Color Of Change
Communications Workers of America (CWA)
Community Organizing and Family Issues
Community Oriented Correctional Health Services (COCHS)
Consumer Federation of America
Consumer Reports
Council on Social Work Education
Demand Progress
Demos
Disability Rights Education & Defense Fund (DREDF)
ELCA
Engage Foundation Inc
EMPath: Economic Mobility Pathways
Faith in Action National Network
Family Equality
Food & Water Watch
Food Insight Group
Forum for Youth Investment
Franciscan Action Network

Friends of the Earth U.S.
Fund for Community Reparations for Autistic People of Color's Interdependence, Survival, & Empowerment
Future Coalition
Generation Progress
Girls Inc.
Greenpeace
Groundwork Action
HEAL (Health, Environment, Agriculture, Labor) Food Alliance
HBCU Collective
Hip Hop Caucus
Hispanic Federation
Human Impact Partners
IfNotNow
In Our Own Voice: National Black Women's Reproductive Justice Agenda
Indivisible
Insight Center for Community Economic Development
International Association of Fire Fighters (IAFF)
International Brotherhood of Teamsters
International Federation of Professional and Technical Engineers (IFPTE)
Invest in Women Entrepreneurs
Japanese American Citizens League
JFI - Jain Family Institute
Jobs With Justice
Labor Council For Latin American Advancement (LCLAA)
Lawyers for Good Government (L4GG)
League of United Latin American Citizens (LULAC)
Legal Aid at Work
Liberation in a Generation
Main Street Alliance
March On
Media Voices for Children
Minority Veterans of America
MomsRising
MoveOn
MyPath
NAACP
NACBHDD - National Association of County Behavioral Health and Developmental Disability Directors
NARMH - National Association for Rural Mental Health
National Action Network
National Advocacy Center of the Sisters of the Good Shepherd
National Alliance for Partnerships in Equity (NAPE)
National Association for College Admission Counseling

National Association of Consumer Advocates
National Association of Consumer Bankruptcy Attorneys (NACBA)
National Association of Social Workers (NASW)
National Black Justice Coalition
National Center for Law and Economic Justice
National Center for Lesbian Rights
National Children's Campaign
National Coalition for the Homeless
National Community Reinvestment Coalition (NCRC)
National Consumer Law Center (on behalf of its low-income clients)
National Council of Asian Pacific Americans (NCAPA)
National Disability Rights Network (NDRN)
National Domestic Violence Hotline
National Education Association
National Employment Law Project (NELP)
National Equality Action Team (NEAT)
National Fair Housing Alliance
National Immigration Law Center
National Indigenous Women's Resource Center
National Latino Farmers & Ranchers Trade Association
National League for Nursing
National Nurses United (NNU)
National Partnership for Women & Families
National Resource Center on Domestic Violence
National Sustainable Agriculture Coalition
National Urban League
National WIC Association
National Women's Law Center
National Young Farmers Coalition
NETWORK Lobby for Catholic Social Justice
New Entry Sustainable Farming Project
NextGen America
Nonprofit Professional Employees Union, IFPTE Local 70
NTEU Independent Staff Union
OCA – Asian Pacific American Advocates
Oil Change U.S.
Organic Consumers Association
Our Revolution
Parents Organized to Win, Educate and Renew – Policy Action Council
ParentsTogether
PDK International
People For the American Way
People's Action
People's Parity Project

Poverty & Race Research Action Council
Progressive Change Campaign Committee (BoldProgressives.org)
Progressive Leadership Initiative
Project on Predatory Student Lending
Protect All Children's Environment
PsychArmor
Public Advocacy for Kids (PAK)
Public Citizen
Public Counsel
Public Good Law Center
Rachel Carson Council
Restaurant Opportunities Centers United
Revolving Door Project
Rise
RootsAction.org
Samuel DeWitt Proctor Conference
SaverLife
School Social Work Association of America
Service Employees International Union (SEIU)
Sikh American Legal Defense and Education Fund (SALDEF)
Sisters of Charity of Seton Hill
SisterSong National Women of Color Reproductive Justice Collective
Social Security Works
Social Work Helper PBC
Southeast Asia Resource Action Center (SEARAC)
Southern Rural Black Women's Initiative for Economic and Social Justice
SparkAction
Strategic Organizing Center
Student Action
Student Borrower Protection Center
Student Debt Crisis Center
Student Defense
Student Voice
Sugar Law Center for Economic & Social Justice
SumOfUs
Sunrise Movement
Swipe Out Hunger
Take on Wall Street
Tax March
The Climate Mobilization
The Coalition of Labor Union Women
The Congress of Essential Workers
The Debt Collective
The Education Trust

The Feminist Front (FF)
The Forum for Youth Investment
The Hope Center for College, Community, and Justice
They Keep Bees
Towards Justice
U.S. Federation of Worker Cooperatives
UE, United Electrical, Radio and Machine Workers of America
UnidosUS
United Automobile, Aerospace and Agricultural Implement Workers of America (UAW)
United Church of Christ, Justice and Local Church Ministries
United Food & Commercial Workers (UFCW)
United for a Fair Economy
United for Respect
United Parents And Students
United State of Women
United States Student Association
UnKoch My Campus
URGE: Unite for Reproductive & Gender Equity
Voices for Progress
We the 45M
Women Advancing Nutrition Dietetics and Agriculture
Working Families Party
Young Invincibles
YWCA USA

State and Local groups:

AAFF South Region
ACTION Tulsa
AFGE Local 3354 (AFL-CIO)
AFGE Local 704
AFSCME Local 3299
Alaska PIRG
Alliance of Rhode Island Southeast Asians for Education (ARISE)
Amara Legal Center
AFT Local 1650 – Henry Ford College Federation of Teachers
AFT Local 1819 – Rhode Island College
AFT Local 1904 – Montclair State University
AFT Local 2274 – Ramapo College of New Jersey
AFT Local 3457 – United College Employees of FIT
AFT Local 5222
AFT Local 6191 – Cascadia Community College Federation of Teachers
AFT – Oregon
AFT – Washington

Arizona Education Association
Arkansas Community Organizations
Asian American Resource Workshop
Association of Legal Aid Attorneys - UAW Local 2325
Black Economic Council of Massachusetts
Black Leaders Organizing for Communities (BLOC)
Bucks County Womens Advocacy Coalition
California LULAC
Cambodian Association of Greater Philadelphia
Cambodian Mutual Assistance Association of Greater Lowell, Inc.
Campus Action for Democracy
Carolina Jews for Justice
CASA
Cash Campaign of Maryland
Center for Economic Integrity
Center for Popular Democracy Action
Central Florida Jobs with Justice
Centro de Vida Victoriosa AG/Church
CFPB Union NTEU 335
Charlotte Center for Legal Advocacy
Chicago Foundation for Women
Chicago Jobs with Justice
Chicago United for Equity
Chicago Urban League
Children's Defense Fund Southern Regional Office
Children's Defense Fund-CA
Chinese-American Planning Council (CPC)
Church Women United in New York State
Citizen Action of Wisconsin
CitySeed
Civil Service Bar Association
Cleveland Jobs with Justice
CO Dem. Party - Energy & Environmental Initiative
coasap
Colorado Jobs with Justice
Columbia Consumer Education Council
Columbia Legal Services
Communities for Our Colleges, WA
Community Health Councils
Community Legal Advocates of NY
Community Legal Aid Society, Inc. Delaware
Community Legal Services, Inc. of Philadelphia
Community Service Society of New York
Community Voices Heard

Comprehensive Youth Services Inc.
Consumer Federation of California
Convencion Bautista Hispana de Texas
Cooperative Baptist Fellowship of Texas
Cultiva La Salud
Debt-Free MD, INC.
Delaware Association of Colleges for Teacher Education
Delaware Campaign for Achievement Now
Delaware Community Reinvestment Action Council, Inc.
Denver Area Labor Federation, AFL-CIO
East Bay Community Law Center
Education Minnesota
Empire Justice Center
Empower Our Future
Equality North Carolina
Every Texan
Evolve California
Fayetteville Police Accountability Community Taskforce
Florida Asian Services
Florida Asian Women Alliance
Florida Student Power Network
Forward Montana
Fossil Fuel Divest Harvard
Fresno Building Healthy Communities
Friendship of Women, Inc.
Generation Hope
Georgia Association of Colleges for Teacher Education (GACTE)
Georgia Watch
Grassroots Action NY
Greenlining Institute
Hildreth Institute
Homeless and Housing Coalition of Kentucky
Hometown Action
Hoosier Action
Housing and Economic Rights Advocates
Hudson County Central Labor Council
Idaho Education Association
IFPTE Local 194
Illinois Education Association
Improve Your Tomorrow
Indiana State Teachers Association
Indivisible San Diego
Instituto de Avance Latino Inc.
Inversant

Iowa Citizens for Community Improvement
Iowa State Education Association
Iowa Student Action
Jacksonville Area Legal Aid, Inc.
Just-A-Start Corporation
Kanawha Valley National Organization for Women
Kentucky Center for Economic Policy
LatinxED
Leaders Igniting Transformation
Leadership Counsel for Justice and Accountability
Legal Action Chicago
Legal Aid Society of Milwaukee
Legal Aid Society of the District of Columbia
Legal Services Staff Association, NOLSW/UAW 2320
Loan Repayment Assistance Program of Minnesota
Long Beach Alliance for Clean Energy
Los Amigos of Orange County
Louisiana Association of Educators
Louisiana Budget Project
LSCNY, Inc.
LULAC of Simi Valley
MAHA
Maine Center for Economic Policy
Maine Education Association
Mainers for Accountable Leadership
Maryland Association of Colleges for Teacher Education
Maryland Center for Collegiate Financial Wellness
Maryland Consumer Rights Coalition
Maryland State Education Association
Massachusetts Affordable Housing Alliance
Massachusetts Budget and Policy Center
Massachusetts Communities Action Network
Massachusetts Jobs with Justice
Miami Valley Fair Housing Center, Inc.
Michigan Education Association
Michigan Poverty Law Program
Millennial Rhode Island
Mission Possible Community Services, Inc.
Mississippi Association of Educators
Mississippi Center for Justice
Missouri National Education Association
Mobilization for Justice
Montana Fair Housing
Morgantown Pastoral Counseling Center, Inc.

Mountain State Justice
MS Black Women's Roundtable and MS Women's Economic Security Initiative
National Association of Social Workers, Alabama Chapter
National Association of Social Workers, Alaska Chapter
National Association of Social Workers, Arizona Chapter
National Association of Social Workers, Arkansas Chapter
National Association of Social Workers, California Chapter
National Association of Social Workers, Colorado Chapter
National Association of Social Workers, Connecticut Chapter
National Association of Social Workers, Delaware Chapter
National Association of Social Workers, DC Metro Chapter
National Association of Social Workers, Florida Chapter
National Association of Social Workers, Georgia Chapter
National Association of Social Workers, Guam Chapter
National Association of Social Workers, Hawaii Chapter
National Association of Social Workers, Idaho Chapter
National Association of Social Workers, Illinois Chapter
National Association of Social Workers, Indiana Chapter
National Association of Social Workers, Iowa Chapter
National Association of Social Workers, Kansas Chapter
National Association of Social Workers, Kentucky Chapter
National Association of Social Workers, Louisiana Chapter
National Association of Social Workers, Maine Chapter
National Association of Social Workers, Maryland Chapter
National Association of Social Workers, Massachusetts Chapter
National Association of Social Workers, Michigan Chapter
National Association of Social Workers, Minnesota Chapter
National Association of Social Workers, Mississippi Chapter
National Association of Social Workers, Missouri Chapter
National Association of Social Workers, Montana Chapter
National Association of Social Workers, Nebraska Chapter
National Association of Social Workers, Nevada Chapter
National Association of Social Workers, New Hampshire Chapter
National Association of Social Workers, New Jersey Chapter
National Association of Social Workers, New Mexico Chapter
National Association of Social Workers, New York City Chapter
National Association of Social Workers, New York State Chapter
National Association of Social Workers, North Carolina Chapter
National Association of Social Workers, North Dakota Chapter
National Association of Social Workers, Ohio Chapter
National Association of Social Workers, Oklahoma Chapter
National Association of Social Workers, Oregon Chapter
National Association of Social Workers, Pennsylvania Chapter
National Association of Social Workers, Puerto Rico Chapter

National Association of Social Workers, Rhode Island Chapter
National Association of Social Workers, South Carolina Chapter
National Association of Social Workers, South Dakota Chapter
National Association of Social Workers, Tennessee Chapter
National Association of Social Workers, Texas Chapter
National Association of Social Workers, Utah Chapter
National Association of Social Workers, Vermont Chapter
National Association of Social Workers, Virginia Chapter
National Association of Social Workers, Virgin Islands Chapter
National Association of Social Workers, Washington Chapter
National Association of Social Workers, West Virginia Chapter
National Association of Social Workers, Wisconsin Chapter
National Association of Social Workers, Wyoming Chapter
National Council on Alcoholism and Drug Dependence-Maryland Chapter
NC Climate Justice Collective
NEA-Alaska
NEARI
Network for Victim Recovery of DC
New Economics for Women
New Economy Project
New Energy Economy
New Era Colorado
New Georgia Project Action Fund
New Hampshire Youth Movement
New Jersey Advocates of Education (NJAE)
New Jersey Association of Mental Health and Addiction Agencies, Inc.
New Jersey Citizen Action
New Jersey Education Association
New Jersey Institute for Social Justice
New York Legal Assistance Group (NYLAG)
New York Public Interest Research Group (NYPIRG)
NextGen California
NJ Communities United
North Carolina Coalition for Responsible Lending
North Carolina Council of Churches
Northeast Organic Farming Association-Interstate Council (NOFA-IC)
Northeast Sustainable Agriculture Working Group
OCA - Asian Pacific American Advocates: San Francisco Chapter
OCA Asian Pacific Advocates - Greater Seattle
OCA Greater Chicago
OCA Greater Cleveland - Asian Pacific American Advocates
OCA South Florida Chapter
Ohio Student Association
Oklahoma Association of Colleges for Teacher Education (OACTE)

Olive Hill Community Economic Development Corporation, Inc
Our Revolution Michigan
PA Stands Up
Partnership for College Completion
Pennsylvania Council of Churches
Pennsylvania State Education Association
Pennsylvania Utility Law Project
Piedmont Alliance for the Prevention of Substance Abuse (PAPSA)
Premier Women's Council
Progress Virginia
Progressive Leadership Alliance of Nevada
Public Higher Education Network of Massachusetts (PHENOM)
Public Justice Center
Public Law Center
Quiet Creek Herb Farm & School of Country Living
Reinvestment Partners
S.C. Appleseed Legal Justice Center
Save Us Now Inc
Secular Student Alliance
SEIU Local 500
SEIU Local 509
SEIU Local 721
SOULS
Southern Echo Inc.
Southern Maryland Community Network
SPACES In Action
Strong Economy For All Coalition
Student Loan Fund (SLF)
SW Action
Tennessee Education Association
Texas State Teachers Association
The Center for Reparatory Justice Transformation and Remediation
The Collaborative
The Formerly Incarcerated College Graduates Network
The Foundation for Delaware County - Housing Opportunities Program for Equity (HOPE)
The Freedom BLOC
The Health, Education and Legal assistance Project: A Medical-Legal Partnership at Widener
University Delaware Law School (HELP: MLP)
The Legal Aid Society
The Midas Collaborative
The New York Women's Foundation
THE ONE LESS FOUNDATION
The Recovery Council
The South Carolina Education Association

Triangle Community Foundation
Tzedek DC
United Action for Idaho
United Food and Commercial Workers Union, Local 400
United Vision for Idaho
United Way of Greater Greensboro
United Way of Southern Cameron County
Unity Fellowship of Christ Church NYC
University of California Graduate & Professional Council
University of California Student Association
Utah Education Association
Vermont-NEA
Virginia Association of Colleges for Teacher Education (VACTE)
Virginia Organizing
VOCAL-NY
VOICE - OKC
Washington Bar Association
Washington Bar Association, Young Lawyers Division
Washington Education Association
Wayne State University, AAUP-AFT Local 6075
We All Rise
West Virginia Center on Budget and Policy
West Virginia Education Association
Western Center on Law and Poverty
Wisconsin Faith Voices for Justice
Wisconsin Network for Peace and Justice
Women Employed
Women's March Ann Arbor
Women's Rights and Empowerment Network
Women's Foundation of Arkansas
Women's Foundation of Minnesota
Women's Fund of Rhode Island
WV Citizen Action Education Fund
YWCA Great Falls
Zero Debt Massachusetts
Zonta Club of Concord, NH