February 22, 2009

Honorable Barney Frank
Chairman
Financial Services Committee
United States House of Representatives
2252 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Frank:

On behalf of the National Council of La Raza (NCLR)—the largest national Hispanic civil rights and advocacy organization in the United States—I respectfully submit the attached materials for the record for the hearing, “Prospects for Employment Growth: Is Additional Stimulus Needed?” on Tuesday, February 23, 2010.

All Americans are experiencing the hardships of the recession, including millions of Latino families. Disparities in unemployment and foreclosure rates between Hispanic and non-Hispanic White Americans, together with anecdotal testimonials that NCLR is hearing from our community-based Affiliates, tell the story of millions of Latinos struggling to find and keep work while putting food on the table and keeping a roof over their heads. As of January 2010, the Latino unemployment rate stood at 12.6%, nearly four percentage points higher than the White unemployment rate.

Although the American Recovery and Reinvestment Act (ARRA) has saved and created jobs, it was missing significant measures to target high-unemployment communities with job creation. Politically and substantively, policies to create jobs have been too diffuse to impact Latino workers directly. Consequently, Latino voters and families are not convinced that Congress is paying attention to and fighting for them. In response to this brewing crisis of confidence and to the painful economic realities Latino families are facing, NCLR, along with other civil rights and advocacy organizations, has worked to raise awareness of these trends and develop specific policy recommendations for job creation.

I request that the Chairman accept the following documents for the Congressional record:

- Letter to the president and Congress, “Urgent Call for Action to Stem the U.S. Jobs Crisis,” from Economic Policy Institute, American Federation of Labor and Congress of Industrial Organizations (AFL-CIO), Center for Community Change, Leadership Conference on Civil Rights, NAACP, NCLR, November 17, 2009, Washington, DC.
Thank you for accepting these materials for the record. We look forward to working with you and other members of the Financial Services Committee to advance policies that put Latinos and other struggling communities back on the road to economic security.

Sincerely,

Janet Murguía
President and CEO
National Council of La Raza
MEMORANDUM

To: President Barack Obama
Members of the 111th Congress

From: National Council of La Raza (NCLR)

Re: Latino Priorities in a Job Creation Package

Date: November 17, 2009

The American Recovery and Reinvestment Act (ARRA) was intended to stem job losses and stimulate new employment in the economy overall. However, unemployment data and public opinion polls cast doubt on the impact of ARRA on Latino employment. According to a recent survey of registered voters conducted by the Hart Research Group, 54% of Hispanics report that someone in their household has been personally affected by the recession. Yet, fewer than 30% of Latinos report seeing any direct benefits of federal recovery efforts in their communities, including jobs saved or created in the public and private sector or new loans for small businesses.

Latinos have endured eight months of double-digit unemployment and the largest increase in underemployment of any group since the recession began in December 2007. Widening disparities in economic well-being have left many Latinos with little confidence in the government's ability to stop the steady unraveling of economic security.

Congress and the administration must take bold action to create more jobs quickly, with specific strategies for reaching communities of color. NCLR recommends a range of investments in human and community capital development which would lead to large-scale direct job creation in communities hardest hit by unemployment.

1. Create millions of community jobs in hard-hit neighborhoods. An effective way to employ millions of people in a short time is to pay them to meet existing needs in their local communities. Congress should award grants to states for employing workers to repair and maintain buildings and grounds, work at community health centers, care for children before and after school, or provide services for seniors.

Any publicly funded jobs initiative that aims to reach the communities hardest hit by the recession should:

- Reserve 20% of grants to states for hiring in the nonprofit sector. In many communities, local nonprofit organizations are the primary providers of the services mentioned above. Community-based organizations (CBOs) have the local knowledge and trust of the community to make them ideal employers of these new workers. But as more families fall into economic hardship and philanthropic giving dries up, CBO capacity has been severely strained. Invigorated CBOs should be part of the recovery formula as service providers and job creators.

* In this memo, "nonprofit" refers to community-based social service organizations.
- **Dedicate $1 billion of funding for hiring workers to maintain and rehabilitate abandoned and foreclosed properties.** Despite government-subsidized home prices, the supply of real-estate-owned properties far exceeds the number of willing and able buyers. Part of the problem is that neglected properties are falling into disrepair, blighting neighborhoods, breeding crime, and lowering property value and desirability. Congress should allocate additional funds for the Neighborhood Stabilization Program (NSP) for the express purpose of hiring local residents to maintain, repair, and in some cases redevelop government- and real-estate-owned homes and properties. These improvements will help attract buyers and respond to changing community needs.

- **Mandate that at least 30% of new jobs go to economically disadvantaged job seekers.** Jobs seekers with low income and low levels of educational attainment, and those who are not currently receiving unemployment insurance, should be given priority consideration in the publicly funded jobs initiative. The NSP already includes a 30% target to hire low-income residents from the areas in which projects are funded. However, under ARRA, this target is only a recommendation and is not strong enough to ensure employer compliance. Instead, this requirement should apply to future NSP projects, with fully-funded enforcement.

2. **Make affordable loan products available to nonprofits and CBOs for infrastructure and capital investments.** As with businesses and governments, the current economic environment has severely hindered nonprofits' access to credit, leaving them largely unable to make crucial investments in their facilities and equipment. But lending through the Community Development Financial Institutions Fund (CDFI Fund) reaches nonprofits at a far lower rate than it does other borrowers, with community service providers accounting for just 1% of the borrowers and 3% of all outstanding CDFI financing in 2007. Even with the increased investment in the CDFI Fund through ARRA, the dramatic disparity in borrowing by the nonprofit sector remains.

In addition, expanded funding for alternative financial institutions through the CDFI Fund would allow lenders to meet the needs of community-based institutions seeking access to affordable credit, and allow CBOs to meet the rising demand for services in the vulnerable communities they serve. Congress should:

- **Encourage CDFIs providing commercial loans to dedicate 20% of their lending to nonprofits and CBOs.** As credit markets have tightened and traditional lenders have moved up market to avoid riskier borrowers, more and more institutions are seeking financing from CDFI lenders, leaving this relatively small group of lenders with a growing pool of potential borrowers competing for their limited dollars. CDFIs, which have traditionally focused the bulk of their financing on small businesses, should be encouraged and rewarded for efforts to increase the number and amount of new loans made to nonprofits.

- **Empower CDFIs and other alternative lenders to provide technical assistance to borrowers to ensure better loan performance.** Using capital effectively takes
skill and savvy. Technical assistance offered in tandem with loan services can help a CBO develop an effective operating strategy as well as improve its loan performance. To ensure that nonprofits and lenders alike get the most mileage out of their loans, CDFIs should be funded to provide technical assistance, including help with financial planning, debt management, and loan restructuring services for institutions that have existing loans with unfavorable terms.

3. **Invest in the human capital of workers overlooked by ARRA.** For many workers struggling in the current recession, investment today in education and skills development will prepare them for the jobs of tomorrow. ARRA authorized millions of dollars for worker training programs in green jobs and health care in order to support their entry into emerging industries. The U.S. Department of Labor received an unprecedented number of applications from entities around the country hoping to train and place job seekers in these fields, but because funds were limited a significant number of worthy projects will go unfunded. Congress should authorize additional funding for human capital investment in emerging fields such as green jobs, but should target programs that:

- **Support the skills development and language acquisition of low-income, limited-English-proficient (LEP) workers.** Latinos and workers with limited proficiency in English have been severely underserved by public workforce programs. Integrated training programs that combine adult education and ESL services with postsecondary education and training is a proven strategy that can open doors to high-quality employment for millions of LEP workers. However, there was little guidance under ARRA to encourage green and health training programs to use these promising practices. Future funding should prioritize programs that integrate skills training with basic literacy and English language skills in order to ensure that access to jobs in emerging industries is open to Latino and other underserved communities.

- **Prioritize programs that provide case management and supportive services.** Without access to a range of supportive services, many Latino and other vulnerable workers will be unable to access training programs. Investment in human capital programs must focus on those programs that couple training with services that fill the gaps for those historically underserved by workforce development systems, including health and mental health services, legal services, and child care, as well as investments in career advancement services such as career coaching for incumbent workers.

4. **Use the tax system to reward small businesses and nonprofits that hire new workers.** In these uncertain times, businesses of all sizes, as well as nonprofit organizations, may have the immediate means to employ new workers but lack the confidence to hire. Policymakers should encourage hiring through a refundable tax credit for companies, including small businesses and nonprofits that hire new workers or expand the hours of workers on their payroll.

It is not too late for the administration and Congress to take bold steps to reach communities of color with effective job creation policies. NCLR urges policymakers to
seriously consider the above proposals as part of a strategy to positively change the course of the American economy.

For more information about strategies to create jobs in Latino communities, please contact Catherine Singley, Employment and Economic Policy Analyst at NCLR, at csingley@nclr.org.

Endnotes


4 The Neighborhood Stabilization Program (NSP), administered by the Department of Housing and Urban Development (HUD), received funding through ARRA to subsidize the prices of foreclosed homes for resale.


The U.S. unemployment rate exceeded 10% in October for the first time in a quarter century. Nearly 16 million Americans who are able and willing to work cannot find a job. More than one out of every three unemployed workers has been out of a job for six months or more. The situation facing African American and Latino workers is even bleaker, with unemployment at 15.7% and 13.1%, respectively.

These grim statistics don't capture the full extent of the hardship. There are another 9 million people working part time because they cannot find full-time work. Millions of others have given up looking for a job, and so aren't counted in the official unemployment figures. Altogether, 17.5% of the labor force is underemployed—more than 27 million Americans, including one in four minority workers. Last, given individuals moving in and out of jobs, we can expect a third of the workforce, and 40% of workers of color, to be unemployed or underemployed at some point over the next year.

Despite an effective and bold recovery package we are still facing a prolonged period of high unemployment. Two years from now, absent further action, we are likely to have unemployment at 8% or more, a higher rate than that attained even at the worst point of the last two downturns.

Joblessness on this scale creates enormous social and economic problems—and denies millions of families the ability to meet even their most basic needs. It also threatens our nation's future prosperity by casting millions more children into poverty, foreclosing educational opportunities for many, limiting the investment and innovation that will fuel future growth, and dimming long-term labor market prospects, especially for younger workers.

The president and the Congress have already taken significant steps to stop the economy’s nosedive. Their efforts have already created over a million jobs and led to renewed economic growth in the third quarter of 2009. But it’s clear that much more must be done to generate millions more jobs to assure a robust recovery that reaches all Americans.
We, the undersigned, representing a broad cross-section of Americans, urgently call on President Obama and members of Congress to take action to address this severe job crisis. If we act swiftly and decisively, we can create millions of jobs and provide urgently needed relief to American families.

A first step is to provide relief through continued unemployment benefits and COBRA. This directly helps the state and local governments that are putting the brakes on growth as they curtail programs in order to balance their budgets. Second, extending substantial fiscal relief to state and local governments will not only preserve needed services, but will also provide millions of jobs in both the public and private sectors (as many private firms deliver public services from health to infrastructure).

Third, we can directly create jobs that put people to work helping communities meet pressing needs, especially in distressed communities facing severe unemployment. These initiatives are critically important and can be carefully crafted so they do not displace existing jobs or undermine labor standards.

Fourth, there are opportunities to invest in infrastructure improvements in schools, transportation, and energy efficiency that can provide jobs in the short run and productivity enhancements in the longer run.

Last, we should explore spurring private-sector job growth through innovative incentives and providing credit to small and medium-sized businesses.

These initiatives will cost money, and we will need to tolerate higher deficits in the next few years. However, a jobs initiative can be coupled with a revenue stream, such as a financial transactions tax, that can take effect in the third year and more than pay for these efforts over a 10-year period.

Americans are confronting the worst jobs situation in more than half a century. This is not a situation we must continue to tough out. A robust plan to create jobs in transparent, effective, and equitable ways can put America back to work.

Lawrence Mishel
President, Economic Policy Institute

Richard Trumka
President, American Federation of Labor and Congress of Industrial Organizations

Deepak Bhargava
Executive Director, Center for Community Change

Wade Henderson
President and CEO, Leadership Conference on Civil Rights

Benjamin Todd Jealous
President and CEO, National Association for the Advancement of Colored People

Janet Murguia
President and CEO, National Council of La Raza
MEMORANDUM

To: Members of the 111th Congress  
From: National Council of La Raza  
Re: Creating Jobs through Neighborhood Revitalization and Fiscal Relief to Community-Based Institutions  
Date: January 11, 2010

The National Council of La Raza (NCLR), the largest national Hispanic civil rights and advocacy organization in the United States, has previously indicated its support for a broad array of initiatives to address the economic crisis,\(^1\) including:

1) Continued extension of unemployment insurance to the long-term unemployed, and expanded fiscal relief to state and local governments  
2) Increased transfer payments through both entitlement (e.g., food stamps) and discretionary (e.g., Women, Infants, and Children [WIC]; child nutrition) programs  
3) Increased investments in infrastructure development programs, including transportation and school modernization  
4) A major new initiative focused on creation of at least one million new public-sector and nonprofit jobs to carry out functions that advance other national priorities

We remain supportive of all of these efforts. That said, the first three of these initiatives already have been enacted in various forms and are clearly insufficient. Even if, as many predict, these initiatives will eventually bear fruit, even the most optimistic observers do not believe they are likely to produce significant, sustainable job growth any time soon. Just as important, while a strong macroeconomic case can be made for such initiatives, their connection to job growth is tenuous at best in the minds of many Americans. And, from a Latino perspective, unemployment insurance, fiscal relief to state-local governments, and many infrastructure development efforts are unlikely to produce proportional employment results for Hispanics, who are highly underrepresented in the public sector.\(^2\)

Thus, this memorandum focuses on a specific variant of the fourth initiative—public-sector and nonprofit job creation—as an important, visible, tangible way both to produce jobs that are highly targeted to Hispanics and other groups disproportionately affected by the recession and to simultaneously advance national priorities. NCLR presents the following recommendations:

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Recommendation #1: Incentives to Expand Community-Based Financial Advice/Assistance to Low-Income Families

Policymakers should fund an initiative that would put hundreds of thousands of community-based financial counselors on the streets to help low-income families to get back on their feet financially. The Department of Housing and Urban Development (HUD) has a housing counseling program that currently provides grants to nonprofits to do pre-purchase, post-purchase, and foreclosure prevention work with families. The Community Development Financial Institutions (CDFI) Fund currently has a small demonstration program (secured with the help of Representative Serrano, Senator Menendez, and Senator Akaka) to provide several million dollars in grants to nonprofits for financial counseling. New grantees will be announced in February, though it likely to be a very small number given limited federal funds.

The House of Representatives included in its regulatory reform bill a modest expansion of this effort which would have been placed in the newly created Consumer Financial Protection Agency (CFPA), funded by fees collected. There is also widespread support for this concept among a broad cross-section of stakeholders, altogether signaling traction, potency, and feasibility. HUD’s Housing Counseling program creates hundreds of thousands of jobs within nonprofit organizations. Extending this work beyond housing/homeownership to financial advice can at the same time significantly expand the number of families served; NCLR’s HUD-certified program alone, with just 50 organizations, served more than 50,000 families in 2009. Refundable tax credits to families can also potentially bring this initiative to scale and create a new market for providing high-quality financial advice to low-income, low-wealth families.

Recommendation #2: Neighborhood and Community Revitalization Jobs

Policymakers could create or save hundreds of thousands of jobs by dedicating several billion dollars to hiring workers to maintain and rehabilitate foreclosed or abandoned properties. The supply of real-estate-owned properties far exceeds the number of willing and able buyers. Partially driving this trend is that neglected properties are falling into disrepair, blighting neighborhoods, breeding crime, and lowering property value and attractiveness for would-be buyers. Meanwhile, nearly two million construction workers and 500,000 maintenance and repair workers and groundskeepers were out of work in December 2009, and hundreds of thousands of others are underemployed. To correct this contradiction and improve the effectiveness of the Neighborhood Stabilization Program (NSP), a major initiative could be developed, complementing the NSP grant mechanism, to provide resources to state and local government, nonprofits, and other eligible grantees for the main purpose of directly hiring workers and firms to carry out neighborhood revitalization in areas hit hard by foreclosures.

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Recommendation #3: Human and Social Needs Infrastructure Development Fund

Policymakers should target credit, grants, financing, and loans to nonprofit social service providers; largely those that would be considered "Recovery Act Partners" or those who have or will receive grants from the American Recovery and Reinvestment Act (ARRA) to stabilize, expand, and/or otherwise hire additional workers to meet grant objectives. Some of the usual sources of revenue for community-based organizations (CBOs)—foundations, state and local governments, and corporations—are projected to reduce their contributions in 2010. Similarly, state and local governments are cutting grants and delaying or changing payment terms for contracts with CBOs. According to Independent Sector, a national network of nonprofit organizations, in August 2009, $15 billion was owed in backlogged payments to nonprofits by state governments.

This revenue pressure adversely affects the administration and impact of ARRA-funded programs. Even large-scale nonprofit social service providers that have received ARRA funds and have a strong tradition of administering good programs and services, are having trouble maintaining fiscal stability, meeting local demand, and substantially expanding their operations. ARRA grantees have also expressed legitimate concerns about the temporary nature of ARRA investments which has created sufficient levels of uncertainty to impede necessary hiring. An initiative could be launched to create a new nonprofit social service investment fund. The fund would include investment brokers/managers coordinating with major ARRA partners to work with philanthropic and private-sector partners to develop and expand the operations of ARRA grantees in priority areas such as health, education, energy, and job training.

Conclusion
There are several other potential investments to address the complex dynamics outlined at the beginning of this memo. For instance, many of the aforementioned solutions could be naturally integrated into a robust public-sector jobs initiative. We have attached supporting documents detailing these and other proposals that hold promise to put all Americans on a path to strong economic recovery.

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February 19, 2010

Honorable Nancy Pelosi, Speaker of the House
U.S. House of Representatives
235 Cannon House Office Building
Washington, DC 20515-0508

Honorable Harry Reid, Majority Leader
U.S. Senate
522 Hart Senate Office Building
Washington, DC 20515-2005

Dear Speaker Pelosi and Majority Leader Reid,

We write on behalf of the broad civil rights and human rights communities to urge swift action on a national crisis that is affecting us all. Unless we resolve our national job crisis, all of our other priorities – from reforming health care and fixing our broken immigration system to expanding economic opportunity for all Americans – are in real jeopardy. In our neighborhoods and communities, people are calling for bold action to rebuild the economy.

A recovery plan is needed that rescues Americans from job losses and foreclosures, and that lays the foundation for a more prosperous future for all. The lack of decent jobs, the fear of losing the family home to foreclosure, and the particular impact of both of these problems on minority, tribal, and poor neighborhoods are pushing people to the breaking point. In addition, people with disabilities, who have had historic high levels of unemployment, need relief. The economic and health care crises are inextricably linked as job loss causes the loss of health insurance coverage, leaving families one medical crisis away from bankruptcy and foreclosure.

Wall Street received the helping hand it needed, but the American people are still waiting. It is time to require Wall Street to do its fair share to rescue, restore and rebuild our cities and neighborhoods. Main Street is hurting, and the banks and the federal government must do their part to help turn the economy around in ways that all families can see and feel.

The House has passed a jobs bill that is awaiting action in the Senate. In his State of the Union address, President Obama urged the Senate to act quickly on it. We join the President’s call to Congress, and strongly urge the House and Senate to enact bold legislation that provides immediate relief to people who are out of work and employers that are unable to maintain their workforces. As included in the House legislation, it is critical that substantial fiscal relief be made available to help stabilize State and local governments, and to preserve essential services and safety net programs in our communities and the jobs of tens of thousands of workers around the country. Similarly, and again as included the House legislation, the extension and improvements to our Unemployment Insurance program and help with COBRA premiums as enacted in the ARRA must be extended at least through the end of 2010.
Of equal importance, and as urged by the Congressional Black Caucus, among others, the final legislation must provide tools for ensuring that stimulus funds go to the places and people most in need, especially those regions where homeowners were targeted by unscrupulous mortgage lenders and where job loss has been higher than average. Accordingly, we urge Congress to adopt legislation that provides for:

(1) **Fast track creation of jobs in the public sector that serve community-level needs.**

- Appropriate $40 billion a year for two years to create employment opportunities for unemployed and underemployed residents of distressed communities. Under this proposal, the Department of Labor would administer grants to states, local governments, and Indian tribes. Five percent of funds would be reserved for Indian tribes and discretionary grants, 30 percent would be allocated to states to be re-granted to small localities, and the remaining funds allocated to metropolitan cities and counties under the Community Block Grant formula. Implementation would occur in two phases. The first phase would fast-track job creation for nine months in public service-oriented work projects. The second would provide job creation on projects that serve areas with the greatest economic need, integrate education and job training, coordinate with apprenticeship and pre-apprenticeship programs, and provide job opportunities in sectors that offer high growth and the prospect of long term employment. These initiatives must be designed so that they maintain existing wage and benefit standards and do not displace existing jobs or simply exchange one group of unemployed workers for another. A number of models for public employment have been proposed, including H.R. 4268, the Put America to Work Act of 2009, sponsored by Rep. Keith Ellison (D-MN).

- Invest $1 billion to hire workers to maintain and rehabilitate abandoned and foreclosed properties in neighborhoods by appropriating a second round of funds for the Neighborhood Stabilization Program (NSP). Under this proposal, at least 30 percent of new NSP jobs would be required to go to economically disadvantaged job-seekers, prioritizing hiring workers with low-income and low levels of education, and those not currently receiving UI. At least 30 percent of hires would be required to be low-income residents from the areas in which projects are funded.

- Provide a work sharing tax credit, as proposed by Rep. John Conyers (D-MI) in H.R. 4179, the “Shortening Hours and Retaining Employees (SHARE) Credit Act of 2009,” which would minimize layoffs and incentivize new hiring. The tax credits would be used to pay firms to shorten the typical workweek or work year, while keeping pay constant. This would lead employers to hire additional workers to make up for the fewer hours worked by their incumbent work force. A rough estimate is that this tax credit would create a net total of 1.3 to 2.7 million jobs. Funding work sharing would be cost-effective and efficient, and would very quickly make a big dent in the unemployment rate.

- Extend through FY2011 the time during which states and localities are allowed to use
existing **TANF Emergency Contingency Funds**, which can be used to create subsidized jobs, as well as to improve access to cash assistance and other one-time assistance for low-income families. These funds were authorized in the ARRA, and under current law, all funds must be spent by the end of FY2010. In addition, as proposed in the President’s budget, additional funds, at least $2.5 billion, should be made available in FY2011.

*(2) Immediate investment in the infrastructure of schools and public transit.*

- **Provide $20 billion for school maintenance and repair**, with funds allocated in accordance with the ESEA Title I formulas. According to the Economic Policy Institute, this could generate 250,000 skilled maintenance and repair jobs. In addition, **provide $50 billion in capital funds** for the lowest-income school districts.

- **Prioritize investments in public transportation**, including regional systems that connect housing, jobs, and local services to improve access to healthy foods, medical care, and other basic services. Create clear guidelines to ensure that communities with high unemployment and poverty rates are served, and expand on language in the ARRA by creating strong accountability and enforcement measures tied to achieving equitable economic benefits.

Both programs should include **safeguards** to ensure that job creation results in widespread impact for all workers. For example, contractors receiving federal dollars should ensure that at least 15-30 percent of project work-hours are worked by local residents who are lower income, people of color, women, or who are otherwise underrepresented in the construction industry. Where joint apprenticeship programs are located near a project, contractors should have to maximize the use of registered apprentices who receive quality training. One percent of all dollars for infrastructure investment should be dedicated to creating a pipeline of workers ready to step into apprenticeship programs and construction careers. The Secretary of Labor should be authorized to ensure that public agencies and contractors receiving federal funds utilize Community Workforce Agreements.

*(3) Prevention of foreclosures.*

- **Allocate $10 billion of appropriated TARP funds to HUD to provide fixed-rate, low-interest loans to unemployed people facing foreclosure** who don’t qualify for other assistance. This program would be modeled on a successful effort by the Pennsylvania-based Homeowners’ Emergency Mortgage Assistance Program (HEMAP). If a homeowner provided verification of their unemployment compensation to his loan servicer, he would be automatically approved for a loan that would pay any mortgage above 31 percent of family income. Loans would be repayable with interest, but interest would not accrue and repayments would not begin until the homeowner’s income was sufficient to allow payment.
• Allow homeowners to rent back their homes at market rates for up to ten years following foreclosure. The program would be modeled after the Fannie Mae “Deed for Lease” program that gives former owners the option to lease their recently-foreclosed properties and that targets neighborhoods with above-average foreclosure rates.

• Support “cram down” provisions to allow bankruptcy court judges to approve changes to mortgage contracts for homeowners in bankruptcy, such as extending repayment periods, reducing interest rates and fees, and adjusting the principal balance of mortgages.

Implementing our proposals would swiftly stabilize neighborhoods and stem the human suffering in the most distressed parts of the country. While these are temporary investments, all would leave the kind of lasting benefits for homeowners, workers, and students, which would generate long term benefits to the economy and nation. By ensuring that recovery and reinvestment programs reach all Americans, we ensure strong economic growth for the nation overall. We stand ready to support you and our President in efforts to build an economy based on shared prosperity for all Americans.

Sincerely,

AFL-CIO
American Federation of State, County and Municipal Employees
Asian American Justice Center
American Association of People with Disabilities
Campaign for Community Change
Center for Responsible Lending
Coalition on Human Needs
Communications Workers of America
Demos
Economic Policy Institute
Half in Ten
Japanese American Citizens League
Lawyers’ Committee for Civil Rights Under Law
National Association for the Advancement of Colored People
National Congress of American Indians
National Council of La Raza
National Partnership for Women and Families
Policy Link
Service Employees International Union
The Leadership Conference on Civil and Human Rights
United Methodist Church, General Board of Church and Society
United Methodist Episcopal Churches
United States Student Association
United Steelworkers