



## Analyzing the Harm that Republicans' CRA Scheme Imposes on Public Service Workers

The House of Representatives is scheduled to vote this week on H.J.Res.45,<sup>1</sup> a partisan Congressional Review Act (CRA) resolution that would overturn the pause on federal student loan payments and block President Biden's student debt relief plan. Introduced by Congressman Bob Good (R-VA-05) and co-sponsored by 94 of his colleagues, the bill also has a Senate companion (S.J.Res.22) that was introduced by Senator Bill Cassidy (R-LA) and that has been co-sponsored by 47 Senators.<sup>2</sup> No Democrat has co-sponsored either bill.

If enacted, the Republican student loan CRA scheme would undo the 7th extension of the pause on federal student loan payments first enacted by President Trump in response to the COVID-19 pandemic. The 7th extension lasted from September 2022 through December 2022. According to the Congressional Review Act, "[a]ny rule that takes effect and later is made of no force or effect by enactment of [CRA resolution] shall be treated as though such rule had never taken effect."<sup>3</sup> The CRA scheme would thus also likely undo the 8th extension of the payment pause, a "substantially the same" executive action that began in January 2023 and is ongoing.<sup>4</sup>

Analyzing recently unveiled data by the Department of Education,<sup>5</sup> SBPC and AFT estimate that as many as **268,660** public service workers who accessed debt cancellation from September 2022 through March 2023 through the Public Service Loan Forgiveness (PSLF) program would have **\$19,502,500,000** in debt put back in place as a result of the CRA scheme.<sup>6</sup>

In addition, SBPC and AFT estimate that **2,018,181** public service workers making progress toward the cancellation of **\$178,966,185,572** in federal student loan debt through PSLF would lose at least some progress toward relief.

	IF THE CRA ROLLS BACK THE 7TH PAYMENT PAUSE (Sep. '22 - Dec. '22)		IF THE CRA UNWINDS THE 7TH AND 8TH PAYMENT PAUSES (Sep '22. - Mar. '23)	
	Public Service Workers Whose Loans Will Be Reinstated	Public Service Workers Who Will Lose Credit Toward PSLF	Public Service Workers Whose Loans Will Be Reinstated	Public Service Workers Who Will Lose Credit Toward PSLF
<b>BORROWERS</b>	111,040	1,553,703	268,660	2,018,181
<b>DEBT THEY OWE</b>	\$8,215,000,000	\$147,139,918,068	\$19,502,500,000	\$178,966,185,572

The following pages show how these two possible scenarios would harm public service workers in each state.

<sup>1</sup> <https://www.congress.gov/bill/118th-congress/house-joint-resolution/45>

<sup>2</sup> <https://www.congress.gov/bill/118th-congress/senate-joint-resolution/22/cosponsors>

<sup>3</sup> <https://www.law.cornell.edu/uscode/text/5/801>

<sup>4</sup> <https://www.law.cornell.edu/uscode/text/5/801>

<sup>5</sup> <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data>

<sup>6</sup> SBPC and AFT estimates based on <https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data>

IF THE CRA ROLLS BACK THE 7TH PAYMENT PAUSE (Sep. '22 - Dec. '22)

PUBLIC SERVICE WORKERS WHOSE LOANS WILL BE REINSTATED

PUBLIC SERVICE WORKERS WHO WILL LOSE CREDIT TOWARD PSLF

LOCATION	BORROWERS	DEBT THEY OWE	BORROWERS	DEBT THEY OWE
ALABAMA	2,070	\$174,000,000	28,964	\$3,116,536,305
ALASKA	180	\$10,400,000	2,519	\$186,275,733
ARIZONA	1,830	\$132,500,000	25,606	\$2,373,224,485
ARKANSAS	1,110	\$76,900,000	15,531	\$1,377,365,758
CALIFORNIA	9,660	\$708,000,000	135,165	\$12,681,078,757
COLORADO	1,910	\$125,900,000	26,725	\$2,255,011,039
CONNECTICUT	400	\$32,400,000	5,597	\$580,320,553
DELAWARE	460	\$33,600,000	6,436	\$601,813,907
DISTRICT OF COLUMBIA	410	\$40,400,000	5,737	\$723,609,579
FLORIDA	7,050	\$615,600,000	98,646	\$11,026,090,513
GEORGIA	5,990	\$557,700,000	83,814	\$9,989,036,191
HAWAII	370	\$27,900,000	5,177	\$499,720,476
IDAHO	530	\$34,100,000	7,416	\$610,769,471
ILLINOIS	4,410	\$312,300,000	61,706	\$5,593,645,333
INDIANA	2,060	\$132,600,000	28,824	\$2,375,015,598
IOWA	1,120	\$61,800,000	15,671	\$1,106,907,722
KANSAS	1,100	\$68,800,000	15,392	\$1,232,285,619
KENTUCKY	1,540	\$102,300,000	21,548	\$1,832,308,414
LOUISIANA	1,640	\$125,100,000	22,947	\$2,240,682,136
MAINE	150	\$9,600,000	2,099	\$171,946,831
MARYLAND	3,260	\$273,500,000	45,615	\$4,898,693,560
MASSACHUSETTS	780	\$57,400,000	10,914	\$1,028,098,758
MICHIGAN	4,080	\$292,400,000	57,089	\$5,237,213,882
MINNESOTA	2,290	\$141,900,000	32,042	\$2,541,589,090
MISSISSIPPI	1,420	\$126,400,000	19,869	\$2,263,966,603
MISSOURI	2,530	\$173,000,000	35,400	\$3,098,625,177
MONTANA	340	\$20,800,000	4,757	\$372,551,466
NEBRASKA	710	\$41,400,000	9,935	\$741,520,707
NEVADA	670	\$47,700,000	9,375	\$854,360,815
NEW HAMPSHIRE	160	\$11,200,000	2,239	\$200,604,636
NEW JERSEY	3,060	\$218,200,000	42,816	\$3,908,208,171
NEW MEXICO	610	\$40,900,000	8,535	\$732,565,143
NEW YORK	3,190	\$231,900,000	44,635	\$4,153,590,627
NORTH CAROLINA	3,790	\$281,600,000	53,031	\$5,043,773,698
NORTH DAKOTA	220	\$13,000,000	3,078	\$232,844,666
OHIO	5,420	\$379,400,000	75,838	\$6,795,482,035
OKLAHOMA	1,110	\$75,100,000	15,531	\$1,345,125,727
OREGON	1,690	\$114,600,000	23,647	\$2,052,615,290
PENNSYLVANIA	6,090	\$456,500,000	85,213	\$8,176,430,018
RHODE ISLAND	130	\$7,900,000	1,819	\$141,497,913
SOUTH CAROLINA	2,620	\$229,900,000	36,660	\$4,117,768,371
SOUTH DAKOTA	340	\$17,800,000	4,757	\$318,818,082
TENNESSEE	2,210	\$169,500,000	30,923	\$3,035,936,228
TEXAS	7,970	\$566,100,000	111,518	\$10,139,489,667
UTAH	630	\$42,400,000	8,815	\$759,431,835
VERMONT	140	\$10,500,000	1,959	\$188,066,846
VIRGINIA	3,960	\$288,500,000	55,409	\$5,167,360,482
WASHINGTON	2,090	\$144,200,000	29,244	\$2,582,784,685
WEST VIRGINIA	840	\$50,400,000	11,754	\$902,720,861
WISCONSIN	2,090	\$127,700,000	29,244	\$2,287,251,070
WYOMING	140	\$7,300,000	1,959	\$130,751,236
OTHER	2,470	\$173,400,000	34,561	\$3,105,789,628
<b>TOTAL</b>	<b>111,040</b>	<b>\$8,215,000,000</b>	<b>1,553,703</b>	<b>\$147,139,918,068</b>

IF THE CRA UNWINDS THE 7TH AND 8TH PAYMENT PAUSES (Sep '22 - Mar '23)

PUBLIC SERVICE WORKERS WHOSE LOANS WILL BE REINSTATED

PUBLIC SERVICE WORKERS WHO WILL LOSE CREDIT TOWARD PSLF

LOCATION	BORROWERS	DEBT THEY OWE	BORROWERS	DEBT THEY OWE
ALABAMA	4,270	\$354,000,000	32,076	\$3,248,508,124
ALASKA	440	\$27,400,000	3,305	\$251,438,199
ARIZONA	4,310	\$319,000,000	32,377	\$2,927,327,942
ARKANSAS	2,430	\$170,300,000	18,254	\$1,562,770,999
CALIFORNIA	23,020	\$1,688,500,000	172,927	\$15,494,649,626
COLORADO	4,560	\$316,600,000	34,255	\$2,905,304,159
CONNECTICUT	3,240	\$220,100,000	24,339	\$2,019,764,515
DELAWARE	910	\$67,000,000	6,836	\$614,830,634
DISTRICT OF COLUMBIA	1,180	\$106,600,000	8,864	\$978,223,068
FLORIDA	16,030	\$1,370,400,000	120,418	\$12,575,580,603
GEORGIA	11,970	\$1,096,000,000	89,919	\$10,057,527,978
HAWAII	810	\$57,700,000	6,085	\$529,488,471
IDAHO	1,250	\$78,300,000	9,390	\$718,525,950
ILLINOIS	10,360	\$731,400,000	77,825	\$6,711,748,141
INDIANA	4,920	\$321,800,000	36,959	\$2,953,022,357
IOWA	2,520	\$144,500,000	18,930	\$1,326,015,322
KANSAS	2,510	\$162,800,000	18,855	\$1,493,946,674
KENTUCKY	3,330	\$223,000,000	25,015	\$2,046,376,587
LOUISIANA	3,680	\$296,400,000	27,644	\$2,719,937,311
MAINE	1,270	\$79,500,000	9,540	\$729,537,841
MARYLAND	7,840	\$636,200,000	58,894	\$5,838,138,047
MASSACHUSETTS	5,550	\$359,100,000	41,692	\$3,295,308,665
MICHIGAN	9,630	\$689,300,000	72,341	\$6,325,414,266
MINNESOTA	5,180	\$327,100,000	38,912	\$3,001,658,213
MISSISSIPPI	2,870	\$253,400,000	21,560	\$2,325,344,516
MISSOURI	5,610	\$387,700,000	42,142	\$3,557,758,756
MONTANA	910	\$55,600,000	6,836	\$510,217,660
NEBRASKA	1,540	\$93,900,000	11,569	\$861,680,545
NEVADA	1,600	\$121,500,000	12,019	\$1,114,954,060
NEW HAMPSHIRE	1,230	\$79,000,000	9,240	\$724,949,553
NEW JERSEY	6,760	\$461,600,000	50,781	\$4,235,907,769
NEW MEXICO	1,430	\$96,900,000	10,742	\$889,210,275
NEW YORK	20,440	\$1,402,000,000	153,546	\$12,865,560,424
NORTH CAROLINA	7,760	\$558,000,000	58,293	\$5,120,529,755
NORTH DAKOTA	480	\$29,000,000	3,606	\$266,120,722
OHIO	11,880	\$826,500,000	89,243	\$7,584,440,578
OKLAHOMA	2,460	\$170,500,000	18,480	\$1,564,606,314
OREGON	3,990	\$262,500,000	29,973	\$2,408,851,363
PENNSYLVANIA	11,870	\$842,200,000	89,168	\$7,728,512,831
RHODE ISLAND	850	\$55,000,000	6,385	\$504,711,714
SOUTH CAROLINA	5,190	\$438,300,000	38,987	\$4,022,093,533
SOUTH DAKOTA	790	\$49,000,000	5,935	\$449,652,254
TENNESSEE	4,970	\$394,100,000	37,335	\$3,616,488,847
TEXAS	17,960	\$1,296,300,000	134,916	\$11,895,596,275
UTAH	1,370	\$91,900,000	10,291	\$843,327,392
VERMONT	920	\$60,100,000	6,911	\$551,512,255
VIRGINIA	8,620	\$607,900,000	64,754	\$5,578,440,929
WASHINGTON	5,150	\$346,300,000	38,687	\$3,177,848,484
WEST VIRGINIA	1,590	\$93,000,000	11,944	\$853,421,626
WISCONSIN	4,850	\$297,000,000	36,433	\$2,725,443,257
WYOMING	360	\$20,700,000	2,704	\$189,955,136
OTHER	4,990	\$331,400,000	37,485	\$3,041,117,493
<b>TOTAL</b>	<b>268,660</b>	<b>\$19,502,500,000</b>	<b>2,018,181</b>	<b>\$178,966,185,572</b>