



# FROM PLANS TO LAW: SENATOR ELIZABETH WARREN'S RECORD OF ACCOMPLISHMENTS FROM 2013 - 2024



Prepared by the Office of Senator Elizabeth Warren  
**OCTOBER 2024**

# TABLE OF CONTENTS

- Executive Summary** ..... 1
- Introduction**..... 7
- Senator Warren’s Accomplishments**..... 8
  - Fighting for a Fairer Financial System ..... 8
  - Pushing for Stronger Antitrust Enforcement & Protecting Consumers..... 11
  - Protecting Student Loan Borrowers..... 13
  - Addressing the Housing Crisis..... 15
  - Protecting Abortion Access ..... 15
  - Delivering Infrastructure Funding ..... 16
  - Advocating for National Security, Servicemembers & Veterans ..... 18
  - Making High-Quality Child Care Accessible for All ..... 20
  - Protecting Workers from Corporate Abuse ..... 21
  - Crafting a Tax Code for Working Families ..... 22
  - Lowering Health Care Costs and Promoting Quality Care..... 23
  - Empowering Tribal Nations and Indigenous Peoples..... 27
  - Supporting New Arrivals and Host Communities ..... 28
  - Strengthening Ethics Standards Across Government ..... 29
  - Diversifying the Judicial Bench..... 30
- APPENDIX: ENACTED BILLS** ..... 31
- Endnotes**..... 36

# EXECUTIVE SUMMARY

Senator Elizabeth Warren came to the United States Senate in 2013 vowing to fight for a level playing field for working families, to protect seniors' retirement security, to obtain federal investments for infrastructure and cutting-edge research in Massachusetts, and to ensure that the wealthy and giant corporations paid their fair share in taxes.<sup>1</sup>

Senator Warren has fulfilled those promises, taking on special interests, fighting for workers and consumers, and working across the aisle to secure a brighter future for the middle class in Massachusetts and around the country. During her nearly 12 years in Congress, she has introduced almost 340 pieces of legislation,<sup>2</sup> 44 of which were signed into law by Democratic and Republican administrations.<sup>3</sup> For more than 60% of those bills enacted into law, she worked with a Republican partner to get it done.<sup>4</sup> In addition to stand-alone legislation, Senator Warren secured 110 provisions in the annual National Defense Authorization Acts (NDAAAs) that were signed into law by Presidents Obama, Trump, and Biden.<sup>5</sup>

Since her election to Congress, Senator Warren has attended hundreds of hearings<sup>6</sup> and served as the chair of three subcommittees: the Senate Banking, Housing, and Urban Affairs Committee's (BHUA or "Senate Banking Committee") Economic Policy subcommittee; the Senate Armed Services Committee's (SASC) Personnel subcommittee; and the Senate Finance Committee's Fiscal Responsibility and Economic Growth subcommittee.<sup>7</sup> She has chaired 28 subcommittee hearings over the last three and a half years — including three held in Massachusetts<sup>8</sup> — shedding light on everything from private equity's corrosive influence on the economy,<sup>9</sup> to the impact of blast overpressure on our servicemembers and veterans,<sup>10</sup> to how pharmaceutical manufacturers and insurance companies squeeze taxpayers and Medicare beneficiaries.<sup>11</sup>

Senator Warren has also aggressively used the power of congressional oversight to advance her policy agenda. She has written thousands of oversight letters to government officials and private sector CEOs,<sup>12</sup> using the information she obtains to inform her legislative work and push for policy change. And she has released over 40 investigative reports,<sup>13</sup> spanning a broad range of policy areas including broken promises in U.S. trade agreements,<sup>14</sup> the failure of big banks to rein in scams and reimburse consumers ripped off on Zelle,<sup>15</sup> and the failure of the pharmaceutical industry to meet its promises to provide lower-cost insulin for patients.<sup>16</sup>

This new report contains a detailed analysis of Senator Warren's work to get things done for the people of Massachusetts — and for consumers and working families across the country. This includes:

## **Fighting for a Fairer Financial System**

Senator Warren has worked to reform Wall Street, hold big banks and banking regulators accountable, and protect American taxpayers. Her victories include:

- Holding Wall Street accountable when they take advantage of customers, violate banking laws, and pursue anticompetitive mergers.

- Rooting out financial institutions' unfair practices, such as charging excessive overdraft fees and credit card late fees, and failing to reimburse customers defrauded on payment apps like Zelle.
- Defending the *Dodd-Frank Act*, the set of systemic financial protections enacted in the wake of the 2008 financial crisis, from Republican attacks to dismantle it.
- Highlighting the risks presented by the growing cryptocurrency market and fighting for stronger crypto regulations.

### **Pushing for Stronger Antitrust Enforcement & Protecting Consumers**

Senator Warren has protected consumers from anticompetitive mergers, price gouging, and other abuses by powerful industries. Her victories include:

- Successfully calling on antitrust enforcers to block dangerous mergers that put consumers at risk.
- Securing resources for antitrust agencies to enforce antitrust laws that protect competition for consumers.
- Calling out price gouging, price fixing, junk fees, and other ways corporations drive up prices without providing more value to consumers.
- Sounding the alarm on ways Big Tech harms users, including by harvesting and profiting off users' data.
- Guaranteeing automatic cash refunds for canceled and delayed flights.

### **Protecting Student Loan Borrowers**

Senator Warren has led the way to help make higher education more affordable, freeing borrowers from crushing student debt, and protecting America's students from predatory for-profit colleges and greedy student loan companies. Her victories include:

- Leading Congress's push for the Biden-Harris Administration to pursue all paths available to cancel student debt and to make it easier for borrowers to discharge student debt in bankruptcy.
- Securing debt relief for victims of predatory for-profit colleges and successfully pushing the Department of Education (ED) to terminate federal recognition for an accreditor that rubber-stamped failing colleges.
- Holding exploitative loan servicers accountable through more robust federal oversight and penalties for servicer misconduct.

### **Addressing the Housing Crisis**

Senator Warren has championed innovative solutions to the housing crisis, with the goal of ensuring that high-quality, affordable housing is available to families in the Commonwealth and across the country. Her victories include:

- Increasing fair housing access by allowing seniors, veterans, and others on fixed incomes to modify the terms of their housing loans through the Federal Housing Administration.
- Holding corporate landlords accountable for anticompetitive tactics by pushing for antitrust enforcement against the website RealPage's price-setting practices.

### **Protecting Abortion Access**

Senator Warren has identified ways to protect abortion rights through administrative action following the extremist Supreme Court's overturning of *Roe v. Wade* and congressional Republicans' efforts to roll back reproductive freedoms across the country. Her victories include:

- Successfully urging the Department of Veterans Affairs (VA) and the Department of Defense (DoD) to safeguard servicemembers' and veterans' access to abortion services.
- Pushing the Food and Drug Administration (FDA) to make the abortion drug mifepristone available via the mail and at pharmacies and pushing pharmacies to sell the medication.
- Fighting data brokers' practice of selling location data of individuals at abortion clinics.

### **Delivering Infrastructure Funding**

Senator Warren has helped secure over \$50 billion in federal support for hundreds of projects in diverse communities across Massachusetts, including for:

- Improving roads, dredging the Boston Harbor, and repairing and replacing bridges — including the Bourne and Sagamore Bridges connecting Cape Cod to the rest of Massachusetts.
- Extending affordable, high-speed broadband to nearly every home and business across the Commonwealth.
- Investing in climate protections through better public transit and electric school buses.
- Preserving Massachusetts as a leader in research and innovation by securing billions of dollars in federal funding for scientific research in the Commonwealth.
- Securing federal grants to support Massachusetts firefighters.
- Bringing home millions more for community projects throughout Massachusetts.

### **Advocating for National Security, Servicemembers & Veterans**

Senator Warren has secured numerous legislative wins through annual bipartisan defense bills (the NDAA) and advanced accountability for key armed services issues through her robust oversight. Her victories include:

- Cracking down on defense contractors that overcharge the U.S. military and fighting corruption in DoD contracting decisions.
- Fighting anticompetitive mergers in the defense industry that risk driving up costs for American taxpayers.
- Improving access to high-quality health care for servicemembers and investigating the health impacts of blast overpressure.
- Fighting for improved quality of life for servicemembers and their families, including by holding housing contractors accountable for their failure to provide adequate housing for military families.
- Securing hundreds of millions in DoD investments in Massachusetts.

### **Making High-Quality Child Care Accessible for All**

Senator Warren has fought to make high-quality child care accessible for every family. Her victories include:

- Securing billions of dollars for critical child care programs, including through a historic increase in Child Care & Development Block Grant funding.
- Leading efforts to prioritize child care support during the COVID-19 pandemic, resulting in an infusion of \$50 billion in emergency child care funding.

### **Protecting Workers from Corporate Abuse**

Senator Warren has protected workers and retirees from abuses by powerful corporations. Her victories include:

- Protecting retirees from being taken advantage of by retirement account brokers with conflicts of interest by revealing industry abuses and pushing for a Department of Labor rule to hold brokers accountable to fiduciary standards.
- Enabling workers to more easily keep track of their retirement accounts as they change jobs.
- Advancing a ban on anticompetitive noncompete agreements in job contracts.
- Advancing labor rights and other worker-focused priorities in trade negotiations, including by exposing the dangers of a little-known provision in trade deals called Investor State Dispute Settlement.

### **Crafting a Tax Code for Working Families**

Senator Warren has fought for a tax code that is fair for working families rather than tilted to advantage the ultra-wealthy. Her victories include:

- Securing a 15% corporate alternative minimum tax, to avoid multi-billion-dollar corporations exploiting loopholes to pay just pennies on the dollar of what they should owe.
- Leading the charge to secure a historic increase in funding for the Internal Revenue Service (IRS), to take on wealthy tax cheats and to provide high-quality tax services for Americans.
- Successfully pushing for Direct File so that American taxpayers can file their taxes directly with the IRS for free, rather than paying expensive third-party tax preparation companies.

### **Improving and Expanding Health Care**

Senator Warren has successfully fought to lower health care costs, rein in predatory drug companies and insurance companies, eliminate barriers to care for marginalized populations, and ensure that seniors receive adequate care in nursing homes. Her victories include:

- Helping lead the charge to save the *Affordable Care Act* (ACA) from Republican attempts to dismantle ACA health coverage for tens of millions of Americans.

- Permitting tens of millions of Americans with hearing loss to access hearing aids over the counter.
- Lowering prescription drug costs, including by fighting Big Pharma companies' vertical-integration mergers and abuses of the patent system that drive up drug prices, and pushing the federal government to invest in domestic pharmaceutical manufacturing and to challenge drug patents that result in exorbitant prices for patients.
- Investing in the National Institutes of Health's (NIH) medical research.
- Securing funding and policy changes to combat the opioid epidemic, and leading Congress's most ambitious legislation to confront this epidemic.
- Achieving minimum staffing requirements for nursing homes and revealing how private equity companies buy up nursing homes and slash services to maximize profits.
- Challenging anticompetitive mergers in the health care market that engorge corporate profits at the expense of patients.
- Successfully pushing the Centers for Medicare & Medicaid Services (CMS) to crack down on abusive coding practices, unlawful denials of care, and deceptive marketing tactics by private insurers in Medicare Advantage.
- Fighting discrimination in the health care system, including by leading the charge to eliminate bans on men who have sex with men (MSM) donating blood and challenging health clinic algorithms that systematically undermine care for Black patients.
- Aggressively investigating the private equity–fueled collapse of Steward hospitals in Massachusetts, pushing to keep the hospitals open, and fighting to hold Steward CEO Ralph de la Torre and other investors accountable for their failures.

### **Empowering Tribal Nations and Indigenous Peoples**

Senator Warren has urged the federal government to grapple with centuries of violence against Indian Country, to ensure that Indian Country receives additional federal funding, and to push for Washington to uphold its promise to consult with Tribes on key issues affecting them. Her victories include:

- Advancing her bill to allow survivors of Indian Boarding Schools and their communities to tell their stories and seek redress, and persuading DoD to review the medals of honor awarded to perpetrators of a massacre of Native American men, women, and children.
- Improving Tribes' access to stockpiled medical supplies and fighting for historic increases in federal funding for Indian Country.
- Pushing federal agencies and States to better consult and collaborate with Tribes on matters that impact them, such as Treasury Department policies and suicide prevention interventions.

### **Supporting New Arrivals and Host Communities**

Senator Warren has fought to protect asylum seekers' rights and ensure robust federal support for the host communities around the country that receive them. Her victories include:

- Relentlessly pushing for increased shelter funding to support Massachusetts in providing safe housing for newly arrived families, resulting in over \$27 million in Shelter and Services Program (SSP) funds for FY2024, compared to \$2 million in SSP funds in FY2023.

- Successfully pressuring the Department of Homeland Security (DHS) to reduce wait times for work permits so that newly arrived immigrants can more quickly work legally and support themselves.
- Exposing the inhumane conditions and abusive practices in detention facilities through sustained oversight.

### **Strengthening Ethics Standards Across Government**

Senator Warren has tirelessly pushed to toughen ethics standards for all branches of government. Her victories include:

- Securing ethics commitments from numerous high-level Biden-Harris nominees, helping to shut the revolving door and to avoid conflicts of interest.
- After the biggest ethics scandal in Federal Reserve (Fed) history, persuading the Fed to impose stricter investment rules on its officials and securing robust ethics commitments from Fed nominees.
- Enacting into law stronger conflict-of-interest guardrails for Pentagon officials and preventing certain DoD officials from owning stock of DoD's top 10 contractors.



# INTRODUCTION

As a United States Senator, Elizabeth Warren has fought hard to rebuild the middle class and hold the most powerful corporations accountable. She has ensured that government officials aggressively enforce the laws passed by Congress and that they are working for the American public, not well-connected corporate lobbyists and special interests.

As a consumer protection expert and former bankruptcy law professor, Senator Warren has developed robust plans to craft and implement policies that help working families. Her proposals have been passed into law and signed by presidents of both parties. They have been implemented by Democratic and Republican administrations throughout the executive branch, from ED, to the DOJ, to the Consumer Financial Protection Bureau (CFPB), to the Department of Transportation, and beyond.

Senator Warren has successfully used every lever of power to push these plans forward. She finds bipartisan partners to advance legislation and uses her positions on committees to embed her legislative proposals in larger bills moving through the Senate. She has built the most robust oversight operation of any congressional personal office to root out waste, fraud, and abuse in the federal government, and identify and address misconduct by the private sector. She has also leveraged her oversight to present detailed, progressive policy proposals to the Obama and Biden Administrations — and she fought tirelessly to hold the line against the Trump Administration’s dangerous policies. Senator Warren uses her public megaphone to explain the real-world stakes of wonky and complex policy issues, including many that powerful corporations and special interests have sought to keep off of the public’s radar.

Senator Warren is known for her persistence. Year after year, she has tirelessly pushed new policies forward until they become mainstream and are eventually adopted as core policy priorities that benefit all Americans. Senator Warren is relentless in seeing the most ambitious proposals through to the end — for the people of Massachusetts, and the entire country.

# SENATOR WARREN'S ACCOMPLISHMENTS

## Fighting for a Fairer Financial System

For over a decade, Senator Warren has been the leading voice in Congress to reform Wall Street, hold big banks and financial regulators accountable, and protect American taxpayers. She has leveraged her power on the Senate Banking Committee to fight abusive practices by financial institutions and make the financial system work for all families.

Senator Warren has introduced 50 pieces of legislation referred to the Banking Committee<sup>17</sup> and cosponsored 274 others.<sup>18</sup> She has chaired 17 hearings since becoming Chair of the Subcommittee on Economic Policy in March 2021.<sup>19</sup> She has been an aggressive investigator of corporate misconduct, sending hundreds of oversight letters seeking accountability on key banking and financial services issues.

***Holding Wall Street accountable:*** Since day one, Senator Warren has forced banks to answer for their misconduct and successfully pushed regulators to act. One of the worst offenders, Wells Fargo, has a nearly two-decade-long record of swindling its customers, including by: creating millions of fake bank and credit card accounts in customers' names without their knowledge; illegally repossessing cars from military servicemembers; closing customers' accounts without authorization and continuing to charge them overdraft fees; and — as an investigation by Senator Warren's office found — placing as many as 1,600 customers into forbearance on their mortgages without their consent.<sup>20</sup> Senator Warren sent dozens of oversight letters highlighting these harmful practices and urging the bank's primary regulator, the Fed, to take action, including by removing members of the bank's Board of Directors.<sup>21</sup> In 2018, the Fed did just that: it announced that it would freeze Wells Fargo's growth and that four board members would have to step down.<sup>22</sup> *The New Republic* noted that the Fed's action was “directly attributable to one woman: Senator Elizabeth Warren.”<sup>23</sup>

Senator Warren has also held Wells Fargo's top executives personally accountable for harms to consumers. During a Senate BHUA hearing in 2016, Senator Warren questioned John Stumpf, then-CEO of Wells Fargo, about his failure to take accountability for Wells Fargo's fake accounts scandal.<sup>24</sup> Shortly thereafter, the bank announced that Stumpf would give back \$41 million in compensation — but Senator Warren pushed for tougher penalties.<sup>25</sup> After a month of her relentless advocacy, Stumpf resigned.<sup>26</sup> Three years later, after Wells Fargo was discovered to have charged college students excessive fees, Senator Warren called on then-CEO Tim Sloan to resign.<sup>27</sup> Within a month, Sloan resigned and Wells Fargo announced that it would roll back excessive campus debit card fees altogether.<sup>28</sup>

Senator Warren has also called on the Fed to rein in taxpayer-funded bank bailouts by responsibly limiting the Fed's emergency lending ability. In bipartisan legislation, she pushed to require those emergency programs to be truly broad-based by preventing the Fed from lending to single firms and requiring them to only be available to firms that are solvent. The Fed took action in 2015, adopting a rule that pulled directly from Senator Warren's legislation.<sup>29</sup>

Senator Warren has also led the charge in scrutinizing big bank mergers that stymie small business growth, cost jobs, and threaten financial stability. She has repeatedly called on bank regulators to block anticompetitive mergers, taken regulators to task in Senate hearings for rubber-stamping 100% of bank-merger applications over the last 15 years,<sup>30</sup> and introduced legislation that would strengthen regulators’ scrutiny of the anticompetitive and anti-consumer effects of bank mergers.<sup>31</sup> Following years of Senator Warren sounding the alarm about bank consolidation, in 2021 President Biden issued an Executive Order directing the Department of Justice (DOJ) to strengthen merger guidelines for banks. The DOJ subsequently issued comprehensive merger guidelines, including an addendum describing how the DOJ will enforce antitrust laws against big banks.<sup>32</sup>

***Rooting out unfair practices and protecting low-income consumers:*** Senator Warren has worked to root out financial institutions’ unfair practices, such as junk fees that disproportionately harm low-income consumers. In 2021, Senator Warren co-led the introduction of the *Stop Overdraft Profiteering Act*, a bill to ban egregious overdraft fees.<sup>33</sup> She repeatedly slammed four of the biggest banks — JPMorgan, Wells Fargo, CitiBank, and Bank of America — for collecting \$4 billion in overdraft fees in 2020, despite regulatory guidance recommending that banks pause these fees as Americans struggled at the height of the COVID-19 pandemic.<sup>34</sup> Following a Senate BHUA hearing in which Senator Warren questioned big bank CEOs and slammed JPMorgan CEO Jamie Dimon as the “star of the overdraft show,” all four banks — along with others — announced they would reform their overdraft practices.<sup>35</sup> As the *Financial Times* noted, “[Senator] Warren’s exchange with Dimon . . . drew renewed attention to the issue.”<sup>36</sup> In 2024, the CFPB proposed a rule that will substantially limit the amount banks can charge in overdraft fees.<sup>37</sup>

Senator Warren has also cracked down on another financial junk fee: credit card late fees. Through an investigative report, oversight letters, and hearings in 2022 and 2023, she helped build the case for a CFPB rule capping the amount credit card companies can charge for late payments.<sup>38</sup> In 2024, the CFPB finalized that rule, lowering the average fee for late credit card payments from \$32 to just \$8.<sup>39</sup>

Senator Warren has also held exploitative financial services to account. In 2022, she opened an investigation into the payment app Zelle and its big bank owners, culminating in a report revealing rampant fraud and theft on the app.<sup>40</sup> The investigation also revealed that banks were not refunding the vast majority of defrauded consumers, breaking their promises to customers and potentially violating federal law.<sup>41</sup> Under pressure from Senator Warren and others in Congress, Zelle changed its policy to begin reimbursing defrauded customers.<sup>42</sup> The CFPB later proposed a rule to rein in abuses like this and protect consumers.<sup>43</sup>

***Defending Dodd-Frank:*** Following the worst U.S. financial crisis since the Great Depression, Congress passed the *Dodd-Frank Act*<sup>44</sup> to protect consumers and ensure that giant banks could never again tank the economy and devastate millions of Americans. Senator Warren has been the top defender of Dodd-Frank’s protections in Congress. With hundreds of letters and hearing exchanges, Senator Warren has fought hard to prevent Wall Street lobbyists from quietly dismantling bank regulations, and she has called out regulators’ failures to use their tools to safeguard consumers.

One of Senator Warren’s first major fights came early in her tenure, when she fought Wall Street lobbyists’ efforts to quietly repeal the “swaps push-out” rule, a Dodd-Frank provision that protected taxpayers from big financial institutions’ risky swaps trades, in an end-of-the-year government spending bill.<sup>45</sup> Congress partially eroded the swaps pushout rule, but Senator Warren mobilized staunch opposition and continued her oversight work; a subsequent investigation by Senator Warren found that this rollback allowed big banks to keep an additional \$10 trillion in risky assets on their books.<sup>46</sup> In the end, Wall Street lobbyists and consumer advocates agreed that her opposition shined a spotlight on the fight and made it more difficult for future rollbacks to go unnoticed.<sup>47</sup> When the next annual must-pass funding bill came around, it contained no measures rolling back the reform — with industry lobbyists and political observers crediting Senator Warren’s work as the principal reason. As Vox wrote: “Senator Elizabeth Warren fought Wall Street in last year’s omnibus. This year it paid off.”<sup>48</sup>

In 2018, President Trump and Senate Republicans advanced a bill to gut Dodd-Frank even further and deregulate the biggest banks.<sup>49</sup> As a member of the Senate BHUA Committee, Senator Warren led the charge against the bill. She introduced 17 amendments to preserve Dodd-Frank’s protections for consumers and delivered six floor speeches over the course of one week, warning that the bill would significantly increase the risk of another financial crisis.<sup>50</sup>

The bill passed, with Senator Warren warning that Washington was making it “easier for the banks to run up risk, make it easier to put our constituents at risk, make it easier to put American families in danger, just so the C.E.O.s of these banks can get a new corporate jet and add another floor to their new corporate headquarters.”<sup>51</sup>

Senator Warren’s warnings about the 2018 deregulatory bill came to fruition in early 2023. The collapse of Silicon Valley Bank (then the country’s 16th-largest bank by total assets) — immediately followed by the failures of Signature Bank and First Republic Bank — marked the third, fourth, and second biggest bank failures, respectively, in American history.<sup>52</sup> Senator Warren led the response to hold financial regulators and bank executives accountable for the failures, with 19 of her colleagues joining her bill to reinstate the tougher bank regulations that Republicans had scrapped. Senator Warren also wrote numerous oversight letters directed at regulators and the failed banks’ executives, led a bipartisan coalition on legislation to claw back big bank executives’ pay when their banks go under, and more.<sup>53</sup> As *The Boston Globe* noted, “A decade after the 2008 financial crisis, then-President Trump and congressional Republicans pushed to loosen regulations on midsized banks in response to complaints from industry lobbyists. Warren and many Democrats said it was a bad idea.”<sup>54</sup> The *Globe* added: “After all, she had warned five years ago that this was coming.”<sup>55</sup>

***Plugging holes in our consumer protection and money laundering laws:*** Senator Warren has highlighted the risks presented by the growing cryptocurrency market, including the dangers of rogue nations, drug traffickers, terrorists, and other bad actors using crypto to evade sanctions and finance their crimes,<sup>56</sup> and the risks to consumers, financial stability, and our environment.<sup>57</sup> In 2022, she introduced a bipartisan bill and grew the coalition to tighten up our anti-money laundering laws to crack down on crypto illicit finance.<sup>58</sup> Provisions from this bill were then reflected in the Department of the Treasury’s November 2023 request to Congress for stronger

anti-money laundering authorities.<sup>59</sup> Senator Warren has also worked with colleagues across the aisle to highlight the scourge of crypto-fueled ransomware attacks on our hospital systems and on the distribution of child sexual abuse materials,<sup>60</sup> and has warned of the harms of crypto scams, particularly those targeting older Americans.<sup>61</sup> Furthermore, Senator Warren has led oversight on the environmental impact of cryptomining, investigating large cryptomining companies for their extraordinarily high energy usage and calling on the Department of Energy and Environmental Protection Agency to require reporting by cryptominers of their emissions and energy use.<sup>62</sup>

## Pushing for Stronger Antitrust Enforcement & Protecting Consumers

In industry after industry, a handful of companies control the lion's share of the market. When competition declines, consumers have less choice and face higher prices, while workers are handed lower wages and weaker workplace protections.<sup>63</sup> After years of Senator Warren discussing the importance of antitrust,<sup>64</sup> it has emerged as a policy priority in Congress and in the Biden-Harris Administration — which has worked to implement its 2021 whole-of-government Executive Order promoting competition.<sup>65</sup>

As *Vox* noted, “[Senator] Warren took antitrust reform and anti-monopoly power out of relatively small academic and advocacy circles and thrust it into the national conversation. . . . Now there’s an administration and a Congress in place that might actually do some of the things she’s been pushing for. And Warren is still talking, because she still has a lot of work to do.”<sup>66</sup>

***Blocking dangerous mergers that put consumers at risk:*** With a political career that has been described as “defined by advocating for consumers, laborers, and small businesses against the big, powerful companies that make a lot of money at their expense,”<sup>67</sup> Senator Warren has called out anticompetitive mergers that drive consolidation and put consumers at risk. She has battled some of the most dangerous proposed deals and takeover attempts, including between airlines JetBlue and Spirit, hotel chains Choice Hotels and Wyndham Hotels, health insurers Aetna and Humana, and defense contractors Lockheed Martin and Aerojet.<sup>68</sup> Amidst Senator Warren’s ongoing advocacy, antitrust enforcers investigated, and successfully blocked, many of these mergers — while other mergers were abandoned even before enforcement action, under intense congressional scrutiny. Senator Warren has also pushed enforcers to use the full spectrum of their authority, including by reviving lesser-known antitrust laws like the *Robinson-Patman Act*.<sup>69</sup> Finally, she has pushed agencies beyond the Federal Trade Commission (FTC) and DOJ — such as the Department of Agriculture, the Department of Transportation, the Federal Communications Commission (FCC), DoD, and federal banking regulators — to use their competition- and consumer protection-related authority to prevent dangerous mergers and rein in anticompetitive behavior.<sup>70</sup> As *TIME* noted, Senator Warren was “the first national elected official to so directly address monopolization in generations. Since then . . . restoring antitrust enforcement is no longer a fringe idea in Washington.”<sup>71</sup>

**Securing resources to enforce antitrust laws:** The DOJ and FTC are at the frontline of enforcing antitrust laws and halting anticompetitive mergers.<sup>72</sup> To carry out these responsibilities, the DOJ's Antitrust Division (ATR) relies in part on funding from the fees that companies pay when filing mergers. However, the FY2024 Commerce, Science, and Justice (CJS) appropriations bill slashed ATR's resources by preventing the division from accessing merger filing fees above \$233 million.<sup>73</sup> Senator Warren, along with Senator Amy Klobuchar (D-Minn.), led a group of two dozen senators in urging appropriations leadership to allow the division full access to fees.<sup>74</sup> After Senators Warren and Klobuchar reiterated this priority during the FY2025 process,<sup>75</sup> Senate appropriators removed the problematic language in the FY2025 CJS appropriations bill reported out of committee.<sup>76</sup>

**Preventing price gouging in key industries:** Beyond antitrust enforcement, Senator Warren has remained laser-focused on other industry attempts to increase profits at consumers' expense. She has sounded the alarm about grocery and food companies' use of dynamic pricing, junk fees, shrinkflation, price fixing, and price-gouging.<sup>77</sup> She introduced the *Price Gouging Prevention Act*, the leading proposal to protect consumers through a federal ban on corporate price gouging.<sup>78</sup>

Senator Warren has also fought to protect car owners' ability to service their cars at any repair shop of their choosing rather than being forced to use the more expensive dealership, including by clearing the way for enforcement of Massachusetts' vehicle right-to-repair law.<sup>79</sup> In February 2024, Senator Warren hosted FTC Chair Lina Khan in Watertown, Massachusetts, to help highlight the importance of the right to repair for local car repair shops and drivers.<sup>80</sup> In 2024, the Biden-Harris Administration launched a Strike Force on Unfair and Illegal Pricing to crack down on price gouging and junk fees.<sup>81</sup>

**Holding Big Tech accountable:** Senator Warren has led the fight to protect consumers from Big Tech monopolies. She introduced a landmark bipartisan proposal to create a new federal agency to regulate Big Tech.<sup>82</sup> Senator Warren has also held Big Tech companies accountable for their executives' conflicts of interest, anticompetitive practices, potential abuse of user data, and efforts to dodge antitrust regulators.<sup>83</sup> She successfully pressured a major health data company to stop charging customers for data transfers, and helped make sure a 2016 health care law included a study on improving patient data.<sup>84</sup>

**Guaranteeing automatic cash refunds for canceled and delayed flights:** Consolidation has enabled the airline industry to adopt numerous anti-consumer practices, including making passengers jump through hoops just to get their money back for a canceled flight. In 2024, Senator Warren led a bipartisan amendment to the *Federal Aviation Administration (FAA) Reauthorization Act*, requiring airlines to guarantee passengers an automatic cash refund for flights that are canceled or significantly delayed — defeating airline lobbyists' attempts to block the provision. Senator Warren's amendment was included in the final bill and signed into law, building on the Biden-Harris Administration's protections for passengers.<sup>85</sup> *The Boston Globe* reported that the amendment was “a huge win” and that Senator Warren's work “was critical and absolutely essential to protect consumers and passengers.”<sup>86</sup> According to the *Globe*, Senator Warren “launched a quest to fix [airlines' burdensome refund policies] as the complex and meticulously negotiated bipartisan bill . . . headed for quick Senate passage.”<sup>87</sup> She “teamed up

on a bipartisan remedy with an unlikely ally, Republican Senator Josh Hawley of Missouri, and then worked with White House officials, Senate Democratic leaders, and fellow Massachusetts Senator Ed Markey to” codify refund protections. President Biden’s Chief of Staff thanked “the partnership of Senator Warren and a bipartisan coalition of senators” for writing the Biden-Harris Administration’s pro-consumer policies on automatic refunds into law.<sup>88</sup>

## Protecting Student Loan Borrowers

At the heart of Senator Warren’s work to champion working families are her efforts to create more educational opportunities for young people, and protect students from predatory for-profit colleges and greedy student loan companies.

***Fighting for student debt cancellation:*** Senator Warren has relentlessly fought for student debt cancellation for the 40 million Americans who collectively owe over \$1.6 trillion in student debt.<sup>89</sup> These borrowers are disproportionately low- and middle-income and people of color whose debt traps them in cycles of financial precarity — sometimes for decades.<sup>90</sup> The first piece of legislation she introduced in the Senate was the *Bank on Students Loan Fairness Act*, which would have allowed borrowers to refinance their student loans at significantly lower rates.<sup>91</sup> Throughout her tenure in the Senate, she has introduced bills to cancel debt and improve student debt programs such as Public Service Loan Forgiveness.<sup>92</sup>

In 2022, Senator Warren led a coalition of almost 100 members of Congress in urging the Biden-Harris Administration to engage in broad-based debt cancellation.<sup>93</sup> She has issued more than 20 letters and reports detailing the Administration’s authority to cancel debt, the populations that should be prioritized, and the special interest groups working to block cancellation.<sup>94</sup>

In August 2022, the Biden-Harris Administration announced historic debt relief for more than 40 million Americans.<sup>95</sup> As *The New York Times* noted, Senator Warren had been “among the most enthusiastic backers of student debt cancellation” leading up to the Administration’s announcement.<sup>96</sup> Even as far-right Justices on the Supreme Court blocked the President’s early attempts at cancellation, a Warren-led coalition in Congress doggedly pushed the Administration to pursue every alternative path to cancellation, including issuing relief for borrowers who have been in repayment for over a decade, public servants, defrauded students, and more. Despite obstruction from Republicans in Congress and extremist court decisions, as of September 2024, the Biden-Harris Administration has canceled student debt for almost 5 million Americans, more than any other presidential administration in history.<sup>97</sup> This includes relief for almost 70,000 borrowers in Massachusetts.<sup>98</sup>

Senator Warren also helped protect the millions of Americans receiving debt relief from a surprise tax bill through her work on the *Student Loan Tax Relief Act*, which excluded canceled student debt from taxable income.<sup>99</sup> The bill passed in 2021 as part of the historic *American Rescue Plan*.<sup>100</sup> Additionally, beginning in 2018, she pushed the DOJ to ease the process for borrowers to discharge their student loans in bankruptcy.<sup>101</sup> In 2022, the DOJ issued new guidance to do so.<sup>102</sup> Senator Warren continues to work with the DOJ and ED to make sure as many eligible borrowers as possible can benefit.<sup>103</sup>

***Holding exploitative colleges and loan servicers accountable:*** Senator Warren has also tackled one of the root causes of unfair student debt burdens: exploitative practices by for-profit colleges and college accreditors. Predatory colleges have gotten countless students to take on costly loans, then denied them legitimate educational services — padding colleges’ profits while leaving borrowers drowning in debt without marketable degrees. For over a decade, Senator Warren has led oversight to push ED to hold Corinthian Colleges and other predatory schools accountable, and to protect defrauded borrowers.<sup>104</sup> As *The New York Times* noted, she “took the Department of Education to task . . . for what she called a lack of transparency and failure to protect students from dangerous student loan servicers and for-profit colleges.”<sup>105</sup> She succeeded in getting ED to issue stronger protections for victims of predatory schools in 2016, and again in 2022.<sup>106</sup> Additionally, in 2017, Senator Warren helped secure relief for 4,500 students in Massachusetts who had been defrauded by the failed American Career Institute.<sup>107</sup>

Senator Warren also pushed ED to terminate federal recognition of the Accrediting Council for Independent Colleges and Schools (ACICS), which rubber-stamped accreditations for failing colleges.<sup>108</sup> In large part due to Senator Warren’s work, ED and the accreditation advisory committee recommended terminating ACICS as a gatekeeper to federal funds, leading ED to officially withdraw its recognition of ACICS in 2016.<sup>109</sup> The Trump Administration later overturned this decision — but in 2022, the Biden-Harris Administration reinstated the withdrawal of ACICS’s recognition.<sup>110</sup>

In addition to experiencing exploitation by for-profit colleges and accreditors, too many students are ripped off by the companies that service their loans. Servicers too often steer borrowers away from more cost-effective payment plans or fully into forbearance, fail to accurately process income-driven-repayment and PSLF applications, overcharge borrowers, and more.<sup>111</sup> Senator Warren is one of the most active members of Congress working to hold servicers accountable. As *Business Insider* noted, “[f]or nearly a decade, Massachusetts Sen. Elizabeth Warren [worked] to enforce oversight over Navient,” MOHELA, PHEAA, and other servicers for their misconduct and urged ED to take action against them. Months after bringing in PHEAA’s and Navient’s CEOs to Congress for her first Banking subcommittee hearing, PHEAA and Navient exited the federal student loan system.<sup>112</sup> After the COVID-19 emergency student loan payment pause ended, Senator Warren led hearings and oversight pushing servicers to ease borrowers’ return to repayment and called out avoidable errors, such as erroneous bills.<sup>113</sup> Senator Warren also demanded more robust servicer oversight by President Biden’s nominee to lead ED’s higher-education policy work.<sup>114</sup>

This pressure has resulted in real accountability for servicers, such as CFPB’s recent settlement with Navient for its exploitative practices, leading to \$100 million in relief for consumers and a permanent ban on Navient servicing federal student loans.<sup>115</sup> In April 2023, ED issued new contracts to student loan servicers with much stronger accountability standards after pressure from Senator Warren.<sup>116</sup> Senator Warren also led — and successfully passed — the bipartisan *Student Loan Servicer Performance Accountability Act*, to promote competition in the loan servicer market and impose accountability standards for servicers.<sup>117</sup>



## Addressing the Housing Crisis

Housing in America is too expensive. Forty years ago, a typical home in Boston cost four and a half times the salary of a Boston Public School teacher. Now, that same home costs approximately \$950,000 — nearly 10 times that teacher’s salary.<sup>118</sup> Key causes of high housing costs are insufficient housing supply, unfair housing policies, and declining competition in the housing market. Senator Warren has championed innovative solutions to the housing crisis to ensure high-quality, affordable housing is available to families in the Commonwealth and across the country.

***Pressing to increase housing supply and for fair housing access:*** Senator Warren introduced historic legislation, the *American Housing and Economic Mobility Act (AHM)*, to confront America’s housing crisis, namely by adding three million new housing units to the market over the next decade and reversing decades of discriminatory housing policy. *The Atlantic* wrote that Senator Warren’s legislation is “perhaps the most far-reaching assault on housing segregation since the 1968 *Fair Housing Act*.”<sup>119</sup>

Senator Warren has similarly fought for fair housing access for seniors and veterans. In 2013, she led a letter and legislative amendment to protect seniors, veterans, and people with fixed incomes from foreclosure by ensuring their eligibility for the Federal Housing Administration’s (FHA) loan modifications.<sup>120</sup> Less than one month later, the FHA issued new guidance allowing those on fixed incomes to modify their loans.<sup>121</sup>

***Holding corporate landlords accountable for anticompetitive tactics:*** Senator Warren has held corporations accountable for potentially illegal collusion in the housing market. In 2022 and 2023, Senator Warren conducted an investigation revealing the ways in which the real estate software and data firm RealPage facilitates collusion between landlords — and called on the DOJ to block this anticompetitive practice.<sup>122</sup> After Senator Warren issued this call, the DOJ — along with eight states — responded by filing an antitrust lawsuit challenging RealPage’s price-setting scheme.<sup>123</sup>

Senator Warren has also pushed the Biden-Harris Administration to combat rising housing prices in other areas. In January 2023, she led almost 50 of her colleagues in Congress in sending President Biden and Vice President Harris a set of policy ideas for protecting renters and addressing price gouging in the rental market. As *Yahoo Finance* noted, she also was instrumental in pushing the Biden-Harris Administration to issue its Blueprint for a Renters Bill of Rights, through a letter “urging the president to take executive action to protect tenants from rising rents.”<sup>124</sup>

## Protecting Abortion Access

As soon as the Supreme Court’s decision overturning *Roe v. Wade* leaked in May 2022, Senator Warren sprang into action to identify ways the Biden-Harris Administration could protect reproductive rights, using the power of the executive branch.<sup>125</sup>

***Safeguarding servicemembers’ and veterans’ access to abortion services:*** Senator Warren worked with Senator Mazie Hirono (D-HI) to build a coalition of almost two dozen senators to urge the VA to permit its health providers to provide abortion services and counseling to veterans and eligible dependents.<sup>126</sup> One month later, the VA announced that it would initiate abortion counseling for these groups and offer abortion services in cases of rape, incest, or to protect the life or health of the mother — a critical development for the roughly 50% of reproductive-aged women veterans living in states that were poised to restrict abortion access.<sup>127</sup> Just one week after the Supreme Court’s decision was leaked, Senator Warren also pushed DoD to protect servicemembers’ abortion rights, which Secretary Austin did by issuing a memorandum authorizing travel and transportation allowances for servicemembers and their dependents who may need to travel outside of the servicemember’s duty station to access non-covered reproductive health care.<sup>128</sup> When Senator Tommy Tuberville (R-AL) protested DoD’s memorandum by blocking the Senate confirmation of every military nominee, Senator Warren was, according to *Politico*, “among the most prominent voices on the left opposing Tuberville’s nine-month hold on senior military nominations.”<sup>129</sup> She joined her colleagues in battling on the Senate floor to ensure that Tuberville lifted hundreds of nominee holds while keeping DoD’s abortion policies on the books.<sup>130</sup>

***Increasing access to medication abortion at pharmacies and by mail:*** Senator Warren has also fought for abortion rights in myriad other ways — including by urging the FDA to permit people seeking medication abortions to access the drug mifepristone — one of two drugs used in medication abortions — via the mail and at pharmacies.<sup>131</sup> Prior to the *Dobbs* decision, the FDA dropped the in-person dispensing requirement for mifepristone, which Senator Warren had urged the agency to do, allowing health care providers to prescribe medication abortion and patients to access these services using telehealth. Following the Supreme Court’s decision to overturn *Roe*, the FDA built on this success by allowing certified pharmacies to dispense mifepristone. Since then, national retail pharmacies, including CVS and Walgreens, have started dispensing this vital medication.<sup>132</sup>

***Fighting data brokers that sell location data of individuals at abortion clinics:*** Senator Warren continues to lead oversight on abortion access and data privacy, including calling out data brokers that sell the location data of people who visit abortion clinics. Her advocacy has already resulted in commitments from two key data brokers to permanently stop selling the location data of people seeking abortion services.<sup>133</sup> As *The Markup* noted, after Senator Warren’s “flurry of Congressional oversight,” Placer.ai and SafeGraph “agreed in writing to permanently stop selling data collected at abortion clinics or family planning centers.”<sup>134</sup>

## **Delivering Infrastructure Funding**

Senator Warren has led the Massachusetts delegation in securing significant federal investments for dozens of infrastructure, public safety, research, and transportation projects in the Commonwealth. Since Senator Warren took office in 2013, she has helped secure over \$50 billion in federal support for hundreds of critical projects in communities across Massachusetts.<sup>135</sup>

Over just the past three years, Senator Warren has worked with President Biden, Vice President Harris, and the Massachusetts congressional delegation to obtain more than \$20 billion in federal funding for projects in Massachusetts through four historic pieces of legislation: the *American Rescue Plan Act* (ARPA), the *Infrastructure Investment and Jobs Act* (Bipartisan Infrastructure Bill, or BIL), the *Chips and Science Act* (CHIPS), and the *Inflation Reduction Act* (IRA).<sup>136</sup> These bills have funded hundreds of projects and created thousands of jobs in Massachusetts.<sup>137</sup>

The federal investments that Senator Warren secured to help local communities and residents throughout the Commonwealth include:

***Improving roads, bridges, and harbors:*** Senator Warren has fought for — and delivered — funding to repair and replace key bridges, improving safety for drivers, pedestrians, and businesses. This includes bridges in Lowell, the Bourne and Sagamore Bridges connecting Cape Cod to the rest of the region, and the Draw One bridge at North Station.<sup>138</sup> Senator Warren has secured more than \$1.7 billion in federal funds — including a billion-dollar grant from the Department of Transportation in 2024 — to replace the Cape Cod Bridges.<sup>139</sup> This infrastructure is vital to supporting the economy of Cape Cod and surrounding communities, and ensures safe and reliable travel for residents, workers, and millions of annual visitors.<sup>140</sup> In addition, Senator Warren secured a \$472 million federal investment to replace the Draw One bridge at North Station — the largest federal award the Boston transit system, the T, has ever won.<sup>141</sup> Senator Warren also helped secure over \$300 million in federal funds to dredge the Boston Harbor, which generates more than \$8 billion in annual economic impact, supports 66,000 jobs across New England and, as a result of the dredging project, has expanded global connectivity to 18 additional ports across the world, benefiting 2,500 businesses.<sup>142</sup> The project was completed in 2022 — ahead of schedule.<sup>143</sup>

***Connecting communities across the Commonwealth to high-speed internet:*** Throughout Senator Warren’s tenure, the Commonwealth has seen hundreds of millions of dollars in investment to close the digital divide, including more than \$300 million in federal funding for broadband access through the U.S. Treasury Department’s Capital Projects Fund (funded by the ARPA), the National Telecommunications and Information Administration’s Broadband Equity, Access, and Deployment Program (funded by the BIL), and the FCC’s Connect America Fund.<sup>144</sup> These investments will help bring affordable, high-speed internet to nearly every home and business in Massachusetts.<sup>145</sup>

***Investing in public transit and clean energy infrastructure:*** Senator Warren has brought home hundreds of millions of dollars to improve public transportation in Massachusetts, advocating for and winning federal funding for the Green Line extension in Boston and electric school buses across the Commonwealth.<sup>146</sup> She worked with her congressional delegation colleagues to secure over \$500 million in funding to support local businesses that are working to create new clean-energy technologies.<sup>147</sup> In 2022, she brought home \$70 million to complete restoration of the Herring River’s degraded salt marsh.<sup>148</sup> In February 2024, Senator Warren secured \$12 million in federal assistance for control-tower improvements at Logan Airport.<sup>149</sup>

***Preserving Massachusetts as a leader in research and innovation:*** Senator Warren has worked to meet her promise to obtain billions of dollars in federal funding for basic scientific research in

the Commonwealth, benefiting researchers and businesses and preserving Massachusetts as a leader in job growth and innovation.<sup>150</sup> She helped secure more than \$530 million in federal funding for two local innovative battery manufacturing companies, \$19.7 million to establish the Northeast Microelectronics Coalition Hub in the Commonwealth, and dozens of National Science Foundation awards for Massachusetts research institutions.<sup>151</sup>

***Securing grants supporting firefighters:*** Throughout Senator Warren’s time in Congress, over \$270 million has flowed to Massachusetts fire departments through the Assistance to Firefighters Grant (AFG) and the Staffing for Adequate Fire and Emergency Response (SAFER) grant programs. Recipients have included the Saugus Fire Department, the Holyoke Fire Department, and the Athol Fire Department, among dozens of others.<sup>152</sup>

***Fighting for Massachusetts community project funding:*** Senator Warren fought for hundreds of millions of dollars of federal funding for community projects across Massachusetts, including child care, education, housing, clean water, and transportation projects. These initiatives have included the City of Malden’s Lead Line Replacement Program, a domestic violence emergency shelter in Quincy, a child care facility in Stoneham, affordable housing in Boston, Lake Waushakum Clean Water Project in Framingham, and Massachusetts General Hospital’s Center for Immigrant Health, among others.<sup>153</sup>

## **Advocating for National Security, Servicemembers & Veterans**

Senator Warren has served on SASC since 2017, and has chaired the personnel subcommittee since 2023. SASC is responsible for writing the annual bipartisan NDAA,<sup>154</sup> which represents half of all discretionary federal spending. Each year, the bill profoundly impacts our national security, billions of dollars in taxpayer money, and the lives of thousands of people in Massachusetts and millions across the country.

Senator Warren has introduced 41 pieces of legislation referred to SASC and cosponsored 63 others.<sup>155</sup> She has obtained numerous legislative victories in the annual NDAA’s signed into law by both President Trump and President Biden. She has attended over 200 hearings, and chaired seven hearings since becoming chair of the SASC Subcommittee on Personnel.<sup>156</sup> And she has been an aggressive Senate investigator, sending nearly 200 oversight letters seeking accountability for key armed services issues.<sup>157</sup> Her victories include:

***Cracking down on corruption and contractor overcharging:*** Senator Warren has used her position on the Armed Services Committee to fight for strong ethics standards, ensuring that DoD’s contracting decisions are made based on national security interests rather than private gain. She has obtained voluntary ethics commitments from key Pentagon officials to protect the military from potential conflicts of interest.<sup>158</sup> Senator Warren has also fought contractor price gouging, including seeking an investigation by the DoD Inspector General into overcharging by TransDigm Group Inc.<sup>159</sup> — which resulted in TransDigm agreeing to return \$16.1 million to DoD.<sup>160</sup> She has helped establish new tools to reduce contractors’ incentives to price gouge,

including establishing a pilot program to accelerate payments for contractors based on good performance.<sup>161</sup>

***Preserving competition in the defense industry:*** Senator Warren has consistently fought excessive consolidation in the defense industry, which undermines innovation, increases costs for DoD, and puts the overall health of the defense industrial base at risk. Her victories include fighting dangerous and costly defense-industry consolidation — including helping to block Lockheed Martin’s plans to acquire rocket engine manufacturer Aerojet Rocketdyne — and giving DoD strong new authority to prevent defense-industry consolidation.<sup>162</sup>

***Improving access to high-quality health care for servicemembers:*** Senator Warren has led the way in addressing emerging threats to servicemembers’ health and ensuring they have access to the care they need. She successfully fought to require DoD to study health threats of blast overpressure, and held a hearing pushing DoD to protect servicemembers by updating safety requirements, tracking exposure, and developing strategies to protect those at most risk.<sup>163</sup> In August 2024, DoD updated its blast overpressure policies, incorporating many elements of Senator Warren’s bill.<sup>164</sup> Another one of Senator Warren’s key victories was the improvement of DoD’s medical supply chains, including by reducing DoD’s dependence on foreign countries for critical drug supply.<sup>165</sup> Furthermore, as part of the FY2018 NDAA, Senator Warren introduced and passed the *Jessica Kensky and Patrick Downes Act* — named after two Boston marathon bombing survivors — to make it easier for victims of terrorist attacks to receive care at military treatment facilities.<sup>166</sup>

***Fighting for improved quality of life for servicemembers and their families:*** Senator Warren has fought for years to improve quality of life for servicemembers and their families. Her victories include passing key parts of her *Military Housing Oversight and Service Member Protection Act* into law and holding private housing contractors accountable for their failure to provide adequate housing for military families — including through new restrictions on contractors abusing non-disclosure agreements to prevent servicemembers from disclosing dangerous conditions in military housing. Senator Warren has won countless other fights to protect servicemembers’ rights, including: requiring DoD to create the first-ever military housing complaint database; investigating sexual assault and harassment of students in the Junior Reserve Officers’ Training Corp (JROTC); passing key parts of the *JROTC Safety Act* to protect students from abuse and forced enrollment; and strengthening military child care programs, including by securing \$37 million for Child Development Center construction to support Massachusetts’ military families and securing a proposal in the FY2024 Senate NDAA to address military child care staffing shortages.<sup>167</sup>

***Increasing Department of Defense investments in Massachusetts:*** Senator Warren has worked with her delegation colleagues to ensure that DoD is investing in the Commonwealth and supporting the many servicemembers who live and work there. She has successfully secured over \$490 million for family housing, safety upgrades, and other critical construction for military bases and facilities throughout the Commonwealth. She has also obtained DoD funding for Massachusetts companies, and secured a commitment from the Air Force to base F-35s at Barnes Air Force Base.<sup>168</sup>

***Additional Armed Services Committee Accomplishments:*** Senator Warren, along with Representative Anthony Brown, has led the fight to remove all names and symbols commemorating the Confederacy from DoD assets. To that end, she introduced the *Removing Confederate Names and Symbols from Our Military Act*, which was passed into law and fully implemented in 2023.<sup>169</sup> She also passed key parts of her *Servicemembers Improved Transition through Reforms for Ensuring Progress (SIT-REP) Act* into law to ensure that veterans had full access to their VA benefits.<sup>170</sup> Senator Warren has also led efforts to ensure DoD elevates climate change as a national security priority and integrates climate considerations into policies, strategies, and partner engagements<sup>171</sup> — including by establishing a target to transition DoD’s fleet of non-tactical vehicles to be electric or zero-emissions by 2035.<sup>172</sup>

Senator Warren introduced the *Protections of Civilians in Military Operations Act* to require DoD to fulfill its moral responsibility to reduce civilian harm in military operations. She has also conducted vigorous oversight to advance this goal, calling on DoD and the State Department to stop U.S. weapons from contributing to civilian casualties around the world.<sup>173</sup> Senator Warren also supported Gold Star families by introducing — and passing into law — the *Gold Star Spouses Leasing Relief Act*, *Gold Star Spouses and Spouses of Injured Servicemembers Leasing Relief Expansion Act*, and *The Leasing Relief for Dependents of Fall Heroes and Injured Servicemembers Act*.<sup>174</sup>

## Making High-Quality Child Care Accessible for All

For too many families, child care is prohibitively expensive, forcing parents to leave the workforce and undermining children’s early learning. In more than half of states, child care for a toddler costs more than a student’s in-state college tuition.<sup>175</sup> As a young mother, Senator Warren personally faced the tough choice of whether to quit a job due to the difficulty of securing child care.<sup>176</sup> In the Senate, she has fought to make high-quality child care accessible for every family in the Commonwealth and beyond.

***Securing billions for critical child care programs:*** In 2018, Senator Warren helped secure an increase of over \$2.3 billion in appropriations for the Child Care & Development Block Grant — the largest increase in the program’s history.<sup>177</sup> Then, in 2020, the COVID-19 pandemic threatened to collapse the country’s already-fragile child care infrastructure. Senator Warren rapidly developed a plan to inject \$50 billion in emergency funding into the child care system; she led the *Child Care is Essential Act* to secure necessary funding, sent letters calling on Senate leadership to support the funding, and wrote op-eds and blog posts to make the public case.<sup>178</sup> She also developed a proposal to prioritize child care access for essential workers.<sup>179</sup> One year into the pandemic, Senator Warren helped secure a \$50 billion investment in child care for working families,<sup>180</sup> which — as the *Wall Street Journal* noted — made it “easier for parents, especially mothers, to return to work as the economy reopen[ed].”<sup>181</sup>

# Protecting Workers from Corporate Abuse

Senator Warren has taken on — and won — critical fights to protect workers and retirees from abuses by powerful corporations.

***Protecting workers’ retirement funds:*** Each year, hard-working Americans lose up to 20% of their retirement incomes because of bad advice from investment brokers motivated by their own financial incentives rather than retirees’ best interest.<sup>182</sup> Senator Warren has repeatedly highlighted these conflicts of interest and worked to hold companies accountable for an issue that may not be at the center of public discourse but seriously impacts ordinary Americans.<sup>183</sup> In 2015 and 2016, she led an in-depth investigation into investment advisor conflicts of interest, prompting GAO to examine the impact on workers.<sup>184</sup> Throughout the Obama, Trump, and Biden Administrations, she wrote to the Department of Labor, urging it to implement a rule to hold brokers accountable to fiduciary standards.<sup>185</sup> Following this action — and after the Trump Administration killed an Obama-era version of this rule — the Biden-Harris Administration finalized a new rule to protect retirees from investment advisors’ conflicts of interest.<sup>186</sup> During the week that the rule was supposed to take effect, Senator Warren published the findings of her investigation into the prevalence of kickbacks and perks in the annuity and insurance industry — concluding that these kickbacks are still used by at least 29 companies.<sup>187</sup>

Senator Warren’s bipartisan *Retirement Savings Lost and Found Act* supports workers and retirees by creating an online database for workers to track retirement accounts across jobs, ensuring they can easily access their hard-earned retirement funds.<sup>188</sup> In 2022, Congress passed Senator Warren’s retirement bill into law.<sup>189</sup>

***Challenging abusive noncompete agreements:*** Over 30 million workers are barred from taking a new job or starting a new business in their field due to fine-print terms in job contracts known as “noncompete agreements.”<sup>190</sup> Senator Warren has long challenged noncompete agreements as an abusive and anticompetitive way for corporations to protect their market power while stifling wages and job opportunities for workers,<sup>191</sup> calling on the GAO to investigate and leading a Senate BHUA Committee hearing to reveal these harms.<sup>192</sup> Since 2018, she has co-led multiple bills to prohibit noncompetes,<sup>193</sup> and she also spent years urging the FTC to issue a rule limiting the use of these agreements.<sup>194</sup> In 2023, when the FTC proposed a rule to fully ban noncompetes, Senator Warren led over 60 of her congressional colleagues in voicing support for the rule.<sup>195</sup> The following year, the FTC finalized its rule, which will strengthen workers’ freedom of job mobility.<sup>196</sup>

***Advancing labor rights and other worker-focused priorities in trade negotiations:*** Senator Warren has worked to ensure that U.S. trade deals prioritize Americans’ best interests over the special interests of giant corporations. When the Obama Administration negotiated the Trans-Pacific Partnership (TPP), Senator Warren sounded the alarm about a little-known provision called Investor State Dispute Settlement (ISDS),<sup>197</sup> which would have allowed foreign corporations to challenge U.S. laws before panels of international arbitrators — many of whom simultaneously serve as corporate lawyers — instead of before U.S. courts.<sup>198</sup> ISDS cases have become far more common and have resulted in steep fines for taxpayers, leading countries to pull back on environmental, public health, and workers’ rights regulations.<sup>199</sup> Senator Warren

explained the dangers of this little-known provision, led progressives in fighting it, and built a coalition of 39 senators to support her amendment to prevent fast-tracking trade deals that included ISDS.<sup>200</sup> Ultimately, the United States withdrew from the TPP.<sup>201</sup> Since then, Senator Warren has continued to push trade negotiators to eliminate ISDS provisions from other agreements, which helped lead to the exclusion of an ISDS provision in the renegotiated version of NAFTA.<sup>202</sup> Senator Warren has raised awareness about similar issues through her oversight work, such as a report detailing decades of failure to protect labor standards in free trade agreements.<sup>203</sup>

Later, as the Biden-Harris Administration negotiated talks on the Indo-Pacific Economic Framework (IPEF), Senator Warren called out Big Tech’s attempt to sneak in a provision that would allow tech companies to challenge other countries’ valid tech regulations as “illegal trade discrimination.”<sup>204</sup> In 2023, after a series of almost a dozen letters and hearing exchanges by Senator Warren,<sup>205</sup> the United States Trade Representative (USTR) withdrew support for the proposed digital trade language in the IPEF and World Trade Organization (WTO) joint statement — and maintained its position despite pushback from corporate interests.<sup>206</sup> Reporting highlighted that this change was preceded by a Warren-led letter pushing President Biden “to ensure that IPEF’s digital trade provisions [were] consistent with the administration’s new view.”<sup>207</sup>

## Crafting a Tax Code for Working Families

Senator Warren has long fought for a tax code that is fair for working families — rather than tilted to help the ultra-wealthy. In 2021, she joined the Senate Finance Committee and, while chairing the Subcommittee on Fiscal Responsibility and Economic Growth, used her platform to hold hearings, conduct oversight, and write legislation.

***Passing a 15% corporate alternative minimum tax:*** Some of the largest corporations have paid close to nothing in taxes in recent years, largely thanks to the Trump Administration’s slashing the corporate tax rate and folding new corporate loopholes into the tax code. In 2020, at least 70 corporations making over \$1 billion enjoyed an effective tax rate of less than 15%.<sup>208</sup> Senator Warren has made fixing the broken tax system a key focus of her tenure, so that large corporations can no longer get away with paying little to no taxes while the middle class bears the brunt. In 2021, she introduced legislative proposals to make large corporations pay their fair share, along with a report revealing how multi-billion-dollar corporations exploit loopholes to pay just pennies on the dollar of what they should owe.<sup>209</sup> A year later, Congress enacted Senator Warren’s 15% corporate alternative minimum tax (CAMT), which the *New York Times* noted was “one of the most significant changes to the U.S. tax code in decades,” as part of the *Inflation Reduction Act*.<sup>210</sup> Since the IRA’s passage, Senator Warren has conducted ongoing oversight to ensure that the Treasury Department fully implements and issues robust rules for the corporate minimum tax to ensure corporations begin to pay their fair share.<sup>211</sup> In 2024, the Treasury Department released its proposed rules for CAMT and estimated that the tax would generate more than \$20 billion in 2025, and \$250 billion from the most profitable companies over the next 10 years.<sup>212</sup>



***Funding the IRS to catch wealth tax cheats and improve tax services:*** Due to decades of underfunding, the IRS lacks the resources to take on wealthy tax cheats and provide adequate taxpayer services for hard-working Americans. In 2021, Senator Warren introduced the *Restoring the IRS Act* to bolster the IRS with \$31.5 billion in mandatory annual funding, and led over a dozen senators in expressing concern about the IRS’s inadequate funding.<sup>213</sup> Additional funding for the IRS was later included in the *Inflation Reduction Act*, which appropriated a historic \$80 billion increase over ten years.<sup>214</sup> As a result of this increase in funding, the IRS has significantly improved taxpayer services and has collected over \$1 billion from high-income individuals who previously evaded their tax responsibilities.<sup>215</sup>

***Establishing Direct File for free and easy tax filing:*** Each year, nearly half of Americans pay tax preparation companies a total of roughly \$31 billion to file their taxes.<sup>216</sup> Senator Warren has been the leading voice pushing for a free and easy option — known as “Direct File” — for Americans to file their taxes directly with the IRS. Since 2016, she has advocated for this simpler tax filing process, and has pushed both Democratic and Republican administrations to make it a reality.<sup>217</sup> She also led 22 senators in championing Direct File through the *Tax Filing Simplification Act*.<sup>218</sup> In 2024, thanks to Senator Warren’s leadership, the IRS began a Direct File pilot in 12 states, including Massachusetts. The pilot was used by 140,000 taxpayers, saving them up to \$5.4 million in filing fees, and earned rave reviews.<sup>219</sup> Senator Warren kept up the pressure to expand Direct File nationwide, and blasted tax prep companies for spending millions lobbying against Direct File.<sup>220</sup> In 2024, she led over 130 members of Congress in urging the IRS to make Direct File permanent and continue to expand it, which the IRS did less than one month later.<sup>221</sup> Now, the IRS is working to expand access to Direct File, with 24 states already announcing their participation for 2025.<sup>222</sup> As a result, next year, 30 million Americans will finally be able to file their taxes for free directly with the IRS, with more to come in the future.<sup>223</sup>

## Lowering Health Care Costs and Promoting Quality Care

Senator Warren believes health care is a basic human right. She has fought to lower health care costs, rein in predatory drug companies and insurance companies, eliminate barriers to care for marginalized populations, and ensure that seniors receive adequate care in nursing homes.

***Saving the Affordable Care Act (ACA):*** Senator Warren has helped lead the charge to save the ACA from Republican attacks.<sup>224</sup> She published a report highlighting the ways the ACA has delivered real benefits for Massachusetts families, successfully called for an investigation into the Trump Administration’s efforts to sabotage the ACA’s open enrollment process, and wrote op-eds and letters explaining why the ACA was vital for tens of millions of ordinary Americans and, in particular, for states battling the opioid epidemic.<sup>225</sup>

***Establishing over-the-counter access to hearing aids:*** Nearly 30 million Americans experience hearing loss<sup>226</sup> — but until recently, less than one fifth of them used hearing aids due to high costs.<sup>227</sup> In 2016 and 2017, Senator Warren introduced a bipartisan bill to make hearing aids for mild and moderate hearing loss available over the counter, with fewer unnecessary requirements

and fees.<sup>228</sup> In 2017, Congress passed Senator Warren’s bill as part of the *Food and Drug Administration (FDA) Reauthorization Act*<sup>229</sup> — a huge win for seniors and families across the country, which *The Boston Globe* noted would “reduce costs and greatly expand access to hearing aids.”<sup>230</sup> Later, when the Trump Administration failed to issue the regulations necessary to implement the law, Senator Warren spent years pushing the FDA to do so, conducting oversight to underscore the issue’s urgency and introducing a new bill requiring timely implementation of the new law.<sup>231</sup> In 2021, President Biden directed the FDA to issue regulations implementing the law, which the FDA did in October of that year.<sup>232</sup> In 2022, following a robust public comment process, the FDA finalized the regulations, clearing the path for tens of millions of Americans to access hearing aids over the counter.<sup>233</sup> Since then, hearing aids have become more affordable and more accessible,<sup>234</sup> as exemplified most recently by Apple’s announcement that certain Apple AirPods will be able to be used as hearing aids.<sup>235</sup>

***Lowering prescription drug costs and fighting threats to drug access:*** Grossly inflated prescription drug prices force too many Americans to choose between covering their basic needs and paying for life-saving medications. Senator Warren championed key *Inflation Reduction Act* provisions that directly reduced the cost of insulin and other drugs for Medicare beneficiaries.<sup>236</sup>

She has also fought to eliminate structural forces in the health care industry that are responsible for driving up drug prices. One such force is vertical integration in the drug supply chain, which can occur when the same company controls an entity that pays for drugs (such as a pharmacy benefit manager or insurer) and an entity that purchases the drugs (such as a pharmacy).<sup>237</sup> These arrangements allow conglomerates to use profit-shifting strategies to evade federal limits on profits and spending on administrative expenses, while giving the parent company inordinate market power. The *Wall Street Journal* reported on how Senator Warren urged the Department of Health and Human Services’ (HHS) Office of the Inspector General (OIG) to investigate vertical integration in the prescription drug market.<sup>238</sup> Soon after, the OIG announced that it would undertake an audit.<sup>239</sup> The results — which are expected to be published in 2026 — will help demonstrate how vertical integration in this market threatens ordinary patients’ access to vital medications.<sup>240</sup> Senator Warren also urged CMS to investigate the problem by collecting better data from large health insurers and their vertically integrated provider practices.<sup>241</sup>

Senator Warren has fought other threats to Americans’ access to prescription drugs. In response to Big Pharma’s abuse of the patent system, which prevents generic competitors from entering the market and lowering costs, Senator Warren successfully pushed the U.S. Patent and Trademark Office and FDA to reevaluate agency rules governing patents.<sup>242</sup> She also pushed the FTC to issue a policy statement finding “sham” patents to be an unfair practice within the agency’s jurisdiction.<sup>243</sup> The FTC did so the next day, and soon thereafter began bringing enforcement actions against improper patents, prompting multiple pharmaceutical companies to delist certain sham patents.<sup>244</sup>

Relatedly, Senator Warren has urged federal agencies to consider a drug’s prices when deciding whether to relicense a pharmaceutical company’s patent on a taxpayer-funded drug using an authority known as a “march in” rights. In 2022, Senator Warren built a coalition of over 100 lawmakers to champion this policy change, and in 2023, the Biden-Harris Administration

proposed a framework allowing agencies to consider price when deciding whether to “march in” on federally-funded inventions, including drugs.<sup>245</sup>

For years, Senator Warren has also led a bipartisan push to end the United States’ dependence on foreign suppliers for drug products and active pharmaceutical ingredients in order to avoid the severe national security and health risks that could emerge from potential disruptions to the international drug supply chain.<sup>246</sup> Senator Warren successfully secured language in the FY2023 NDAA to direct DoD to develop guidance for risk management of the Department’s pharmaceutical supply chain, report on supply chain vulnerabilities, and establish a working group to develop policies for allocating scarce pharmaceutical resources.<sup>247</sup> Last year, the White House also announced a commitment to invest in the domestic manufacturing of essential medicines.<sup>248</sup>

***Leading bipartisan efforts to improve medical research:*** Senator Warren has led bipartisan efforts to improve medical research and advance drug development. To protect the nation’s research and development (R&D) of prescription drugs and other medical breakthroughs, Senator Warren led a bill and letter calling for increased funding for the NIH.<sup>249</sup> In a 2017 funding bill, she successfully secured an increase of \$2 billion for NIH’s R&D.<sup>250</sup> Senator Warren also led bipartisan legislation to increase the inclusion of women participants in medical research to reduce gender bias in clinical trial results<sup>251</sup> — a proposal that became law in 2016 as part of the *21st Century Cures Act*.<sup>252</sup>

***Combating the opioid crisis:*** Senator Warren has relentlessly worked to combat the nation’s deadly opioid crisis. She has championed this issue by leading Congress’s most ambitious legislation to confront the substance use epidemic, the *Comprehensive Addiction Resources Emergency (CARE) Act*.<sup>253</sup> In 2016, she passed bipartisan legislation based on Massachusetts law to reduce the diversion of opioids by allowing patients all across the country to partially fill an opioid prescription at the pharmacy and return for the remainder of a prescription only if needed.<sup>254</sup> Additionally, in 2017, she secured \$100 million to fight the opioid crisis.<sup>255</sup> She also led a slate of five bipartisan bills that aimed to help states detect fentanyl, collect data on opioid prescriptions, improve care for individuals in opioid recovery housing, and more — all five of which were passed into law in 2018 as part of the *SUPPORT Act*.<sup>256</sup> Senator Warren also helped secure a new requirement for DoD to report opioid overdoses of servicemembers and to carry naloxone at all military installations.<sup>257</sup>

***Fighting to increase quality care and funding for nursing homes:*** For decades, nursing homes have been chronically understaffed, exacerbating the risks of abuse, neglect, and unsafe conditions for residents.<sup>258</sup> The COVID-19 pandemic put this crisis on full display as understaffed nursing homes faced higher mortality rates. Barriers to providing high-quality, affordable care have been made worse by private equity firms buying up nursing homes and slashing costs at patients’ expense.<sup>259</sup> In response, Senator Warren wrote to top private equity owners of nursing homes, exposing how they were gutting nursing homes while profiting handsomely.<sup>260</sup>

Senator Warren has pushed HHS to require transparency around nursing homes’ ownership structure, staffing models, and other critical data.<sup>261</sup> Following this advocacy, HHS finalized

regulations — more than a decade overdue — requiring nursing homes to publicly report ownership and management information to the federal government, giving regulators and Americans an important way to hold private equity accountable.<sup>262</sup>

Senator Warren has also been a leader in the fight to establish a minimum staffing requirement for nursing homes.<sup>263</sup> When CMS proposed a minimum-staffing rule in 2023, Senator Warren urged CMS to strengthen the rule, releasing an investigation underscoring the rule's importance.<sup>264</sup> In April 2024, Senator Warren once again pushed CMS to strengthen and finalize its rule.<sup>265</sup> The agency did so one week later, enacting the first-ever federal minimum staffing requirement to keep nursing home residents safe.<sup>266</sup>

Since, Senator Warren has led the charge to defend the rule against Republican attempts to repeal it, including by sending letters challenging the rule's corporate opponents<sup>267</sup> and revealing research that the rule will save an estimated 13,000 lives each year.<sup>268</sup>

***Addressing health care consolidation and monopolies:*** As a key part of her work to fight corporate consolidation, Senator Warren has fought monopolies in the health care and pharmaceutical markets. Senator Warren has repeatedly led the fight against proposed acquisitions that would reduce competition in the health care industry and would lead to higher costs and lower quality of care for patients. She raised concerns about CVS's proposed acquisition of primary health group Oak Street Health,<sup>269</sup> UnitedHealth Group's acquisition of home health provider Amedisys,<sup>270</sup> Amgen's acquisition of Horizon Therapeutics,<sup>271</sup> and UnitedHealth Group's bid to purchase Stewardship Health, a subsidiary of Steward Health Care.<sup>272</sup> Following her advocacy, the DOJ opened an antitrust investigation into UnitedHealth Group for anticompetitive practices,<sup>273</sup> and after strong opposition from Senator Warren and others in Massachusetts, UnitedHealth abandoned its attempt to purchase Stewardship.<sup>274</sup> As Senator Warren sounded the alarm,<sup>275</sup> the FTC has more aggressively confronted private equity's attempts to expand into the health care industry. In 2024, the FTC, DOJ, and HHS jointly launched a cross-government task force to tackle corporate greed in health care.<sup>276</sup>

***Leading oversight of waste, fraud, and abuse in Medicare Advantage:*** Senator Warren has also led oversight of waste, fraud, and abuse in Medicare Advantage, the government program that allows for-profit insurers to administer Medicare coverage for 33 million seniors. She has highlighted how giant health insurers abuse taxpayer dollars<sup>277</sup> and engage in anticompetitive self-dealing practices,<sup>278</sup> and she has pushed regulators to act. Thanks in part to her advocacy, CMS finalized regulations to rein in certain abusive coding practices, unlawful denials of care, and deceptive marketing tactics by private insurers in Medicare Advantage.<sup>279</sup>

***Fighting discrimination in health care:*** Senator Warren has fought various forms of discrimination in the health care system. In 2013, she led the charge against the FDA's blood donation ban for men who have sex with men (MSM)<sup>280</sup> — and the following year, the FDA terminated the lifetime ban.<sup>281</sup> However, the FDA maintained a discriminatory, unscientific policy that banned donations from men who had sex with men in the previous year, so Senator Warren kept fighting to update the policy with a risk-based approach.<sup>282</sup> Nearly ten years after Senator Warren first urged the FDA to abandon this discriminatory policy, the agency announced

in January 2023 that it would finally replace its policy of “defer[ring]” MSM potential blood donors with one that used the individual, risk-based approach she had supported.<sup>283</sup>

Senator Warren has also fought racial discrimination in the health care system, including by highlighting how clinics use algorithms to adjust medical test results based on a patient’s race, which systematically disadvantages Black patients.<sup>284</sup> In her 2020 letter, she called for HHS’s Agency for Healthcare Research and Quality to review this discriminatory practice — and the agency began its investigation months later.<sup>285</sup>

***Responding to the looting of Steward Health Care in Massachusetts:*** On January 19, 2024, *The Boston Globe* reported that Steward Health Care (Steward), a for-profit health care system with eight hospitals in the Commonwealth, was in “grave financial distress.”<sup>286</sup> Senator Warren immediately took action following these initial reports, working with the Massachusetts congressional delegation to conduct oversight of the company and hold accountable the individuals and companies responsible for its collapse — from Steward CEO Ralph de la Torre,<sup>287</sup> to greedy private equity firms Cerberus Capital Management<sup>288</sup> and Apollo Global Management,<sup>289</sup> to predatory corporate landlords Medical Properties Trust (MPT) and Macquarie Investment Partners.<sup>290</sup> Senator Warren also worked with Massachusetts state officials, advocated for health care workers and patients in the bankruptcy process,<sup>291</sup> and introduced legislation to ensure that the chain of events that created the Steward Health Care collapse could never be repeated.<sup>292</sup>

As a result of the work of Senator Warren and many others at the federal, state, and local levels:

- Six of eight Steward hospitals will remain open and serve their communities in Massachusetts under new operators;<sup>293</sup>
- Optum, a division of insurance giant UnitedHealth, abandoned its attempted acquisition of Steward’s physician group,<sup>294</sup> which would have driven up health care costs in Massachusetts,<sup>295</sup> after Senator Warren led the fight against the proposed sale;
- Steward CEO de la Torre will finally face accountability, after Senator Warren’s oversight and the Senate’s unanimous decision to refer civil and criminal contempt charges against Dr. de la Torre to federal authorities;<sup>296</sup> and
- Dr. de la Torre will no longer have a role with the company he drove into bankruptcy, following his resignation as CEO of Steward on October 1.<sup>297</sup>

## Empowering Tribal Nations and Indigenous Peoples

Senator Warren has long urged the federal government to grapple with centuries of violence and neglect committed against Indian Country, to direct federal funding to Indian Country, and to push Washington to uphold its promise to consult with Tribes on key issues.

***Righting historical wrongs:*** For over a century, the United States forced hundreds of thousands of Native American children from their homes, into prison-like “boarding schools.”<sup>298</sup> Many survivors and their families have never had the opportunity to formally tell their stories and seek redress before the federal government. Since 2020, Senator Warren has led the *Truth and Healing Commission on Indian Boarding School Policies Act* to create such an opportunity.<sup>299</sup>

Her bill — which previously passed the House and Senate committees of jurisdiction — is now poised for final passage in Congress.<sup>300</sup> Similarly, Senator Warren has sought amends for U.S. soldiers who were awarded the military’s highest honor after killing hundreds of Native American men, women, and children in the Wounded Knee Massacre in 1890.<sup>301</sup> For years, Senator Warren has led bipartisan efforts to seek redress, calling on the Administration to revoke the medals of honor<sup>302</sup> and introducing a bill to do just that.<sup>303</sup> In 2024, DoD responded by initiating a process to review each medal for potential revocation.<sup>304</sup> As the *Associated Press* noted, “Congress recommended such a review in the 2022 defense bill, reflecting a push by some lawmakers to rescind the awards for those who participated in the massacre.”<sup>305</sup> Senator Warren led that push.

***Fighting to increase federal funding for Indian Country:*** Senator Warren has also fought to dramatically increase federal resources for Indian Country. In response to the abysmal findings in the U.S. Commission on Civil Rights’ 2018 Broken Promises report, which documented the federal government’s systematic failure to fulfill its obligations, Senator Warren introduced the *Honoring Promises to Native Nations Act* to enact a historic funding increase for Indian Country.<sup>306</sup> Additionally, she has led the *Tribal Medical Supplies Stockpile Access Act* to ensure Tribes can directly access stockpiled supplies in the event of a public health emergency,<sup>307</sup> which Congress later passed into law.<sup>308</sup> The Biden-Harris Administration followed suit, updating its strategy for Indian-serving health institutions to access the Strategic National Stockpile.<sup>309</sup>

***Upholding our obligation to consult Tribes as fellow governments:*** Under pressure from Senator Warren, the Treasury Department established its first-ever Office of Tribal Affairs to improve the Department’s Tribal consultation on matters with profound implications for Tribes.<sup>310</sup> And in December 2020, Congress passed Senator Warren’s *Native American Suicide Prevention Act* as part of the annual appropriations package, requiring states to collaborate with Tribes on suicide-prevention measures.<sup>311</sup>

## Supporting New Arrivals and Host Communities

As the number of people fleeing violent and unstable situations around the world has risen, Senator Warren has held firm on protecting asylum seekers’ rights while advocating for billions of dollars of additional federal funding for Massachusetts and other communities to support new arrivals. In the Senate, Warren has advanced these priorities.

***Ensuring safe housing for new arrivals:*** Through oversight letters, legislative proposals, and increased pressure on the Biden-Harris Administration, Senator Warren has fought to increase federal funding for housing shelters in Massachusetts and pushed for quicker access to work permits to ensure that newly arriving families can legally secure employment and support themselves. Throughout 2024, she has led the Massachusetts delegation and other members of Congress in writing to DHS and Senate leadership, demanding an increase in the total amount of federal shelter funding — and a bigger slice of that pie for Massachusetts.<sup>312</sup> She also introduced bill amendments to increase shelter funding and co-led a bill with Senator Ed Markey (D-Mass.) to develop a new pool of funding for medium-term housing for migrant families.<sup>313</sup> Ultimately, DHS allocated over \$27 million in shelter funding for Massachusetts for FY2024 — a dramatic

increase from the under \$2 million Massachusetts received in FY2023 through Shelter and Services Program (SSP) grants.<sup>314</sup>

***Expediting the work permits process to reduce wait time:*** Senator Warren has also spearheaded calls for DHS to expedite the issuance of work permits, which had been stuck in a several-month backlog.<sup>315</sup> In 2024, Senator Warren led 69 other members of Congress in urging DHS to lengthen the automatic extension period for expiring work permits — which DHS did the following month.<sup>316</sup> Under sustained pressure from Congress, DHS made several other process improvements that have collectively reduced the work permit wait time for asylum seekers from over nine months in 2022 to less than a month in 2024.<sup>317</sup>

***Exposing inhumane conditions and abusive practices in detention facilities:*** For years, Senator Warren has exposed and condemned inhumane conditions in U.S. Immigration and Customs Enforcement (ICE) detention facilities. She has demanded answers from the largest private detention corporations — including CoreCivic and GEO Group — as to their compliance with detention standards, and has challenged private equity owners of detention companies for profiteering off of detained people.<sup>318</sup> She has also urged ICE to end its practice of detaining people in privately operated facilities, and asked the agency to hold operators accountable for abysmal conditions such as substandard health care and prolonged solitary confinement.<sup>319</sup> She has led similar oversight of jails and prisons, including by revealing the dramatic failures of the prison accreditation system<sup>320</sup> and successfully pushing the Bureau of Prisons (BOP) to end its contract with a failed accreditor.<sup>321</sup> *Forbes* reported that the BOP made this change after Senator Warren led a letter asking the agency “and the Department of Justice not to renew a contract with the [American Correctional Association]” because the company “has a financial incentive to provide accreditation to the facilities it’s supposed to evaluate independently.”<sup>322</sup>

## Strengthening Ethics Standards Across Government

Corruption in Washington has contributed to historically low levels of public trust in the federal government.<sup>323</sup> Corporate insiders sway decision-making behind closed doors, government officials routinely cash in on non-public government information by leaving to work in the industries they previously regulated, Supreme Court Justices receive gifts from parties involved in the cases they hear, and officials too often govern in the interest of their stock portfolios rather than the American public. Senator Warren has tirelessly pushed to toughen ethics standards across all branches of government.

***Secured ethics commitments from high-level nominees to avoid conflicts of interest:*** Senator Warren has leveraged the power of her confirmation vote to secure ethics commitments from numerous high-level Biden nominees, helping to shut the revolving door and avoid conflicts of interest. As a result of Senator Warren’s advocacy, Defense Secretary Lloyd Austin, a former board member for the giant defense contractor Raytheon, agreed to recuse from all Raytheon-related matters and not seek employment with a defense contractor after leaving government.<sup>324</sup> Similarly, FDA Commissioner Robert Califf, a former Big Pharma board member and head of Google’s sister health tech company, agreed to recuse from matters involving his former clients for four years, and, for four years after leaving government, to not seek employment with the pharmaceutical and medical device companies he interacts with at the FDA.<sup>325</sup> Former

Representative Sean Patrick Maloney, a former advisor of the largest U.S. cryptocurrency exchange, agreed to recuse from all cryptocurrency policy matters in his role as U.S. Ambassador to the Organization for Economic Cooperation and Development (OECD) and to not seek employment in the crypto industry for four years after leaving the OECD.<sup>326</sup> As *Politico* noted, “Warren has made it a practice to push Biden nominees to adopt stronger ethical standards, in a bid to address the ‘revolving door’ between government agencies and the industries that they supervise.”<sup>327</sup>

***Led oversight of biggest ethics scandal in Federal Reserve history:*** Senator Warren led the congressional response to the biggest ethics scandal in the history of the Fed, in which Fed officials traded stocks and other securities based on insider knowledge just before the COVID-19 pandemic caused financial markets to plunge.<sup>328</sup> Through a series of letters, floor speeches, and hearings, Senator Warren called on the U.S. Securities and Exchange Commission (SEC) to investigate these trades and urged the Fed to strengthen its ethics policies.<sup>329</sup> In one instance, the Fed announced it would “reexamine ethics rules” one hour after Senator Warren announced she had sent letters to the Fed’s 12 regional banks urging them to adopt tougher restrictions.<sup>330</sup> In 2022, the Fed responded by imposing stricter investment rules on its officials.<sup>331</sup> Senator Warren continues to push for stricter Fed ethics rules,<sup>332</sup> and has sought to prevent future scandals by securing commitments from Fed nominees to abide by even higher ethical standards than are legally required.<sup>333</sup>

***Advanced ethics rules for Department of Defense officials:*** Legislatively, Senator Warren has successfully advanced ethics rules for current and former DoD officials through the NDAA — including enhancing recusal standards for Pentagon officials and restricting stock ownership in DoD’s top 10 contractors for acquisition officials and defense nominees.<sup>334</sup>

## Diversifying the Judicial Bench

Senator Warren has championed reshaping the federal judiciary in Massachusetts to be more representative of its communities. She has recommended that President Biden and President Obama nominate highly qualified candidates who would add critical diversity to the First Circuit Court of Appeals and the U.S. District Court for the District of Massachusetts, including: Julie Rikelman, who became the first Jewish woman and first immigrant woman to serve on the First Circuit;<sup>335</sup> Margaret Guzman, who became the first Latina to serve as lifetime judge on the Massachusetts District Court;<sup>336</sup> Myoung Joun, who became the first AANHPI man to serve as lifetime judge on any federal court in First Circuit;<sup>337</sup> and Angel Kelley, who became the first Japanese American person to serve as a lifetime judge in Massachusetts.<sup>338</sup>



# APPENDIX: ENACTED BILLS

Since 2013, 44 of Senator Warren’s bills have been signed into law. More than 60% of these bills were bipartisan, meaning they had one or more Republican cosponsors. This list includes bills whose core provisions were enacted into law, either through passage of the Senate bill whose primary sponsor is Senator Warren, passage of the respective House companion bill, or incorporation of the bill’s language into a larger legislative package. This list does not include resolutions or amendments introduced by Senator Warren or legislation that Senator Warren cosponsored.

(\*) Denotes bills with Republican cosponsors.

- ***Smart Savings Act (S.2117)\****  
First introduced in the 113th Congress.<sup>339</sup> Enacted in 2014 through *PL 113-255 - Smart Savings Act*.<sup>340</sup>
- ***Genetic Research Privacy Protection Act (S. 2744)\****  
First introduced in the 114th Congress.<sup>341</sup> Enacted in 2016 through *PL 114-255 - 21st Century Cures Act*.<sup>342</sup>
- ***National POW/MIA Remembrance Act (S. 885)\****  
First introduced in the 114th Congress.<sup>343</sup> Enacted in 2016 through *PL 114-147 - National POW/MIA Remembrance Act of 2015*.<sup>344</sup>
- ***Reducing Unused Medications Act (S. 2578)\****  
First introduced in the 114th Congress.<sup>345</sup> Enacted in 2016 through *PL 114-198 - Comprehensive Addiction and Recovery Act of 2016*.<sup>346</sup>
- ***Jessica Kensky and Patrick Downes Act (S. 1365)\****  
First introduced in the 115th Congress.<sup>347</sup> Enacted in 2017 through *FY 2018 NDAA*.<sup>348</sup>
- ***Countering Foreign Interference with Our Armed Forces Act (S. 1470)***  
First introduced in the 115th Congress.<sup>349</sup> Provisions enacted in 2017 and 2019 through the *FY 2018 and FY 2020 NDAA*s.<sup>350</sup>
- ***Over the Counter Hearing Aid Act of 2017 (S. 670)\****  
First introduced in the 115th Congress.<sup>351</sup> Enacted in 2017 through *PL 115-52 - FDA Reauthorization Act of 2017*.<sup>352</sup>
- ***Protecting Servicemembers Online Act (S. 1346)\****  
First introduced in the 115th Congress.<sup>353</sup> Enacted in 2017 through *FY 2018 NDAA*.<sup>354</sup>

- ***Securing the Electric Grid to Protect Military Readiness Act (S. 1800)\****  
First introduced in the 115th Congress.<sup>355</sup> Enacted in 2017 through *FY 2018 NDAA*.<sup>356</sup>
- ***Servicemember Debt Collection Reform Act (S. 1471)***  
First introduced in the 115th Congress.<sup>357</sup> Enacted in 2017 through *FY 2018 NDAA*.<sup>358</sup>
- ***Preventing Civilian Casualties in Military Operations Act (S. 1468)***  
First introduced in the 115th Congress.<sup>359</sup> Enacted in 2017 through *FY 2018 NDAA*.<sup>360</sup>
- ***ADVANCE Act (S. 1396)\****  
First introduced in the 115th Congress.<sup>361</sup> Enacted in 2018 through *PL 115-105 - Jobs for Our Heroes Act*.<sup>362</sup>
- ***Blast Exposure and Brain Injury Prevention Act (S. 2883)\****  
First introduced in the 115th Congress.<sup>363</sup> Enacted in 2018 through *FY 2019 NDAA*.<sup>364</sup>
- ***Free Career and Technical Education for High School Students Act (S. 3101)***  
First introduced in the 115th Congress.<sup>365</sup> Enacted in 2018 through *PL 115-224 - Strengthening Career and Technical Education for the 21st Century Act*.<sup>366</sup>
- ***Gold Star Spouses Leasing Relief Act (S. 3241)\****  
First introduced in the 115th Congress.<sup>367</sup> Enacted in 2018 through *PL 115-407 - Veterans Benefits and Transition Act of 2018*.<sup>368</sup>
- ***Hospice Safe Drug Disposal Act (S. 2661)\****  
First introduced in the 115th Congress.<sup>369</sup> Enacted in 2018 through *PL 115-271 - SUPPORT for Patients and Communities Act*.<sup>370</sup>
- ***Unused Medications Awareness Act (S. 2697)\****  
First introduced in the 115th Congress.<sup>371</sup> Enacted in 2018 through *PL 115-271 - SUPPORT for Patients and Communities Act*.<sup>372</sup>
- ***Naismith Memorial Basketball Hall of Fame Commemorative Coin Act (S. 1503)\****  
First introduced in the 115th Congress.<sup>373</sup> Enacted in 2018 through *PL 115-343 - Naismith Memorial Basketball Hall of Fame Commemorative Coin Act*.<sup>374</sup>
- ***National Guard Promotion Accountability Act (S. 2801)\****  
First introduced in the 115th Congress.<sup>375</sup> Enacted in 2018 through *FY 2019 NDAA*.<sup>376</sup>

- ***Preventing and Treating Gambling Disorders in the Military Act (S. 1439)***  
First introduced in the 115th Congress.<sup>377</sup> Enacted in 2018 through *FY 2019 NDAA*.<sup>378</sup>
- ***SIT-REP Act (S. 3130)\****  
First introduced in the 115th Congress.<sup>379</sup> Enacted in 2018 through *PL 115-407 - Veterans Benefits and Transition Act*.<sup>380</sup>
- ***STOP Fentanyl Deaths Act of 2018 (S. 3500)***  
First introduced in the 115th Congress.<sup>381</sup> Enacted in 2018 through *PL 115-271 - SUPPORT for Patients and Communities Act*.<sup>382</sup>
- ***Veterans Care Financial Protection Act (S. 1198)\****  
First introduced in the 115th Congress.<sup>383</sup> Enacted in 2018 through *PL 115-131 - Veterans Care Financial Protection Act of 2017*.<sup>384</sup>
- ***START Act (S. 2805)\****  
First introduced in the 115th Congress.<sup>385</sup> Enacted in 2018 through *FY 2019 NDAA*.<sup>386</sup>
- ***Women Veterans Peer Counseling Enhancement Act (S. 2402)\****  
First introduced in the 115th Congress.<sup>387</sup> Enacted in 2018 through *PL 115-271 - SUPPORT for Patients and Communities Act*.<sup>388</sup>
- ***Blast Pressure Exposure Study Improvement Act (S. 1501)\****  
First introduced in the 116th Congress.<sup>389</sup> Enacted in 2019 through *FY 2020 NDAA*.<sup>390</sup>
- ***Gold Star Spouses and Spouses of Injured Servicemembers Leasing Relief Expansion Act (S. 1118)\****  
First introduced in the 116th Congress.<sup>391</sup> Enacted in 2019 through *FY 2020 NDAA*.<sup>392</sup>
- ***Graduate Student Savings Act (S. 448)\****  
First introduced in the 115th Congress.<sup>393</sup> Enacted in 2019 through *PL 116-94 - Further Consolidated Appropriations Act of 2020*.<sup>394</sup>
- ***National POW/MIA Flag Act (S. 693)\****  
First introduced in the 115th Congress.<sup>395</sup> Enacted in 2019 through *PL 116-67 - National POW/MIA Flag Act*.<sup>396</sup>
- ***Native American Suicide Prevention Act (S. 467)\****  
First introduced in the 115th Congress.<sup>397</sup> Enacted in 2020 through *PL 116-260 - Consolidated Appropriations Act of 2021*.<sup>398</sup>

- ***Pell Grant Restoration Act (S. 2498)***  
First introduced in the 115th Congress.<sup>399</sup> Enacted in 2020 through *PL 116-260 - Consolidated Appropriations Act of 2021*.<sup>400</sup>
- ***Transition Team Ethics Improvement Act (S. 338)***  
First introduced in the 115th Congress.<sup>401</sup> Enacted in 2020 through *PL 116-121 - Presidential Transition Enhancement Act of 2019*.<sup>402</sup>
- ***Modernizing Notice of Lease Terminations for Servicemembers (S. 4566)\****  
First introduced in the 116th Congress.<sup>403</sup> Enacted in 2021 through *PL 116-315 - Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020*.<sup>404</sup>
- ***Leasing Relief for Dependents of Fallen Heroes and Injured Servicemembers Act (S. 3854)\****  
First introduced in the 116th Congress.<sup>405</sup> Enacted in 2021 through *FY 2021 NDAA*.<sup>406</sup>
- ***Removing Confederate Names and Symbols from Our Military Act (S. 4076)***  
First introduced in the 116th Congress.<sup>407</sup> Enacted in 2021 through *FY 2021 NDAA*.<sup>408</sup>
- ***Protection of Civilians in Military Operations Act (S. 4108)***  
First introduced in the 116th Congress.<sup>409</sup> Enacted in 2022 through *FY 2023 NDAA*.<sup>410</sup>
- ***Military Vehicle Fleet Electrification Act (S. 4380)***  
First introduced in the 117th Congress.<sup>411</sup> Enacted in 2022 through *FY 2023 NDAA*.<sup>412</sup>
- ***Real Corporate Profits Tax Act (S.2680)***  
First introduced in the 117th Congress.<sup>413</sup> Enacted in 2022 through *PL 117-169 - Inflation Reduction Act*.<sup>414</sup>
- ***Restoring the IRS Act (S. 1788)***  
First introduced in the 117th Congress.<sup>415</sup> Enacted in 2022 through *PL 117-169 - Inflation Reduction Act*.<sup>416</sup>
- ***Tax Filing Simplification Act (S. 4508)***  
First introduced in the 115th Congress.<sup>417</sup> Enacted in 2022 through *PL 117-169 - Inflation Reduction Act*.<sup>418</sup>
- ***Retirement Savings Lost and Found Act (S. 1730)\****

First introduced in the 114th Congress.<sup>419</sup> Enacted in 2022 through *PL 117-328 - Consolidated Appropriations Act of 2023*.<sup>420</sup>

- ***Tribal Medical Supplies Stockpile Access Act (S. 3444)***  
First introduced in the 116th Congress.<sup>421</sup> Enacted in 2022 through *PL 117-328 - Consolidated Appropriations Act of 2023*.<sup>422</sup>
- ***Junior Reserve Officers Training Corps Safety Act of 2023 (S. 1966)***  
First introduced in the 117th Congress.<sup>423</sup> Enacted in 2023 through *FY 2024 NDAA*.<sup>424</sup>
- ***Military Housing Readiness Council Act (S. 2047)***  
First introduced in the 115th Congress.<sup>425</sup> Enacted in 2023 through *FY 2024 NDAA*.<sup>426</sup>

# ENDNOTES

- <sup>1</sup> Cape Cod Times, “Warren says she’s in it for working families,” Mary Ann Bragg, November 2, 2012, <https://www.capecodtimes.com/story/news/politics/elections/2012/11/02/warren-says-she-s-in/49308944007/>; Iowa State University, “Elizabeth Warren Victory Speech,” November 6, 2012, <https://awpc.cattcenter.iastate.edu/2017/03/09/victory-speech-nov-6-2012/>.
- <sup>2</sup> Congress.gov, “Member Activity by Elizabeth Warren,” <https://www.congress.gov/member/elizabeth-warren/W000817?q=%7B%22sponsorship%22%3A%22sponsored%22%2C%22type%22%3A%22bills%22%7D>.
- <sup>3</sup> See Appendix.
- <sup>4</sup> See Appendix.
- <sup>5</sup> On file with the Office of Senator Elizabeth Warren.
- <sup>6</sup> On file with the Office of Senator Elizabeth Warren.
- <sup>7</sup> Office of Senator Elizabeth Warren, “Warren To Chair Subcommittees on Banking and Finance,” press release, March 2, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-to-chair-subcommittees-on-banking-and-finance>; Office of Senator Elizabeth Warren, “Warren to Chair Senate Armed Services Subcommittee on Personnel, Announces Top Policy Priorities,” press release, February 9, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-to-chair-senate-armed-services-subcommittee-on-personnel-announces-top-policy-priorities>.
- <sup>8</sup> On file with the Office of Senator Elizabeth Warren.
- <sup>9</sup> Office of Senator Elizabeth Warren, “At Hearing, Warren Pushes for Reforming the Broken Private Equity Industry and Putting an End to Their Destructive Practices,” press release, October 20, 2021, <https://www.warren.senate.gov/newsroom/press-releases/at-hearing-warren-pushes-for-reforming-the-broken-private-equity-industry-and-putting-an-end-to-their-destructive-practices>.
- <sup>10</sup> Office of Senator Elizabeth Warren, “Warren Leads Senate Hearing to Urge Department of Defense to Better Protect Service Members from Weapon Blasts,” press release, February 28, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-leads-senate-hearing-to-urge-department-of-defense-to-better-protect-service-members-from-weapon-blasts>.
- <sup>11</sup> Office of Senator Elizabeth Warren, “ICYMI: Warren Calls for Expanding and Improving Medicare by Cracking Down on Corporate Profiteering,” press release, February 2, 2022, <https://www.warren.senate.gov/newsroom/press-releases/icymi-warren-calls-for-expanding-and-improving-medicare-by-cracking-down-on-corporate-profiteering>.
- <sup>12</sup> On file with the Office of Senator Elizabeth Warren.
- <sup>13</sup> On file with the Office of Senator Elizabeth Warren.
- <sup>14</sup> Office of Senator Elizabeth Warren, “Senator Warren Releases Report Highlighting Decades of Broken Promises and Failures to Enforce Labor Standards in Trade Agreements,” press release, May 18, 2015, <https://www.warren.senate.gov/oversight/reports/senator-warren-releases-report-highlighting-decades-of-broken-promises-and-failures-to-enforce-labor-standards-in-trade-agreements>.
- <sup>15</sup> Office of Senator Elizabeth Warren, “New Report by Senator Warren: Zelle Facilitating Fraud, Based on Internal Data from Big Banks,” press release, October 3, 2022, <https://www.warren.senate.gov/oversight/reports/new-report-by-senator-warren-zelle-facilitating-fraud-based-on-internal-data-from-big-banks>.
- <sup>16</sup> Office of Senator Elizabeth Warren, “Senators Warren and Blumenthal Release Investigation Revealing Diabetes Patients’ Lack of Access to Lower-Priced Insulin,” press release, December 16, 2019, <https://www.warren.senate.gov/oversight/reports/senators-warren-and-blumenthal-release-investigation-revealing-diabetes-patients-lack-of-access-to-lower-priced-insulin>.
- <sup>17</sup> Congress.gov, “Member Activity by Elizabeth Warren,” <https://www.congress.gov/member/elizabeth-warren/Banking%2C+Housing%2C+and+Urban+Affairs%22%7D>.
- <sup>18</sup> *Id.*
- <sup>19</sup> On file with the Office of Senator Elizabeth Warren.
- <sup>20</sup> Senate Committee on Banking, Housing, & Urban Affairs Hearing, “The Consumer Financial Protection Bureau’s Semi-Annual Report to Congress,” April 26, 2022, <https://www.banking.senate.gov/hearings/04/19/2022/the-consumer-financial-protection-bureaus-semi-annual-report-to-congress>; Letter from Senator Elizabeth Warren to Chair of the Federal Reserve Board of Governors Jerome Powell, September 13, 2021, <https://www.warren.senate.gov/imo/media/doc/Letter%20from%20Senator%20Senator%20Warren%20to%20Fed%20on%20Wells%20Fargo%20FHC%20Status%2009.13.2021.pdf>; Letter from Senator Warren to Wells Fargo CEO and President Charles Scharf, July 29, 2020,

---

<https://www.warren.senate.gov/imo/media/doc/2020.07.29%20Letter%20to%20Wells%20Fargo%20on%20Forbearance%20Filings.pdf>.

<sup>21</sup> Letter from Senator Elizabeth Warren to Chair of the Federal Reserve Board of Governors Janet Yellen, August 16, 2017, [https://www.warren.senate.gov/files/documents/2017\\_08\\_16\\_Fed\\_Followup\\_WellsFargo.pdf](https://www.warren.senate.gov/files/documents/2017_08_16_Fed_Followup_WellsFargo.pdf); Letter from Senator Elizabeth Warren to Chair of the Federal Reserve Board of Governors Janet Yellen, June 19, 2017, [https://www.warren.senate.gov/files/documents/2017-6-19\\_Warren\\_Ltr\\_to\\_Fed.pdf](https://www.warren.senate.gov/files/documents/2017-6-19_Warren_Ltr_to_Fed.pdf).

<sup>22</sup> Federal Reserve Board of Governors, “Responding to widespread consumer abuses and compliance breakdowns by Wells Fargo, Federal Reserve restricts Wells’ growth until firm improves governance and controls. Concurrent with Fed action, Wells to replace three directors by April, one by year end,” press release, February 2, 2018, <https://www.federalreserve.gov/newsevents/pressreleases/enforcement20180202a.htm>.

<sup>23</sup> New Republic, “The Elizabeth Warren Model of Political Leadership,” David Dayen, February 5, 2018, <https://newrepublic.com/article/146952/elizabeth-senator-warren-model-political-leadership>.

<sup>24</sup> Senate Committee on Banking Housing and Urban Affairs, “An Examination of Wells Fargo’s Unauthorized Accounts and the Regulatory Response,” September 20, 2016, <https://www.banking.senate.gov/hearings/an-examination-of-wells-fargos-unauthorized-accounts-and-the-regulatory-response>.

<sup>25</sup> CNN Business, “Elizabeth Warren is still furious with Wells Fargo boss,” Matt Egan, September 28, 2016, <https://money.cnn.com/2016/09/28/investing/elizabeth-senator-warren-wells-fargo-john-stumpf/>.

<sup>26</sup> Forbes, “Wells Fargo’s John Stumpf Out As CEO Immediately, And Getting No Severance Pay,” Maggie McGrath, October 12, 2016, <https://www.forbes.com/sites/maggiemcgrath/2016/10/12/embattled-wells-fargo-ceo-john-stumpf-is-retiring-effective-immediately/#62195d3a11f6>.

<sup>27</sup> Office of Senator Elizabeth Warren, “Senators Warren and Brown Call on OCC, CFPB to Fire Wells Fargo CEO Tim Sloan, Renew Call for Fed Action,” press release, March 22, 2019, <https://www.warren.senate.gov/oversight/letters/senators-Warren-and-brown-call-on-occ-cfpb-to-fire-wells-fargo-ceo-tim-sloan-renew-call-for-fed-action>.

<sup>28</sup> Wells Fargo, “Wells Fargo CEO and President Tim Sloan to Retire; Board of Directors Elects Allen Parker as Interim CEO and President,” press release, March 28, 2019, <https://newsroom.wf.com/English/news-releases/news-release-details/2019/Wells-Fargo-CEO-and-President-Tim-Sloan-to-Retire-Board-of-Directors-Elects-Allen-Parker-as-Interim-CEO-and-President/default.aspx>; Politico, “Wells Fargo drops some fees on campus debit cards after criticism,” Michael Stratford, April, 4, 2019, <https://www.politico.com/story/2019/04/04/wells-fargo-campus-debit-cards-1322573>.

<sup>29</sup> Wall Street Journal, “Fed Adopts Dodd-Frank Bailout Limits,” David Harrison, November 30, 2015, <https://www.wsj.com/articles/fed-set-to-adopt-final-emergency-lending-rule-1448889633>.

<sup>30</sup> Bank Merger Review Modernization Act of 2021, S.2882, <https://www.congress.gov/bill/117th-congress/senate-bill/2882>; Senate Committee on Banking, Housing and Urban Affairs, “Oversight of Regulators: Does our Financial System Work for Everyone?,” August 3, 2021, <https://www.banking.senate.gov/hearings/oversight-of-regulators-does-our-financial-system-work-for-everyone>.

<sup>31</sup> *Id.*

<sup>32</sup> Exec. Order No. 14036, 86 FR 36987; Office of Senator Elizabeth Warren, “Senator Warren Statement On President Biden’s Effort to Promote Competition, Bolster Antitrust Enforcement,” press release, July 9, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-statement-on-president-bidens-effort-to-promote-competition-bolster-antitrust-enforcement>; U.S. Department of Justice: Antitrust Division, “Merger Guidelines,” December 18, 2023, <https://www.justice.gov/atr/2023-merger-guidelines>; U.S. Department of Justice: Antitrust Division, “2024 Banking Addendum to 2023 Merger Guidelines,” 2024, <https://www.justice.gov/atr/media/1368576/dl>.

<sup>33</sup> Stop Overdraft Profiteering Act of 2021, S. 2677, <https://www.congress.gov/bill/117th-congress/senate-bill/2677>; Office of Senator Elizabeth Warren, “Senator Warren, Booker Reintroduce Bill to Crack Down on Bank Overdraft Fees,” press release, August 9, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-booker-reintroduce-bill-to-crack-down-on-bank-overdraft-fees>.

<sup>34</sup> Senate Committee on Banking, Housing and Urban Affairs, “Annual Oversight of Wall Street Firms,” May 26, 2021, <https://www.banking.senate.gov/hearings/annual-oversight-of-wall-street-firms>; Senate Committee on Banking, Housing and Urban Development, “Financial Institutions and Consumer Protection,” May 4, 2022, <https://www.banking.senate.gov/hearings/examining-overdraft-fees-and-their-effects-on-working-families>; Letters from Senator Warren to CEO and President of J.P. Morgan Chase, Jamie Dimon, Chairman and CEO of Bank of America, Brian Moynihan, and CEO and President of Wells Fargo & Company, Charles Scharf, May 4, 2022,

---

<https://www.warren.senate.gov/imo/media/doc/Letters%20to%20JP%20Morgan%20Chase.%20BoFA.%20Wells%20Fargo%20re%20Overdraft%20Fees.pdf>.

<sup>35</sup> Senate Committee on Banking, Housing and Urban Affairs, “Annual Oversight of Wall Street Firms,” May 26, 2021, <https://www.banking.senate.gov/hearings/annual-oversight-of-wall-street-firms>; Financial Times, “US banks move away from overdraft fees in a win for consumers,” Joshua Franklin and Imani Moise, January 4, 2022, <https://www.ft.com/content/ef5a459f-3e1b-4dcf-8fba-54a09cc11131>; Reuters, “JPMorgan Chase reduces bank overdraft fees in bid for customers,” David Henry, December 8, 2021, <https://www.reuters.com/markets/funds/jpmorgan-chase-reduces-bank-overdraft-fees-bid-customers-2021-12-08>; CNBC, “Big banks are slashing overdraft fees—here’s how to avoid them,” Alicia Adamczyk, January 19, 2022, <https://www.cnbc.com/2022/01/19/bank-of-america-wells-fargo-announce-changes-to-overdraft-fees.html>; CNN, “Citi is the first mega bank to kill overdraft fees,” Matt Egan, February 24, 2022, <https://www.cnn.com/2022/02/24/investing/citi-bank-overdraft-fees/index.html>.

<sup>36</sup> Financial Times, “US banks move away from overdraft fees in a win for consumers,” Joshua Franklin and Imani Moise, January 4, 2022, <https://www.ft.com/content/ef5a459f-3e1b-4dcf-8fba-54a09cc11131>.

<sup>37</sup> Consumer Financial Protection Bureau, “CFPB Proposes Rule to Close Bank Overdraft Loophole that Costs Americans Billions Each Year in Junk Fees,” press release, January 17, 2024, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-proposes-rule-to-close-bank-overdraft-loophole-that-costs-americans-billions-each-year-in-junk-fees/>.

<sup>38</sup> Senate Committee on Banking, Housing, and Urban Affairs, “The Consumer Financial Protection Bureau’s Semi-Annual Report to Congress,” November 30, 2023, <https://www.banking.senate.gov/hearings/11/20/2023/the-consumer-financial-protection-bureaus-semi-annual-report-to-congress>; Payments Dive, “Senator Warren urges CFPB to act on card late fee rule,” James Pothén, December 4, 2023, <https://www.paymentsdive.com/news/senator-elizabeth-warren-cfpb-consumer-financial-protection-bureau-rohit-chopra-credit-card-fees/701411/>.

<sup>39</sup> Consumer Financial Protection Bureau, “CFPB Bans Excessive Credit Card Late Fees, Lowers Typical Fee from \$32 to \$8,” press release, March 5, 2024, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-bans-excessive-credit-card-late-fees-lowers-typical-fee-from-32-to-8/>.

<sup>40</sup> Office of Senator Elizabeth Warren, “New Report by Senator Warren: Zelle Facilitating Fraud, Based on Internal Data from Big Banks,” press release, October 3, 2022, <https://www.warren.senate.gov/oversight/reports/new-report-by-senator-warren-zelle-facilitating-fraud-based-on-internal-data-from-big-banks>.

<sup>41</sup> Letter from Senator Elizabeth Warren to Consumer Financial Protection Bureau Director Rohit Chopra, October 26, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.10.26%20Letter%20to%20CFPB%20on%20Zelle%20Report%20+%20Wells%20Fargo%20Data.pdf>; Letter from Elizabeth Warren to Early Warning Services CEO Albert Ko, December 21, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.12.21%20Letter%20to%20EWS%20re%20Zelle%20Policy%20Changes.pdf>.

<sup>42</sup> Forbes, “Scammed Out Of Money On Zelle? You Might Be Able To Get It Back,” Natalie Campisi and Dawn Nisi, November 14, 2023, <https://www.forbes.com/advisor/money-transfer/zelle-users-refunded-after-scams/#:~:text=If%20you%20used%20your%20Zelle,accordance%20with%20your%20bank's%20policies>.

<sup>43</sup> Consumer Financial Protection Bureau, “CFPB Proposes New Federal Oversight of Big Consumer FinTech Companies and Other Providers of Digital Wallets and Payment Apps,” press release, November 7, 2023, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-proposes-new-federal-oversight-of-big-tech-companies-and-other-providers-of-digital-wallets-and-payment-apps/>.

<sup>44</sup> International Monetary Fund, “The Perfect Storm,” June 2009, <https://www.imf.org/external/pubs/ft/fandd/2009/06/blanchard.htm>; Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, H.R. 4173, <https://www.congress.gov/bill/111th-congress/house-bill/4173>.

<sup>45</sup> Bloomberg, “How Elizabeth Senator Warren Led the Great Swaps Rebellion of 2014,” David Weigel, December 12, 2014, <https://www.bloomberg.com/politics/articles/2014-12-12/the-great-swaps-rebellion-of-2014-and-elizabeth-warrens-postobama-democratic-party>; Salon, “Elizabeth Warren's quiet (but huge) win: Why Wall Street lobbyists really hated her ‘cromnibus’ fight,” Jim Newell, December 18, 2014, [https://www.salon.com/2014/12/18/elizabeth\\_warrens\\_quiet\\_but\\_huge\\_win\\_why\\_wall\\_street\\_lobbyists\\_really\\_hate\\_d\\_her\\_cromnibus\\_fight/](https://www.salon.com/2014/12/18/elizabeth_warrens_quiet_but_huge_win_why_wall_street_lobbyists_really_hate_d_her_cromnibus_fight/).

<sup>46</sup> Letter from Senator Elizabeth Warren and Representative Elijah E. Cummings to the Chair of the Board of Governors of the Federal Reserve System, Janet Yellen, July 16, 2015,



---

[https://www.warren.senate.gov/files/documents/2015-07-16\\_Federal\\_Reserve-Swaps\\_Letter.pdf](https://www.warren.senate.gov/files/documents/2015-07-16_Federal_Reserve-Swaps_Letter.pdf); Letter from Senator Elizabeth Warren and Representative Elijah E. Cummings to the Chair of the Federal Deposit Insurance Corporation Marty Gruenberg, July 16, 2015, [https://www.warren.senate.gov/files/documents/2015-07-16\\_FDIC-Swaps\\_Letter.pdf](https://www.warren.senate.gov/files/documents/2015-07-16_FDIC-Swaps_Letter.pdf); Office of Senator Elizabeth Warren, “Warren and Cummings Ask Financial Regulators About Risks to Banks and Taxpayers from Swaps Trading,” press release, July 16, 2015, <https://www.warren.senate.gov/oversight/letters/warren-and-cummings-ask-financial-regulators-about-risks-to-banks-and-taxpayers-from-swaps-trading>; Boston Globe, “Senator Warren, Cummings put \$10 trillion price tag on swaps rule partial repeal,” Cheyenne Hopkins, Silla Brush, November 10, 2015, [https://www.bostonglobe.com/business/2015/11/10/Senator\\_Warren-cummings-put-trillion-price-tag-swaps-rule-partial-repeal/OCNoU12SwKPhhRTw4RbKZK/story.html](https://www.bostonglobe.com/business/2015/11/10/Senator_Warren-cummings-put-trillion-price-tag-swaps-rule-partial-repeal/OCNoU12SwKPhhRTw4RbKZK/story.html).

<sup>47</sup> Bloomberg, “How Elizabeth Senator Warren Led The Great Swaps Rebellion of 2014,” December 12, 2014, <http://www.bloomberg.com/politics/articles/2014-12-12/the-great-swaps-rebellion-of-2014-and-elizabeth-warrens-postobama-democratic-party>; Politico, “Democrats may clash with Senator Warren on financial rules,” Zachary Warmbrodt, November 12, 2015, <https://www.politico.com/story/2015/11/elizabeth-warren-democrats-clash-financial-rules-215806>;

Letter from Senator Elizabeth Warren to Bank of America CEO Brian T. Moynihan, January 29, 2015, <https://www.warren.senate.gov/files/documents/BankofAmericaLetter.pdf>; Letter from Senator Elizabeth Warren to CEO and President of JPMorgan Chase Jamie Dimon, January 29, 2015, <https://www.warren.senate.gov/files/documents/JPMorganLetter.pdf>; Letter from Senator Elizabeth Warren to Citigroup CEO Michael Corbat, January 29, 2015, <https://www.warren.senate.gov/files/documents/CitigroupLetter.pdf>; Letter from Senator Elizabeth Warren to Chair and CEO of Goldman Sachs Group Lloyd Blankfein, January 29, 2015, <https://www.warren.senate.gov/files/documents/GoldmanLetter.pdf>;

Office of Senator Elizabeth Warren, “Senator Warren and Cummings Ask Banks about Swaps Trading Practices After Key Section of Dodd-Frank Guttled,” press release, January 29, 2015, <https://www.warren.senate.gov/oversight/letters/Warren-and-cummings-ask-banks-about-swaps-trading-practices-after-key-section-of-dodd-frank-guttled>;

Salon, “Elizabeth Warren's quiet (but huge) win: Why Wall Street lobbyists really hated her ‘cromnibus’ fight,” Jim Newell, December 12, 2014,

[https://www.salon.com/2014/12/18/elizabeth\\_warrens\\_quiet\\_but\\_huge\\_win\\_why\\_wall\\_street\\_lobbyists\\_really\\_hate\\_d\\_her\\_cromnibus\\_fight/](https://www.salon.com/2014/12/18/elizabeth_warrens_quiet_but_huge_win_why_wall_street_lobbyists_really_hate_d_her_cromnibus_fight/); The Hill, “Wall Street prepares Dodd-Frank assault,” Peter Schroeder, December 17, 2014, <https://thehill.com/policy/finance/227363-emboldened-wall-street-ready-to-dismantle-dodd-frank-financial-law/>;

Vox, “Elizabeth Warren fought Wall Street in last year's omnibus. This year it paid off,” Matthew Yglesias, December 18, 2015, <https://www.vox.com/2015/12/18/10619588/wall-street-omnibus>.

<sup>48</sup> Vox, “Elizabeth Warren fought Wall Street in last year's omnibus. This year it paid off,” Matthew Yglesias, December 18, 2015, <https://www.vox.com/2015/12/18/10619588/wall-street-omnibus>.

<sup>49</sup> Economic Growth, Regulatory Relief, and Consumer Protection Act, S. 2155,

<https://www.congress.gov/bill/115th-congress/senate-bill/2155>; CNBC, “Senate passes rollback of banking rules enacted after financial crisis,” Erica Werner, Renae Merle, March 14, 2018,

[https://www.washingtonpost.com/business/economy/senate-passes-rollback-of-post-financial-crisis-banking-rules/2018/03/14/43837aae-27bd-11e8-b79d-f3d931db7f68\\_story.html](https://www.washingtonpost.com/business/economy/senate-passes-rollback-of-post-financial-crisis-banking-rules/2018/03/14/43837aae-27bd-11e8-b79d-f3d931db7f68_story.html).

<sup>50</sup> Office of Senator Elizabeth Warren, “Warren Releases 17 Amendments Filed to Senate Bank Deregulation Bill,” press release, March 7, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-releases-17-amendments-filed-to-senate-bank-deregulation-bill>.

<sup>51</sup> 169 Cong. Rec. 47 S764; Office of Senator Elizabeth Warren, “ICYMI: Warren Delivers Speech on Bank Failures and New Bill to Reverse Trump-era Deregulation of Banking Rules,” press release, March 15, 2023, <https://www.warren.senate.gov/newsroom/press-releases/icymi-warren-delivers-speech-on-bank-failures-and-new-bill-to-reverse-trump-era-deregulation-of-banking-rules>.

<sup>52</sup> New York Times, “3 Failed Banks this Year Were Bigger Than 25 That Crumbled in 2008,” Karl Russell and Christine Zhang, May 1, 2023, <https://www.nytimes.com/interactive/2023/business/bank-failures-svb-first-republic-signature.html>; Bankrate, “The 7 largest bank failures in US history,” Matthew Goldberg, July 24, 2024, <https://www.bankrate.com/banking/largest-bank-failures/>.

<sup>53</sup> Economic Growth, Regulatory Relief, and Consumer Protection Act, Public Law 115-174; Secure Viable Banking Act, S.817, <https://www.congress.gov/bill/118th-congress/senate-bill/817>; Office of Senator Elizabeth Warren, “Warren, Porter, Dozens of Democratic Lawmakers Introduce Bill to Repeal 2018 Rollback of Critical Dodd-Frank Protections,” press release, March 14, 2023, <https://www.warren.senate.gov/newsroom/press-releases/Warren-porter-dozens-of-democratic-lawmakers-introduce-bill-to-repeal-2018-rollback-of-critical-dodd-frank-protections>; A

---

bill to require Presidential appointment and Senate confirmation of the Inspector General of the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection, S.915, <https://www.congress.gov/bill/118th-congress/senate-bill/915>; Failed Bank Executives Clawback Act, S.1045, <https://www.congress.gov/bill/118th-congress/senate-bill/1045/text>; Office of Senator Elizabeth Warren, “Warren Raises New Questions About Goldman Sachs’ Profits and Conflicts of Interest from Silicon Valley Bank Failure,” press release, August 8, 2023, <https://www.warren.senate.gov/oversight/letters/Warren-raises-new-questions-about-goldman-sachs-profits-and-conflicts-of-interest-from-silicon-valley-bank-failure>.

<sup>54</sup> Boston Globe, “They warned in 2018 that weakening regulations could lead to failure like SVB. Now Elizabeth Warren and other Democrats want those changes back,” Jim Puzzanghera, March 13, 2023, <https://www.bostonglobe.com/2023/03/13/nation/they-warned-2018-that-weakening-regulations-could-lead-failure-like-svb-now-elizabeth-warren-other-democrats-want-those-changes-back/>.

<sup>55</sup> *Id.*

<sup>56</sup> Office of Senator Elizabeth Warren, “Senators Warren, Warner, Brown, Reed Express Concerns to Treasury Regarding Potential Use of Cryptocurrency to Evade Sanctions,” press release, March 2, 2022, <https://www.warren.senate.gov/oversight/letters/senators-warren-warner-brown-reed-express-concerns-to-treasury-regarding-potential-use-of-cryptocurrency-to-evade-sanctions>; Office of Senator Elizabeth Warren, “Warren Expands Coalition of Banking Committee Support for Bill Cracking Down on Crypto’s Use in Money Laundering, Drug Trafficking, Sanctions Evasion,” press release, December 11, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-expands-coalition-of-banking-committee-support-for-bill-cracking-down-on-cryptos-use-in-money-laundering-drug-trafficking-sanctions-evasion>; Office of Senator Elizabeth Warren “At Hearing, Warren, DEA Official Confirm Crypto’s Role in Fueling Illegal Fentanyl Trade,” press release, January 11, 2024, <https://www.warren.senate.gov/newsroom/press-releases/at-hearing-warren-dea-official-confirm-crypto-role-in-fueling-illegal-fentanyl-trade>.

<sup>57</sup> Office of Senator Elizabeth Warren, “Warren Urges FSOC To Use Authority to Address Cryptocurrency Market, Protect Consumers, and Mitigate Financial Stability Risks,” press release, July 27, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-urges-fsoc-to-use-authority-to-address-cryptocurrency-market-protect-consumers-and-mitigate-financial-stability-risks>; Office of Senator Elizabeth Warren, “Senator Warren in Wall Street Journal Op-Ed: FTX’s Implosion Should Be a Wake-up Call,” press release, November 22, 2022, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-in-wall-street-journal-op-ed-ftxs-implosion-should-be-a-wake-up-call>.

<sup>58</sup> Office of Senator Elizabeth Warren, “Warren, Marshall Introduce Bipartisan Legislation to Crack Down on Cryptocurrency Money Laundering, Financing of Terrorists and Rogue Nations,” press release, December 14, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-marshall-introduce-bipartisan-legislation-to-crack-down-on-cryptocurrency-money-laundering-financing-of-terrorists-and-rogue-nations>; Office of Senator Elizabeth Warren, “Warren Expands Coalition of Banking Committee Support for Bill Cracking Down on Crypto’s Use in Money Laundering, Drug Trafficking, Sanctions Evasion,” press release, December 11, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-expands-coalition-of-banking-committee-support-for-bill-cracking-down-on-cryptos-use-in-money-laundering-drug-trafficking-sanctions-evasion>.

<sup>59</sup> U.S. Department of the Treasury, “Remarks by Deputy Secretary of the Treasury Wally Adeyemo at the 2023 Blockchain Association’s Policy Summit,” November 29, 2023, <https://home.treasury.gov/news/press-releases/jy1934>.

<sup>60</sup> Office of Senator Elizabeth Warren, “Warren and Cassidy Send Bipartisan Letter to DOJ and DHS to Stop Crypto in the Illegal Trade of Child Sexual Abuse Material,” press release, April 25, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-cassidy-send-bipartisan-letter-to-doj-and-dhs-to-stop-crypto-in-the-illegal-trade-of-child-sexual-abuse-material>; Office of Senator Elizabeth Warren, “After Massive Change Healthcare Cyber Attack, Warren, Cassidy, Blumenthal Urge Cybersecurity Agency to Crack Down on Crypto-Facilitated Ransomware Attacks Millions of Patients, Healthcare Providers Affected by Payment Disruptions,” press release, April 30, 2024, <https://www.warren.senate.gov/newsroom/press-releases/after-massive-change-healthcare-cyber-attack-warren-cassidy-blumenthal-urge-cybersecurity-agency-to-crack-down-on-crypto-facilitated-ransomware-attacks-millions-of-patients-healthcare-providers-affected-by-payment-disruptions>.

<sup>61</sup> Office of Senator Elizabeth Warren, “At Hearing, Senator Warren Highlights Dangers of Crypto Scams for Seniors, Need for Legislation,” press release, November 16, 2023, <https://www.warren.senate.gov/newsroom/press-releases/at-hearing-senator-warren-highlights-dangers-of-crypto-scams-for-seniors-need-for-legislation>; Office of Senator Elizabeth Warren, “Warren, Menendez, Brown, Feinstein, Sanders, and Booker Press Meta for Details on its Efforts to Combat Cryptocurrency Scams,” press release, September 9, 2022,

---

<https://www.warren.senate.gov/newsroom/press-releases/warren-menendez-brown-feinstein-sanders-and-booker-press-meta-for-details-on-its-efforts-to-combat-cryptocurrency-scams>.

<sup>62</sup> Office of Senator Elizabeth Warren, “Warren, Lawmakers Urge Environmental Protection Agency and Department of Energy to Require Cryptominers Disclose Emissions and Energy Use,” February 7, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-lawmakers-urge-environmental-protection-agency-and-department-of-energy-to-require-cryptominers-disclose-emissions-and-energy-use>.

<sup>63</sup> Office of Senator Elizabeth Warren, “Remarks on Reigniting Competition in the American Economy,” June 29, 2016, [https://www.warren.senate.gov/files/documents/2016-6-29\\_Warren\\_Antitrust\\_Speech.pdf](https://www.warren.senate.gov/files/documents/2016-6-29_Warren_Antitrust_Speech.pdf); Guardian, “Three ways to remake the American economy for all,” December 6, 2017, <https://www.theguardian.com/commentisfree/2017/dec/06/elizabeth-Warren-monopolies-american-economy>.

<sup>64</sup> *Id.*

<sup>65</sup> Executive Order No.14036,86 Fed. Reg. 36987, (July 9, 2021).

<sup>66</sup> Vox, “Elizabeth Warren’s plan to break up Big Everything,” Sara Morrison, April 5, 2022, <https://www.vox.com/recode/23003056/elizabeth-warren-big-tech-mergers>.

<sup>67</sup> *Id.*

<sup>68</sup> Letter from Senator Elizabeth Warren to Transportation Secretary Pete Buttigieg, September 15, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.09.15%20Letter%20to%20DOT%20re%20merger%20authorit%20and%20Spirit-JetBlue.pdf>; Letter from Senator Elizabeth Warren to Chair of the Federal Trade Commission Lina Khan, February, 28, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.02.28%20Letter%20to%20FTC%20on%20Choice%20Hotels%20-%20Wyndham%20Takeover.pdf>; Letter from Senator Elizabeth Warren to Chair of the Federal Trade Commission Lina Khan, July 16, 2021, [https://www.warren.senate.gov/imo/media/doc/FTC%20-%20DOD%20Letter%20re%20Behavioral%20Remedies%20-%207.16.21%20\(Warren\).pdf](https://www.warren.senate.gov/imo/media/doc/FTC%20-%20DOD%20Letter%20re%20Behavioral%20Remedies%20-%207.16.21%20(Warren).pdf).

<sup>69</sup> Senator Elizabeth Warren, “Warren, Scanlon, Lawmakers Urge FTC to Revive Enforcement of Robinson-Patman Act to Promote Competition, Lower Food Prices,” press release, March 28, 2024, <https://www.warren.senate.gov/newsroom/press-releases/Warren-scanlon-lawmakers-urge-ftc-to-revive-enforcement-of-robinson-patman-act-to-promote-competition-lower-food-prices>.

<sup>70</sup> Office of Senator Elizabeth Warren, “Remarks on Reigniting Competition in the American Economy,” June 29, 2016, [https://www.warren.senate.gov/files/documents/2016-6-29\\_Warren\\_Antitrust\\_Speech.pdf](https://www.warren.senate.gov/files/documents/2016-6-29_Warren_Antitrust_Speech.pdf); Office of Senator Elizabeth Warren, “Remarks on Open Markets Institute Renewing the Democratic Republic Conference,” February 15, 2023, <https://www.warren.senate.gov/imo/media/doc/FINAL%20-%20Senator%20Warren%20Speech%20Antitrust%20Open%20Markets%202023.pdf>; Letter from Senator Elizabeth Warren and Representative Jamie Raskin to the Secretary of the Department of Agriculture Thomas Vilsack, April 19, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.04.19%20Letter%20to%20USDA%20re%20JBS.pdf>; Office of Senator Elizabeth Warren, “Remarks on Reigniting Competition in the American Economy,” June 29, 2016, [https://www.warren.senate.gov/files/documents/2016-6-29\\_Warren\\_Antitrust\\_Speech.pdf](https://www.warren.senate.gov/files/documents/2016-6-29_Warren_Antitrust_Speech.pdf); Office of Senator Elizabeth Warren, “Remarks on Open Markets Institute Renewing the Democratic Republic Conference,” February 15, 2023, <https://www.warren.senate.gov/imo/media/doc/FINAL%20-%20Senator%20Warren%20Speech%20Antitrust%20Open%20Markets%202023.pdf>; Letter from Senator Elizabeth Warren to Transportation Secretary Pete Buttigieg, September 15, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.09.15%20Letter%20to%20DOT%20re%20merger%20authorit%20and%20Spirit-JetBlue.pdf>; Letter from Senator Elizabeth Warren to Chair of the Federal Trade Commission Lina Khan, February, 28, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.02.28%20Letter%20to%20FTC%20on%20Choice%20Hotels%20-%20Wyndham%20Takeover.pdf>; Letter from Senator Elizabeth Warren to Chair of the Federal Trade Commission Lina Khan, October 16, 2021, [https://www.warren.senate.gov/imo/media/doc/FTC%20-%20DOD%20Letter%20re%20Behavioral%20Remedies%20-%207.16.21%20\(Warren\).pdf](https://www.warren.senate.gov/imo/media/doc/FTC%20-%20DOD%20Letter%20re%20Behavioral%20Remedies%20-%207.16.21%20(Warren).pdf); Office of Senator Elizabeth Warren, “Senator Warren Highlights DOT Steps to Promote Transparency and Competition in the Airline Industry, Urges Further Action to Protect Consumers,” press release, October 19, 2016, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-highlights-dot-steps-to-promote-transparency-and-competition-in-the-airline-industry-urges-further-action-to-protect-consumers>; Office of Senator Elizabeth Warren, “Remarks on Reigniting Competition in the American Economy,” June 29, 2016, [https://www.warren.senate.gov/files/documents/2016-6-29\\_Warren\\_Antitrust\\_Speech.pdf](https://www.warren.senate.gov/files/documents/2016-6-29_Warren_Antitrust_Speech.pdf); Letter from Senator Elizabeth Warren to Chair of the Federal Communications Commission Jessica Rosenworcel, January 11, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.01.11%20Letter%20to%20FCC%20re%20Standard%20Genera>

---

[1%20-%20Tegna.pdf](#); Letter from Senator Warren to Assistant Attorney General Jonathan Kanter and Chair of the Federal Communications Commission Jessica Rosenworcel, August 6, 2024, [https://www.warren.senate.gov/imo/media/doc/Warren\\_castro\\_letter\\_to\\_doj\\_and\\_fcc\\_re\\_sports\\_streaming\\_iv.pdf](https://www.warren.senate.gov/imo/media/doc/Warren_castro_letter_to_doj_and_fcc_re_sports_streaming_iv.pdf); Letter from Senator Elizabeth Warren and Representative John Garamendi to Defense Secretary Lloyd Austin, February 23, 2023, <https://www.warren.senate.gov/imo/media/doc/2024.02.23%20Letter%20to%20DoD%20Re%20Consolidation%20in%20Defense%20Industrial%20Base.pdf>; Letter from Senator Elizabeth Warren to Defense Secretary Lloyd Austin III, et al., June 30, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_-\\_Warren\\_garamendi\\_pocan\\_letter\\_to\\_dod\\_ftc\\_doj\\_re\\_transdigm\\_recent\\_acquisitions.pdf](https://www.warren.senate.gov/imo/media/doc/final_-_Warren_garamendi_pocan_letter_to_dod_ftc_doj_re_transdigm_recent_acquisitions.pdf); Letter from Senator Elizabeth Warren to Defense Secretary Lloyd Austin III, March 18, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.03.18%20Letter%20to%20Austin%20re%20DoD%20Merger%20Review%20Process.pdf>; Letter from Senator Elizabeth Warren to Assistant Attorney General Jonathan Kanter, et al., June 27, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.06.27%20Letter%20to%20Regulators%20re%20Bank%20Merger%20Reviews.pdf>.

<sup>71</sup> Time, “Warren Calls Out Buttigieg and Schumer in Speech Urging Washington Get Tougher on Monopolies,” Eric Cortellessa, February 15, 2023, <https://time.com/6255811/elizabeth-warren-buttigieg-monopoly-antitrust/>.

<sup>72</sup> Senator Elizabeth Warren, “Remarks on Reigniting Competition in the American Economy,” June 29, 2016, [https://www.warren.senate.gov/files/documents/2016-6-29\\_Warren\\_Antitrust\\_Speech.pdf](https://www.warren.senate.gov/files/documents/2016-6-29_Warren_Antitrust_Speech.pdf).

<sup>73</sup> Consolidated Appropriations Act, 2024, Public Law No 118-42; Senate Committee on Appropriations, “BILL SUMMARY: Commerce, Justice, Science, and Related Agencies Fiscal Year 2024 Appropriations Bill,” press release, March 3, 2024, <https://www.appropriations.senate.gov/news/majority/bill-summary-commerce-justice-science-andrelated-agencies-fiscal-year-2024-appropriationsbill>.

<sup>74</sup> Letter from Senator Elizabeth Warren to Senate Appropriations Chair Patty Murray, et al., March 6, 2024, [https://www.warren.senate.gov/imo/media/doc/warren\\_klobuchar\\_raise\\_alarm\\_on\\_funding\\_restrictions\\_for\\_the\\_department\\_of\\_justices\\_antitrust\\_funding\\_3524.pdf](https://www.warren.senate.gov/imo/media/doc/warren_klobuchar_raise_alarm_on_funding_restrictions_for_the_department_of_justices_antitrust_funding_3524.pdf).

<sup>75</sup> Letter from Senator Elizabeth Warren to Senator Jeanne Shaheen, et al., May 9, 2024, on file with the Office of Senator Elizabeth Warren.

<sup>76</sup> Commerce, Justice, Science, and Related Agencies Appropriations Act, 2025, S. 4795, <https://www.congress.gov/bill/118th-congress/senate-bill/4795/text>.

<sup>77</sup> Letter from Senator Elizabeth Warren to Kroger CEO Rodney McMullen, August 5, 2024, [https://www.warren.senate.gov/imo/media/doc/Warren\\_casey\\_letter\\_to\\_kroger\\_re\\_electronic\\_shelving\\_and\\_price\\_gouging.pdf](https://www.warren.senate.gov/imo/media/doc/Warren_casey_letter_to_kroger_re_electronic_shelving_and_price_gouging.pdf); Letter from Senator Elizabeth Warren to DoorDash CEO Tony Xu, April 16, 2024, <https://www.warren.senate.gov/imo/media/doc/Warren.%20Casey.%20Lujan%20Letter%20to%20DoorDash%20on%20Food%20Delivery%20Price%20Gouging%2004.16.241.pdf>; Letter from Senator Elizabeth Warren to Uber Technologies CEO Dara Khosrowshahi, April 16, 2024, <https://www.warren.senate.gov/imo/media/doc/Warren.%20Casey.%20Lujan%20Letter%20to%20UberEats%20on%20Food%20Delivery%20Price%20Gouging%2004.16.241.pdf>; Senate Committee on Banking, Housing and Urban Affairs, “Higher Prices: How Shrinkflation and Technology Impact Consumers’ Finances,” May 2, 2024, <https://www.banking.senate.gov/hearings/higher-prices-how-shrinkflation-and-technology-impact-consumers-finances>; Office of Senator Elizabeth Warren, “ICYMI: At Hearing, Warren Calls Out Food Industry for Price Gouging, Urges Action to Combat Unfair Pricing Practices,” press release, May 3, 2024, <https://www.warren.senate.gov/newsroom/press-releases/icymi-at-hearing-Warren-calls-out-food-industry-for-price-gouging-urges-action-to-combat-unfair-pricing-practices>; Letter from Senator Warren to President of the United States Joseph R. Biden, May 13, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.05.13%20Letter%20to%20Biden%20Admin%20on%20Food%20Prices1.pdf>; Senate Committee on Banking, Housing and Urban Affairs, “Protecting Consumers’ Pocketbooks: Lowering Food Prices and Combating Corporate Price Gouging and Consolidation,” May 22, 2024, <https://www.banking.senate.gov/hearings/protecting-consumers-pocketbooks-lowering-food-prices-and-combating-corporate-price-gouging-and-consolidation>; Senator Elizabeth Warren, “ICYMI: Chairing Economic Policy Subcommittee, Warren Calls Out Giant Corporations for Hiking Up Food Prices While Raking in Record Profits, Urges Action to Promote Competition and Bring Down Costs,” press release, May 23, 2024, <https://www.warren.senate.gov/newsroom/press-releases/icymi-chairing-economic-policy-subcommittee-Warren-calls-out-giant-corporations-for-hiking-up-food-prices-while-raking-in-record-profits-urges-action-to-promote-competition-and-bring-down-costs>.

---

<sup>78</sup> Price Gouging Prevention Act of 2022, S. 4214, <https://www.congress.gov/bill/117th-congress/senate-bill/4214>; Office of Senator Elizabeth Warren, “Warren, Baldwin, Schakowsky, Colleagues Introduce Bicameral Legislation to Crack Down on Corporate Price Gouging,” press release, May 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-baldwin-schakowsky-colleagues-introduce-bicameral-legislation-to-crack-down-on-corporate-price-gouging>; Price Gouging Prevention Act of 2024, S. 3808, <https://www.congress.gov/bill/118th-congress/senate-bill/3803>.

<sup>79</sup> Letter from Senator Elizabeth Warren to Transportation Secretary Pete Buttigieg, and Deputy Administrator of the National Highway Traffic Safety Administration Sophie Schulman, June 15, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.06.15%20Letter%20to%20DOT%20and%20NHTSA%20re%20Right%20to%20Repair1.pdf>; Office of Senator Elizabeth Warren, “Senators Warren, Markey Statement on Federal Regulators Reversing Course, Allowing Enforcement of Massachusetts’ Right to Repair Law,” press release, August 22, 2023, <https://www.warren.senate.gov/newsroom/press-releases/senators-Warren-markey-statement-on-federal-regulators-reversing-course-allowing-enforcement-of-massachusetts-right-to-repair-law>.

<sup>80</sup> Boston Globe, “In Watertown visit, Senator Warren and FTC head Lina Khan look to jumpstart right-to-repair,” Hiawatha Bray, February 22, 2024, <https://www.bostonglobe.com/2024/02/22/business/elizabeth-warren-lina-khan-right-to-repair/>.

<sup>81</sup> The White House, “FACT SHEET: President Biden Is Taking Action to Lower Costs for Families and Fight Corporate Rip-Offs,” press release, March 7, 2024, <https://www.whitehouse.gov/briefing-room/statements-releases/2024/03/07/fact-sheet-president-biden-is-taking-action-to-lower-costs-for-families-and-fight-corporate-rip-offs/>.

<sup>82</sup> Digital Consumer Protection Commission Act of 2023, S. 2957, <https://www.congress.gov/bill/118th-congress/senate-bill/2597>; Office of Senator Elizabeth Warren, “Warren, Graham Unveil Bipartisan Bill to Rein in Big Tech,” press release, July 27, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-graham-unveil-bipartisan-bill-to-rein-in-big-tech>.

<sup>83</sup> Letter from Senator Elizabeth Warren to the Chair of the Board of Tesla, Inc. Dr. Robyn Denholm, August 8, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_-\\_Warren\\_letter\\_to\\_tesla\\_board\\_re\\_musk\\_conflicts\\_of\\_interest.pdf](https://www.warren.senate.gov/imo/media/doc/final_-_Warren_letter_to_tesla_board_re_musk_conflicts_of_interest.pdf); Letter from Senator Elizabeth Warren and Representative Lori Trahan to OpenAI CEO Sam Altman, August 8, 2024, [https://www.warren.senate.gov/imo/media/doc/letter\\_from\\_sen\\_warren\\_and\\_reprahantosamaltman.pdf](https://www.warren.senate.gov/imo/media/doc/letter_from_sen_warren_and_reprahantosamaltman.pdf); New York Times, “Lindsey Graham and Elizabeth Warren: When It Comes to Big Tech, Enough Is Enough,” Lindsey Graham, Elizabeth Warren, July 27, 2023, <https://www.nytimes.com/2023/07/27/opinion/lindsey-graham-elizabeth-warren-big-tech-regulation.html>; Letter from Senator Elizabeth Warren to Attorney General Merrick Garland and Acting U.S. Attorney for the Eastern District of Texas Nicholas Ganjei, August 31, 2021, <https://www.warren.senate.gov/imo/media/doc/2021.08.30%20Letter%20re%20Jedi%20Blue%20.pdf>; Letter from Senator Elizabeth Warren to the Acting Chair of the Commodity Futures Trading Commission Rostin Behnam, June 28, 2021,

[https://www.warren.senate.gov/imo/media/doc/Letter%20to%20CFTC%20re%20Google%20Project%20Bernanke%20\(Warren\).pdf](https://www.warren.senate.gov/imo/media/doc/Letter%20to%20CFTC%20re%20Google%20Project%20Bernanke%20(Warren).pdf); Letter from Senator Elizabeth Warren to the President and CEO of Amazon Andy Jassy, June 16, 2023, [https://www.welch.senate.gov/wp-content/uploads/2023/06/20230615\\_Amazonclinceoversight\\_letterFinalSigned.pdf](https://www.welch.senate.gov/wp-content/uploads/2023/06/20230615_Amazonclinceoversight_letterFinalSigned.pdf); ProPublica, “Senator Elizabeth Warren Probes Google’s Quest for Soldiers’ Medical Data,” James Bandler, July 26, 2023, <https://www.propublica.org/article/Warren-probes-google-quest-soldiers-medical-data>; Letter from Senator Elizabeth Warren and Representative Pramila Jayapal to Google CEO Sundar Pichai, January 5, 2022, [https://www.warren.senate.gov/imo/media/doc/2022.01.05%20Letter%20to%20Google%20on%20Kanter%20Recusal%20\(1\).pdf](https://www.warren.senate.gov/imo/media/doc/2022.01.05%20Letter%20to%20Google%20on%20Kanter%20Recusal%20(1).pdf);

<sup>84</sup> Senate Committee on Health, Education, Labor and Pensions, “America’s Health IT Transformation: Translating the Promise of Electronic Health Records Into Better Care,” March 17, 2015, <http://www.help.senate.gov/hearings/americas-health-it-transformation-translating-the-promise-of-electronic-health-records-into-better-care>; Modern Healthcare, “Epic, other EHR vendors agree to waive record-sharing fees,” Joseph Conn, April 15, 2015, <http://www.modernhealthcare.com/article/20150415/NEWS/150419944>; Senate Committee on Health, Education, Labor and Pensions, “Health Information Exchange: A Path Towards Improving the Quality and Value of Health Care for Patients,” June 10, 2015, <http://www.help.senate.gov/hearings/health-information-exchange-a-path-towards-improving-the-quality-and-value-of-health-care-for-patients>; Senate Committee on Health, Education, Labor and Pensions, “Achieving the Promise of Health Information Technology: Improving Care Through Patient Access to Their Records,” September 16, 2015, <http://www.help.senate.gov/hearings/achieving-the-promise-of-health-information-technology-improving-care-through-patient-access-to-their-records>; Senate

---

Committee on Health, Education, Labor and Pensions, “S.2030, S.1622, S.2014, S.800, S.849, S.2503, and S.2511,” February 9, 2016, <http://www.help.senate.gov/hearings/s2030-s1622-s2014-s800-s849-s2503-and-s2511->

<sup>85</sup> US Department of Transportation, “FACT SHEET: Biden-Harris Administration Announces Rules to Deliver Automatic Refunds and Protect Consumers from Surprise Junk Fees in Air Travel,” press release, April 24, 2024, <https://www.transportation.gov/briefing-room/fact-sheet-biden-harris-administration-announces-rules-deliver-automatic-refunds-and->

<sup>86</sup> Boston Globe, “When Biden’s new airline refund rule hit legislative turbulence, Warren swooped in to help save it,” Jim Puzanghera, May 15, 2024, <https://www.bostonglobe.com/2024/05/15/nation/airline-refund-elizabeth-warren-faa/>.

<sup>87</sup> *Id.*

<sup>88</sup> *Id.*

<sup>89</sup> Office of Senator Elizabeth Warren, “Senator Warren, House Majority Whip Clyburn Introduce Legislation to Cancel Student Loan Debt for Millions of Americans,” press release, July 23, 2019, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-house-majority-whip-clyburn-introduce-legislation-to-cancel-student-loan-debt-for-millions-of-americans>; Office of Senator Elizabeth Warren, “Warren, Schumer, Pressley, Padilla, Warnock, Omar, Jayapal, Clyburn Commend Biden-Harris Administration for Extending the Payment Pause and Urge President to Cancel Student Debt,” press release, April 6, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-schumer-pressley-padilla-warnock-omar-jayapal-clyburn-commend-biden-harris-administration-for-extending-the-payment-pause-and-urge-president-to-cancel-student-debt>; “Warren, Pressley, Leader Schumer, Padilla, Warnock, Omar, Clyburn, Wilson Lead Over 75 Lawmakers Urging President Biden to Swiftly Deliver Student Loan Debt Cancellation for 43 Million Americans,” press release, August 24, 2023, <https://www.warren.senate.gov/oversight/letters/warren-pressley-leader-schumer-padilla-warnock-omar-clyburn-wilson-lead-over-75-lawmakers-urging-president-biden-to-swiftly-deliver-student-loan-debt-cancellation-for-43-million-americans>.

<sup>90</sup> Offices of Senator Elizabeth Warren and Senator Jeff Merkley, “Who Really Benefits From Student Debt Cancellation? How the Biden-Harris Administration Responded to the Extremist Supreme Court and Provided Student Loan Relief to Millions of Americans,” September 2024, [https://www.warren.senate.gov/imo/media/doc/Warren\\_student\\_loan\\_debt\\_relief\\_report\\_2024.pdf](https://www.warren.senate.gov/imo/media/doc/Warren_student_loan_debt_relief_report_2024.pdf).

<sup>91</sup> Office of Senator Elizabeth Warren, “Senator Warren Introduces Legislation Extending to Students Same Interest Rates Enjoyed By Big Banks,” May 8, 2013, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-introduces-legislation-extending-to-students-same-interest-rates-enjoyed-by-big-banks>; Bank on Students Loan Fairness Act, S. 897, <https://www.congress.gov/bill/113th-congress/senate-bill/897>.

<sup>92</sup> Office of Senator Elizabeth Warren, “Senator Warren, House Majority Whip Clyburn Introduce Legislation to Cancel Student Loan Debt for Millions of Americans,” press release, July 23, 2019, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-house-majority-whip-clyburn-introduce-legislation-to-cancel-student-loan-debt-for-millions-of-americans>; Office of Senator Elizabeth Warren, “Senators Introduce Legislation to Expand & Improve Public Service Loan Forgiveness Amid COVID-19 Pandemic,” press release, May 20, 2022, <https://www.warren.senate.gov/newsroom/press-releases/senators-introduce-legislation-to-expand-and-improve-public-service-loan-forgiveness-amid-covid-19-pandemic>.

<sup>93</sup> Office of Senator Elizabeth Warren, “Warren, Schumer, Pressley, Padilla, Warnock, Omar, Jayapal, Clyburn, Colleagues Urge Biden Administration to Extend the Payment Pause and Cancel Student Debt,” press release, March 31, 2022, <https://www.warren.senate.gov/oversight/letters/warren-schumer-pressley-padilla-warnock-omar-jayapal-clyburn-colleagues-urge-biden-administration-to-extend-the-payment-pause-and-cancel-student-debt>.

<sup>94</sup> On file with the Office of Senator Elizabeth Warren.

<sup>95</sup> The White House, “FACT SHEET: President Biden Announces Student Loan Relief for Borrowers Who Need It Most,” press release, August 24, 2022, <https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/>.

<sup>96</sup> New York Times, “Biden Gave In to Pressure on Student Debt Relief After Months of Doubt,” Michael D. Shear, Jim Tankersley and Zolan Kanno-Youngs, August 26, 2022, <https://www.nytimes.com/2022/08/26/us/politics/biden-student-loans.html>.

<sup>97</sup> Biden v. Nebraska, 600 U.S. 477 (2023); Office of Senator Elizabeth Warren, “Warren Statement on the Supreme Court Blocking the President’s Plan to Cancel Student Debt,” press release, June 30, 2023, <https://www.Warren.senate.gov/newsroom/press-releases/Warren-statement-on-the-supreme-court-blocking-the-presidents-plan-to-cancel-student-debt>; CBS News, “Biden administration forgives another \$1.2 billion in student loans. Here’s who qualifies,” Aimee Picchi, updated July 18, 2024, <https://www.cbsnews.com/news/biden-administration-student-loan-forgiveness-1-2-billion-who-qualifies/>.

---

<sup>98</sup> U.S. Department of Education, “Raising the Bar in Massachusetts,” July 2024, p. 2, <https://www.ed.gov/media/document/massachusetts-raise-bar-factsheet>.

<sup>99</sup> Student Loan Tax Relief Act, S. 496, <https://www.congress.gov/bill/117th-congress/senate-bill/496>; Office of Senator Elizabeth Warren, “Warren, Menendez Bill to Make Student Loan Relief Tax-Free Passes as Part of COVID Relief Package, Clearing a Hurdle for Broad Loan Forgiveness,” press release, March 6, 2021, <https://www.Warren.senate.gov/newsroom/press-releases/Warren-menendez-bill-to-make-student-loan-relief-tax-free-passes-as-part-of-covid-relief-package-clearing-a-hurdle-for-broad-loan-forgiveness>; American Rescue Plan Act of 2021, Public Law 117-2.

<sup>100</sup> *Id.*

<sup>101</sup> Office of Senator Elizabeth Warren and the Office of Representative Katherine Clark, “Devos Watch, Year One; failing Americas Students,” February 2018,

<https://www.Warren.senate.gov/imo/media/doc/DeVos%20Report%202-26.pdf>; Office of Senator Elizabeth Warren, “Devos Watch,” <https://www.warren.senate.gov/oversight/devos-watch>; Office of Senator Elizabeth Warren, “Warren, Durbin, Nadler, Katko Introduce Bill Making Bankruptcy Relief Available for Student Loan Borrowers,” press release, May 10, 2019, <https://www.warren.senate.gov/newsroom/press-releases/Warren-durbin-nadler-katko-introduce-bill-making-bankruptcy-relief-available-for-student-loan-borrowers>; Student Borrower Bankruptcy Relief Act of 2019, S. 1414, <https://www.congress.gov/bill/116th-congress/senate-bill/1414>; Office of Senator Elizabeth Warren, “Senator Warren Urges the Department of Justice to Release New Student Loan Bankruptcy Guidance,” press release, September 1 2022, <https://www.warren.senate.gov/oversight/letters/senator-Warren-urges-the-department-of-justice-to-release-new-student-loan-bankruptcy-guidance>.

<sup>102</sup> U.S. Department of Justice, “Justice Department and Department of Education Announce a Fairer and More Accessible Bankruptcy Discharge Process for Student Loan Borrowers,” press release, November 17, 2022, <https://www.justice.gov/opa/pr/justice-department-and-department-education-announce-fairer-and-more-accessible-bankruptcy>.

<sup>103</sup> *Id.*; Letter from Senator Elizabeth Warren to Education Secretary Miguel Cardona, July 17, 2023, <https://www.Warren.senate.gov/imo/media/doc/Send%20a%20letter%20to%20ED%20re%20Student%20Debt%20Collections%20Concerns1.pdf>; Office of Senator Elizabeth Warren, “Senator Warren Urges Department of Education to Protect Borrowers By Overhauling Student Loan Collections Program,” press release, July 18, 2023, <https://www.Warren.senate.gov/oversight/letters/senator-Warren-urges-department-of-education-to-protect-borrowers-by-overhauling-student-loan-collections-program>; Letter from Senator Elizabeth Warren to Executive Office for United States Trustees Director Tara Twomey, May 13, 2024, <https://www.warren.senate.gov/oversight/letters/senator-warren-urges-department-of-education-to-protect-borrowers-by-overhauling-student-loan-collections-program>; Office of Senator Elizabeth Warren, “Warren and Whitehouse Urge Bankruptcy Watchdog to Alert Borrowers to New Guidance Simplifying Discharge of Student Loans in Bankruptcy,” May 23, 2024, <https://www.Warren.senate.gov/newsroom/press-releases/Warren-and-whitehouse-urgebankruptcy-watchdogto-alert-borrowers-to-new-guidance-simplifying-discharge-of-student-loans-in-bankruptcy>.

<sup>104</sup> Office of Senator Elizabeth Warren, “Durbin, Murray, Warren, Brown, Senators Urge Education Department To Protect Students and Taxpayers From Failing Colleges,” press release, March 28, 2017, <https://www.warren.senate.gov/newsroom/press-releases/durbin-murray-Warren-brown-senators-urge-education-department-to-protect-students-and-taxpayers-from-failing-colleges>; Office of Senator Elizabeth Warren, “Members of Congress Urge Education Department to Grant Students Immediate Relief Following Federal Judge’s Ruling that Corinthian Colleges Broke the Law,” press release, November 9, 2015, <https://www.warren.senate.gov/newsroom/press-releases/members-of-congress-urge-education-department-to-grant-students-immediate-relief-following-federal-judge-and-146s-ruling-that-corinthian-colleges-broke-the-law>; Office of Senator Elizabeth Warren, “Blumenthal, Durbin, Senator Warren, Brown Demand Education Department Stop Unrestrained Flow of Federal Funds to Potentially Fraudulent For-Profit Schools,” press release, October 20, 2015, <https://www.warren.senate.gov/newsroom/press-releases/blumenthal-durbin-Warren-brown-demand-education-department-stop-unrestrained-flow-of-federal-funds-to-potentially-fraudulent-for-profit-schools>; Letter from Senator Elizabeth Warren, Baldwin, Blumenthal, Boxer, Durbin, Franken, Hirono, Markey, Merkley, Murphy, Reed, Schatz and Whitehouse to the Secretary of the Department of Education, Arne Duncan, December 9, 2014, <https://www.warren.senate.gov/files/documents/2014%2012%209%20Corinthian%20Letter.pdf>; Office of Senator Elizabeth Warren, “Senator Warren Joins Murray, Senators in Denouncing Move by Secretary DeVos to End Investigations and Office Responsible for Protecting Students from Predatory Colleges,” press release, May 24, 2018, <https://www.warren.senate.gov/oversight/letters/Warren-joins-murray-senators-in-denouncing-move-by-secretary-devos-to-end-investigations-and-office-responsible-for-protecting-students-from-predatory-colleges>;

---

Office of Senator Elizabeth Warren and the Office of Representative Katherine Clark, “Devos Watch, Year One; failing Americas Students,” February 2018, <https://www.warren.senate.gov/imo/media/doc/DeVos%20Report%202-26.pdf>.

<sup>105</sup> New York Times, “Elizabeth Warren Calls Out Education Department Over Student Loans,” Nicholas Fandos, June 10, 2015, <https://archive.nytimes.com/www.nytimes.com/politics/first-draft/2015/06/10/elizabeth-warren-calls-out-education-department-over-student-loans/>.

<sup>106</sup> National Association of Student Financial Aid Administrators, “New Borrower Defense Draft A Vast Improvement, But Negotiators Want More,” Allie Bidwell, March 17, 2016, [https://www.nasfaa.org/news-item/7936/New\\_Borrower\\_Defense\\_Draft\\_A\\_Vast\\_Improvement\\_But\\_Negotiators\\_Want\\_More](https://www.nasfaa.org/news-item/7936/New_Borrower_Defense_Draft_A_Vast_Improvement_But_Negotiators_Want_More); US Department of Education, “Education Department Releases Final Regulations to Expand and Improve Targeted Debt Relief Programs,” press release, October 31, 2022, <https://www.ed.gov/news/press-releases/education-department-releases-final-regulations-expand-and-improve-targeted-debt-relief-programs>.

<sup>107</sup> Office of the Attorney General of Massachusetts, “AG Healey Announces \$30 Million in Debt Relief for Thousands of Massachusetts Students Who Attended American Career Institute,” press release, January 13, 2017, <https://www.mass.gov/news/ag-healey-announces-30-million-in-debt-relief-for-thousands-of-massachusetts-students-who-attended-american-career-institute>.

<sup>108</sup> Letter from Senator Elizabeth Warren to Education Secretary Betsy DeVos, December 11, 2018, <https://www.warren.senate.gov/imo/media/doc/2018.12.11%20Letter%20to%20Department%20of%20Education%20re%20ACICS%20recognition.pdf>.

<sup>109</sup> Washington Post, “Education Secretary ousts one of the nation’s largest college accreditors from its oversight role,” Danielle Douglas-Gabriel, December 12, 2016, <https://www.washingtonpost.com/news/grade-point/wp/2016/12/12/education-secretary-ousts-one-of-the-nations-largest-college-accreditors-from-its-oversight-role/>; CNN, “Feds pull the plug on ITT Tech’s accrediting agency,” Katie Lobosco, September 22, 2016, <https://money.cnn.com/2016/09/22/pf/college/itt-accreditor-acics/>.

<sup>110</sup> U.S. Department of Education, “Termination of the Accrediting Council for Independent Colleges and Schools as an ED Recognized Accrediting Agency,” last reviewed August 12, 2024, <https://www.ed.gov/acics>; U.S. Department of Education, “U.S. Department of Education Terminates Federal Recognition of ACICS, Enhances Federal Aid Program Participation Requirements for ACICS-accredited Colleges,” press release, August 19, 2022, <https://www.ed.gov/news/press-releases/us-department-education-terminates-federal-recognition-acics-enhances-federal-aid-program-participation-requirements-acics-accredited-colleges#:~:text=In%20its%20February%202021%20final.institutions%20and%20inadequate%20administrative%20Ocapability>.

<sup>111</sup> U.S. Department of Education, Federal Student Aid, “Navient Use of Forbearance Site Visit Review,” May 18, 2017, <https://www.warren.senate.gov/imo/media/doc/Ed.%20Dept.%20May%202017%20FSA%20Audit%20Report.pdf>; Letter from Senator Elizabeth Warren to Navient President and CEO Jack Remondi, November 13, 2018, <https://www.warren.senate.gov/imo/media/doc/18-11-13%20Senator%20Warren%20letter%20to%20Navient%20CEO%20Jack%20Remondi.pdf>; Office of Senator Elizabeth Warren, “Senator Warren Releases New Evidence of Navient Student Loan Malfeasance,” press release, November 20, 2018, <https://www.warren.senate.gov/oversight/letters/Warren-releases-new-evidence-of-navient-student-loan-malfeasance>.

<sup>112</sup> Letter from Senator Elizabeth Warren to Education Secretary Betsy DeVos, January 29, 2020, <https://www.warren.senate.gov/imo/media/doc/2020.01.29%20Letter%20to%20ED%20re%20Navient%20unpaid%20debt.pdf>; Office of Senator Elizabeth Warren, “Senator Warren Calls on Education Secretary DeVos to Recoup \$22.3 Million Owed by Student Loan Giant Navient,” press release, January 29, 2020, <https://www.warren.senate.gov/oversight/letters/Warren-calls-on-education-secretary-devos-to-recoup-223-million-owed-by-student-loan-giant-navient>; Senate Committee on Banking, Housing and Urban Affairs, “The Student Debt Burden and Its Impact on Racial Justice, Borrowers, and the Economy,” April 13, 2023, <https://www.banking.senate.gov/hearings/the-student-debt-burden-and-its-impact-on-racial-justice-borrowers-and-the-economy>; Office of Senator Elizabeth Warren, “Senator Warren Questions CEO of Navient on Its Long Record of Profiting Off Broken Student Loan System,” press release, April 13, 2021, <https://www.warren.senate.gov/newsroom/press-releases/Warren-questions-ceo-of-navient-on-its-long-record-of-profiting-off-broken-student-loan-system>; Business Insider, “Student-loan companies that don’t do their jobs should be fired, Elizabeth Warren says. Her next target is one that manages 8 million borrowers,” Ayelet Sheffey, Sep 22, 2024, <https://www.businessinsider.com/student-loan-borrowers-fire-their-servicer-elizabeth-warren-mohela-navient-2024-9>.



- 
- <sup>113</sup> Letters from Senator Elizabeth Warren to CEO of Higher Education Loan Authority of the State of Missouri Scott Giles, et al., December 13, 2023, <https://www.warren.senate.gov/imo/media/doc/ServicersLettersDecember2023.pdf>; Office of Senator Elizabeth Warren, “Senator Warren, Blumenthal, Markey, Van Hollen Seek Answers from Student Loan Servicers After ‘Painful’ Transition for Borrowers,” press release, December 14, 2023, <https://www.warren.senate.gov/oversight/letters/Warren-blumenthal-markey-van-hollen-seek-answers-from-student-loan-servicers-after-painful-transition-for-borrowers>; Senate Committee on Banking, Housing and Urban Affairs, “MOHELA’s Performance as a Student Loan Servicer,” April 10, 2024, <https://www.banking.senate.gov/hearings/mohelas-performance-as-a-student-loan-servicer>; Office of Senator Elizabeth Warren, “Charing Hearing, Warren Slams MOHELA for Failures During Return to Repayment, Impact on Borrowers,” press release, April 10, 2024, <https://www.warren.senate.gov/newsroom/press-releases/charing-hearing-warren-slams-mohela-for-failures-during-return-to-repayment-impact-on-borrowers>; Offices of Senators Elizabeth Warren, Richard Blumenthal, Ed Markey and Chris Van Hollen, “Servicing Scandals: Student Loan Servicers’ Failures During Return to Repayment,” April 2024, <https://www.warren.senate.gov/imo/media/doc/Loan%20Servicer%20Report%20PDF.pdf>.
- <sup>114</sup> Washington Post, “Warren holds up confirmation of a Biden pick at Education Department,” Danielle Douglas-Gabriel, June 22, 2021, [https://www.washingtonpost.com/education/2021/06/22/elizabeth-warren-kvaal-confirmation-education/?utm\\_campaign=wp\\_main&utm\\_source=twitter&utm\\_medium=social](https://www.washingtonpost.com/education/2021/06/22/elizabeth-warren-kvaal-confirmation-education/?utm_campaign=wp_main&utm_source=twitter&utm_medium=social); Politico, “Warren drops opposition to Biden’s higher education nominee,” Michael Stratford, August 11, 2021, <https://www.politico.com/news/2021/08/11/warren-higher-education-nominee-503791>.
- <sup>115</sup> Consumer Financial Protection Bureau v. Navient Corporation, et al, 3:17-CV-00101-RDM; Mother Jones, “For a Decade, Elizabeth Warren Waged War Against a Student Debt Goliath. She Finally Won,” Hannah Levintova, October 29, 2021, <https://www.motherjones.com/politics/2021/10/elizabeth-warren-navient-student-loans-debt-cordray-chopra-maximus/>.
- <sup>116</sup> U.S. Department of Education, “U.S. Department of Education’s Office of Federal Student Aid Awards New Contracts to Five Companies to Serve Borrowers, Reduce Delinquency, and Improve Accountability,” press release, April 24, 2023, <https://www.ed.gov/about/news/press-release/us-department-of-educations-office-of-federal-student-aid-awards-new-contracts-to-five-companies-to-serve-borrowers-reduce-delinquency-and-improve-accountability>.
- <sup>117</sup> Student Loan Servicer Performance Accountability Act of 2017, S. 1675, <https://www.congress.gov/bill/115th-congress/senate-bill/1675>; Office of Senator Elizabeth Warren, “Warren, Blunt Lead Effort to Benefit Student Borrowers and Taxpayers,” press release, August 1, 2017, <https://www.warren.senate.gov/newsroom/press-releases/Warren-blunt-lead-effort-to-benefit-student-borrowers-and-taxpayers>.
- <sup>118</sup> New England Economic Review, “The Market for Single-Family Homes in the Boston Area,” May 1986, p. 46, <http://academics.wellesley.edu/Economics/case/PDFs/MarketBoston.mayjune1986.pdf>; Boston Globe, “‘A sobering statistic’: The typical house here now costs \$950,000,” Andrew Brinker, May 21, 2024, <https://www.bostonglobe.com/2024/05/21/business/greater-boston-home-prices/?p1=Article Inline Text Link>; Massachusetts Department of Elementary and Secondary Education, School and District Profiles, “Teacher Salaries Report,” <https://profiles.doe.mass.edu/statereport/teachersalaries.aspx>; U.S. Department of Health, Education, & Welfare National Institute of Education, “Statistics of Large City School Districts,” James Gordon Ward, 1979, p. 10, <https://files.eric.ed.gov/fulltext/ED199363.pdf>.
- <sup>119</sup> The Atlantic, “Elizabeth Warren’s Ambitious Fix for America’s Housing Crisis,” Madeleine Carlisle, September 25, 2018, <https://www.theatlantic.com/politics/archive/2018/09/elizabeth-warrens-fix-americas-housing-crisis/571210/>.
- <sup>120</sup> Letter from Senator Elizabeth Warren to HUD Assistant Secretary for Housing Carol Galante, September 10, 2013, <https://www.warren.senate.gov/files/documents/Johnson-Warren%20Ltr%20to%20FHA%20on%20Loss%20Mitigation%209.10.13.pdf>; Senate Committee on Banking, Housing, and Urban Affairs, “Executive Session to consider S. 1376, The FHA Solvency Act of 2013,” July 31, 2013, <https://www.banking.senate.gov/hearings/executive-session-to-consider-s-1376-the-fha-solvency-act-of-2013>; American Banker, “Johnson, Senator Warren Request Tweak to FHA’s Loan Mod Program,” Victoria Finkle, September 10, 2013, <https://www.americanbanker.com/news/johnson-warren-request-tweak-to-fhas-loan-mod-program>.
- <sup>121</sup> Office of Senator Elizabeth Warren, “Senator Warren Applauds FHA Loan Modification Policy Change,” press release, September 24, 2013, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-applauds-fha-loan-modification-policy-change>; Department of Housing and Urban Development, “Update to FHA’s Loss

---

Mitigation Home Retention Options,” September 20, 2013, p. 4, <https://www.hud.gov/sites/documents/13-32ML.PDF>.

<sup>122</sup> Letter from Senator Elizabeth Warren to RealPage President and CEO Dana Jones, November 22, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.11.22%20Letter%20to%20RealPage%20re%20YieldStar%20Algorithm.pdf>; Letter from Senator Elizabeth Warren to Assistant Attorney General Jonathan Kanter, March 2, 2023, [https://www.warren.senate.gov/imo/media/doc/2023.03.02%20Letter%20to%20DOJ%20re%20YieldStar%20\(RealPage\).pdf](https://www.warren.senate.gov/imo/media/doc/2023.03.02%20Letter%20to%20DOJ%20re%20YieldStar%20(RealPage).pdf).

<sup>123</sup> U.S. Department of Justice, “Justice Department Sues RealPage for Algorithmic Pricing Scheme that Harms Millions of American Renters,” press release, August 23, 2024, <https://www.justice.gov/opa/pr/justice-department-sues-realpage-algorithmic-pricing-scheme-harms-millions-american-renters>.

<sup>124</sup> Yahoo Finance, “Biden rolls out 'Renters Bill of Rights' as lawmakers push for federal rent control laws,” Jennifer Schonberger, January 23, 2024, <https://finance.yahoo.com/news/biden-rolls-out-renters-bill-of-rights-as-lawmakers-push-for-federal-rent-control-laws-133846254.html>; Letter from Senator Elizabeth Warren to President of the United States Joseph R. Biden, January 9, 2023, [https://www.warren.senate.gov/imo/media/doc/Letter-to-Biden-Admin-on-Rent-Inflation-Warren-Bowman\\_01092023.pdf](https://www.warren.senate.gov/imo/media/doc/Letter-to-Biden-Admin-on-Rent-Inflation-Warren-Bowman_01092023.pdf); Senate Committee on Banking, Housing, and Urban Affairs, “The State of Housing 2023,” February 9, 2023, <https://www.banking.senate.gov/hearings/the-state-of-housing-2023>; Office of Senator Elizabeth Warren, “ICYMI: At Hearing, Senator Warren Urges Biden Administration to Take More Action to Protect Renters and Bring Down Housing Costs,” press release, February 9, 2023, <https://www.warren.senate.gov/newsroom/press-releases/icymi-at-hearing-warren-urges-biden-administration-to-take-more-action-to-protect-renters-and-bring-down-housing-costs>; The White House, “The White House Blueprint for A Renters Bill of Rights,” Domestic Policy Council and National Economic Council, January 2023, <https://www.whitehouse.gov/wp-content/uploads/2023/01/White-House-Blueprint-for-a-Renters-Bill-of-Rights.pdf>.

<sup>125</sup> *Dobbs v. Jackson Women’s Health Organization*, 597 U. S. 215 (2022); Letter from Senator Elizabeth Warren to President of the United States Joseph R. Biden, June 7, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.06.07%20Letter%20to%20POTUS%20on%20Abortion%20EO.pdf>.

<sup>126</sup> Letter from Senator Elizabeth Warren to Veterans Affairs Secretary Denis McDonough, July 28, 2022, [https://www.warren.senate.gov/imo/media/doc/07.28.2022\\_MKH\\_Letter%20to%20VA%20re\\_%20Abortion\\_Final.pdf](https://www.warren.senate.gov/imo/media/doc/07.28.2022_MKH_Letter%20to%20VA%20re_%20Abortion_Final.pdf).

<sup>127</sup> Letter from Senator Elizabeth Warren to Director of the Office of Regulation Policy and Management at the Department of Veterans Affairs Michael P. Shores, October 11, 2022, [https://www.warren.senate.gov/imo/media/doc/dwc\\_pcc\\_comment\\_letter\\_on\\_va\\_abortion\\_ifr.pdf](https://www.warren.senate.gov/imo/media/doc/dwc_pcc_comment_letter_on_va_abortion_ifr.pdf); NBC News, “State abortion bans could affect over half of female veterans and women with disabilities, analysis finds,” Julianne McShane, July 11, 2022, <https://www.nbcnews.com/news/us-news/state-abortion-bans-affect-half-female-veterans-women-disabilities-ana-rcna37688>.

<sup>128</sup> Office of Senator Tammy Duckworth, “Duckworth joins Hirono and colleagues to urge DoD to support and protect female servicemembers seeking abortion services,” press release, July 5, 2022, <https://www.duckworth.senate.gov/news/press-releases/duckworth-joins-hirono-and-colleagues-to-urge-dod-to-support-and-protect-female-servicemembers-seeking-abortion-services>; U.S. Department of Defense: DOD News, “DOD Looks to Ensure Access to Reproductive Health Care,” Jim Garamone, October 20, 2022, <https://www.defense.gov/News/News-Stories/Article/Article/3195298/dod-looks-to-ensure-access-to-reproductive-health-care/>; Letter from Senator Kirsten E. Gillibrand to Defense Secretary Lloyd J. Austin, May 12, 2022, <https://www.gillibrand.senate.gov/wp-content/uploads/imo/media/doc/Secretary%20Austin%20Dobbs%20Letter.pdf>.

<sup>129</sup> Politico, “Dems must ‘turn up the heat’ on Tuberville, Warren says,” Matt Berg, September 7, 2023, <https://www.politico.com/news/2023/09/07/tuberville-military-blockade-hold-00114444>.

<sup>130</sup> New York Times, “Tuberville Drops Blockade of Most Military Promotions,” Catie Edmondson, December 5, 2023, <https://www.nytimes.com/2023/12/05/us/politics/tommy-tuberville-military-promotions.html>; Office of Senator Elizabeth Warren, “Warren statement on Tuberville dropping holds for hundreds of military nominees,” press release, December 5, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-statement-on-tuberville-dropping-holds-for-hundreds-of-military-nominees>.

<sup>131</sup> Tweet by Elizabeth Senator Warren, December 17, 2021, <https://x.com/SenWarren/status/1471941046301085701>; Letter from Senator Elizabeth Warren to Commissioner of Food and Drugs Dr. Stephen Hahn, April 14, 2020, <https://www.warren.senate.gov/imo/media/doc/2020.04.14%20Letter%20to%20FDA%20re%20Medication%20Abortion.pdf>.

---

<sup>132</sup> New York Times, “F.D.A. Will Permanently Allow Abortion Pills by Mail,” Pam Belluck, December 16, 2021, <https://www.nytimes.com/2021/12/16/health/abortion-pills-fda.html>; Letter from Senator Elizabeth Warren to Commissioner of Food and Drugs Dr. Robert M. Califf, November 18, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.11.18%20Letter%20to%20FDA%20re%20medication%20abortion.pdf>; Food and Drug Administration, “Information about Mifepristone for Medical Termination of Pregnancy Through Ten Weeks Gestation,” <https://www.fda.gov/drugs/postmarket-drug-safety-information-patients-and-providers/information-about-mifepristone-medical-termination-pregnancy-through-ten-weeks-gestation>; New York Times, “CVS and Walgreens Will Begin Selling Abortion Pills This Month,” Pam Belluck, March 1, 2024, <https://www.nytimes.com/2024/03/01/health/abortion-pills-cvs-walgreens.html>.

<sup>133</sup> Letter from Senator Elizabeth Warren to SafeGraph, Inc. CEO Auren Hoffman, May 17, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.05.17%20Letters%20to%20Safegraph%20and%20Placer.ai%20re%20Abortion%20Clinic%20Data.pdf>; Letter from Senator Elizabeth Warren to Placer.ai CEO Noam Ben-Zvi, May 17, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.05.17%20Letters%20to%20Safegraph%20and%20Placer.ai%20re%20Abortion%20Clinic%20Data.pdf>;

Office of Senator Elizabeth Warren, “One Year After Dobbs: In New Report from Senator Warren, Health Care Providers Reveal How Republican Efforts to Limit Abortion Care Threaten Women’s Health,” June 23, 2023, [https://www.warren.senate.gov/imo/media/doc/One%20Year%20Without%20Roe\\_FINAL\\_6.22.23.pdf](https://www.warren.senate.gov/imo/media/doc/One%20Year%20Without%20Roe_FINAL_6.22.23.pdf); Office of Senator Elizabeth Warren, “Warren Announces Two Key Data Brokers’ Commitment to Permanently Stop Selling Location Data of People Seeking Abortion Services,” press release, July 7, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-announces-two-key-data-brokers-commitment-to-permanently-stop-selling-location-data-of-people-seeking-abortion-services>.

<sup>134</sup> The Markup, “How Abortion Ruling Spurred Federal Action Against the Location Data Industry,” Jon Keegan, January 26, 2024, <https://themarkup.org/impact/2024/01/26/how-abortion-ruling-spurred-federal-action-against-the-location-data-industry>.

<sup>135</sup> Office of Senator Elizabeth Warren, “The Economic Impact of Federal Investments in Massachusetts,” February 2024, pp. 3 and 7, <https://www.warren.senate.gov/imo/media/doc/Report%20on%20the%20Economic%20Impact%20of%20Federal%20Investments%20in%20MA.pdf>.

<sup>136</sup> Lowell Sun, “\$8B in federal infrastructure funding to Mass.,” Melanie Gilbert, October 20, 2023, <https://www.lowellsun.com/2023/10/20/8b-in-federal-infrastructure-funding-to-mass/>; American Rescue Plan Act of 2021, Public Law No 117-2; Infrastructure Investment and Jobs Act, Public Law No 117-58; CHIPS and Science Act of 2022, Public Law No 117-167; Inflation Reduction Act of 2022, Public Law 117-169.

<sup>137</sup> Office of Senator Elizabeth Warren, “The Economic Impact of Federal Investments in Massachusetts,” February 2024, p. 3, <https://www.warren.senate.gov/imo/media/doc/Report%20on%20the%20Economic%20Impact%20of%20Federal%20Investments%20in%20MA.pdf>.

<sup>138</sup> *Id.*, p. 4; Office of Senator Elizabeth Warren, “Warren, Markey, Healey, Wu, Massachusetts Leaders Secure \$472 Million in Federal Funding to Replace Draw One Bridge, Renovate North Station T Stop,” press release, September 23, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-markey-healey-wu-massachusetts-leaders-secure-472-million-in-federal-funding-to-replace-draw-one-bridge-renovate-north-station-t-stop>.

<sup>139</sup> Office of Senator Elizabeth Warren, “Warren, Markey, Keating, Healey Secure Billion Dollar Grant for Cape Cod Bridge Replacement,” press release, July 12, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-markey-keating-healey-secure-billion-dollar-grant-for-cape-cod-bridge-replacement>.

<sup>140</sup> Massachusetts Department of Transportation, “History of the Cape Cod Canal and bridges,” <https://www.mass.gov/info-details/history-of-the-cape-cod-canal-and-bridges>.

<sup>141</sup> Commonwealth of Massachusetts, “Massachusetts Wins \$472 Million in Federal Funding for North Station Draw One Bridge Replacement,” press release, September 23, 2024, <https://www.mass.gov/news/massachusetts-wins-472-million-in-federal-funding-for-north-station-draw-one-bridge-replacement>.

<sup>142</sup> US Army Corps of Engineers: New England District, “USACE announces Boston Harbor project completed four months ahead of schedule,” press release, August 19, 2022, <https://www.nae.usace.army.mil/Media/News-Releases/Article/3137591/>; AAPA Seaports, “Making Investments to Support an Economic Engine,” Joseph M. Morris, June 16, 2023, <https://www.aapaseaports.com/index.php/2023/06/16/making-investments-to-support-an-economic-engine/>.

<sup>143</sup> CBS News, “All Things Travel: Boston Harbor Improvements Planned,” December 15, 2014, <https://www.cbsnews.com/boston/news/all-things-travel-boston-harbor-improvements-planned/>; US Army Corps of

---

Engineers: New England District, “USACE announces Boston Harbor project completed four months ahead of schedule,” press release, August 19, 2022, <https://www.nae.usace.army.mil/Media/News-Releases/Article/3137591/>.

<sup>144</sup> U.S. Department of the Treasury, “Massachusetts CPF Allocation,” <https://home.treasury.gov/policy-issues/covid19-economic-relief/assistance-for-state-local-and-tribal-governments/capital-projects-fund/massachusetts-cpf-allocation>; Office of Senator Elizabeth Warren, “Warren, Markey, Neal, McGovern Announce \$10.2 Million of Federal Investment in Western Massachusetts Broadband Infrastructure,” press release, February 14, 2020, <https://www.warren.senate.gov/newsroom/press-releases/warren-markey-neal-mcgovern-announce-102-million-of-federal-investment-in-western-massachusetts-broadband-infrastructure>; Office of Senator Elizabeth Warren, “Warren Applauds \$147 Million to Expand High-Speed Internet Access in Massachusetts,” press release, June 26, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-applauds-147-million-to-expand-high-speed-internet-access-in-massachusetts>.

<sup>145</sup> Massachusetts Broadband Institute, “Massachusetts State Digital Equity Plan,” March 26, 2024, pp. 153-154, [https://broadband.masstech.org/sites/default/files/2024-03/MA%20SDEP%20FINAL\\_3.26.24.pdf](https://broadband.masstech.org/sites/default/files/2024-03/MA%20SDEP%20FINAL_3.26.24.pdf).

<sup>146</sup> Office of Senator Elizabeth Warren, “The Economic Impact of Federal Investments in Massachusetts,” February 2024, p. 4, <https://www.warren.senate.gov/imo/media/doc/Report%20on%20the%20Economic%20Impact%20of%20Federal%20Investments%20in%20MA.pdf>.

<sup>147</sup> *Id.*

<sup>148</sup> Cape Cod Times, “Sen. Elizabeth Warren celebrates Herring River restoration in Wellfleet,” Denise Coffey, August 26, 2022, <https://www.capecodtimes.com/story/news/2022/08/26/sen-elizabeth-warren-celebrates-herring-river-restoration-wellfleet/7865117001/>.

<sup>149</sup> Boston Herald, “Boston Logan International Airport in line for \$12M from feds to upgrade control tower,” February 15, 2024, <https://www.bostonherald.com/2024/02/15/boston-logan-international-airport-in-line-for-12m-from-feds-to-upgrade-control-tower/>.

<sup>150</sup> Office of Senator Elizabeth Warren, “The Economic Impact of Federal Investments in Massachusetts,” February 2024, p. 4, <https://www.warren.senate.gov/imo/media/doc/Report%20on%20the%20Economic%20Impact%20of%20Federal%20Investments%20in%20MA.pdf>.

<sup>151</sup> *Id.*, p. 5.

<sup>152</sup> *Id.*

<sup>153</sup> *Id.*

<sup>154</sup> Office of Senator Elizabeth Warren, “Senator Warren Announces Appointment to Armed Services Committee,” press release, December 14, 2016, <https://www.warren.senate.gov/newsroom/press-releases/senator-Senator-Warren-announces-appointment-to-armed-services-committee>.

<sup>155</sup> Congress.gov, “Member Activity by Elizabeth Warren,” <https://www.congress.gov/quick-search/legislation?wordsPhrases=&wordVariants=on&congressGroups%5B0%5D=0&congresses%5B0%5D=118&congresses%5B1%5D=117&congresses%5B2%5D=116&congresses%5B3%5D=115&legislationNumbers=&legislativeAction=&sponsor=on&representative=&senator=W000817&senateCommittee%5B0%5D=ssas00>.

<sup>156</sup> On file with the Office of Senator Elizabeth Warren; Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on military and civilian personnel programs in the Department of Defense in review of the Defense Authorization Request for Fiscal Year 2025 and the Future Years Defense Program,” May 8, 2024, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-military-and-civilian-personnel-programs-in-the-department-of-defense-in-review-of-the-defense-authorization-request-for-fiscal-year-2025-and-the-future-years-defense-program>; Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on the Department of Defense’s efforts to ensure servicemembers’ access to safe, high-quality pharmaceuticals,” April 30, 2024, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-the-department-of-defenses-efforts-to-ensure-servicemembers-access-to-safe-high-quality-pharmaceuticals>; Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on traumatic brain injury and blast exposure care,” February 28, 2024, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-traumatic-brain-injury-and-blast-exposure-care>; Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on the status of Department of Defense recruiting efforts and plans for fiscal year 2024,” December 6, 2023, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-the-status-of-department-of-defense-recruiting-efforts-and-plans-for-fiscal-year-2024>; Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on potential budgetary efficiencies achieved through improvement to management and planning processes within Department of Defense personnel programs,” July 26, 2023, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-potential-budgetary-efficiencies->

---

[achieved-through-improvement-to-management-and-planning-processes-within-department-of-defense-personnel-programs](#); Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on public integrity and anti-corruption laws at the Department of Defense,” April 26, 2023, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-public-integrity-and-anti-corruption-laws-at-the-department-of-defense>; Senate Committee on Armed Services, Subcommittee on Personnel, “To receive testimony on military and civilian personnel programs in the Department of Defense in review of the Defense Authorization Request for Fiscal Year 2024 and the Future Years Defense Program,” March 15, 2023, <https://www.armed-services.senate.gov/hearings/to-receive-testimony-on-military-and-civilian-personnel-programs-in-the-department-of-defense-in-review-of-the-defense-authorization-request-for-fiscal-year-2024-and-the-future-years-defense-program>.

<sup>157</sup> On file with the Office of Senator Elizabeth Warren.

<sup>158</sup> Office of Senator Elizabeth Warren, “In Response to Senator Warren’s Questions, Secretary of Defense Nominee General Lloyd Austin Commits to Recusing Himself from Raytheon Decisions for Four Years,” press release, January 19, 2021, <https://www.warren.senate.gov/newsroom/press-releases/in-response-to-senator-warrens-questions-secretary-of-defense-nominee-general-lloyd-austin-commits-to-recusing-himself-from-raytheon-decisions-for-four-years>; Air&Space Forces Magazine, “Warren lifts hold on Kendall nomination after ethics agreement extension,” Abraham Mahshie, July 13, 2021, <https://www.airandspaceforces.com/warren-lifts-hold-on-kendall-nomination-after-ethics-agreement-extension/>; Office of Senator Elizabeth Warren, “At Hearing, Warren Secures Ethics Commitment Joint Chiefs of Staff Nominee General Brown; Reiterates Concern over Senior Military Holds,” press release, July 11, 2023, <https://www.warren.senate.gov/newsroom/press-releases/at-hearing-warren-secures-ethics-commitment-joint-chiefs-of-staff-nominee-general-brown-reiterates-concern-over-senior-military-holds>.

<sup>159</sup> Reuters, “TransDigm’s shares fall as Senator Warren seeks probe,” June 12, 2017, <https://www.reuters.com/article/idUSKBN193270/>.

<sup>160</sup> Intercept, “How Rep. Ro Khanna Got a Price-Gouging Defense Contractor to Return \$16.1 Million to the Pentagon,” David Dayen, May 28, 2019, <https://theintercept.com/2019/05/28/ro-khanna-transdigm-refund-pentagon/>.

<sup>161</sup> Stop Price Gouging the Military Act, S. 4374, <https://www.congress.gov/bill/117th-congress/senate-bill/4374>. Office of Senator Elizabeth Warren, “Senators Warren, Braun, Representative Garamendi Reintroduce Bipartisan Stop Price Gouging the Military Act,” press release, June 20, 2023, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-braun-representative-garamendi-reintroduce-bipartisan-stop-price-gouging-the-military-act>; Office of Senator Elizabeth Warren, “Warren Announces Legislative Priorities Included in 2024 National Defense Authorization Act,” press release, December 14, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-announces-legislative-priorities-included-in-2024-national-defense-authorization-act>.

<sup>162</sup> Reuters, “Lockheed scraps \$4.4 billion deal to buy Aerojet amid regulatory roadblocks,” February 14, 2022, <https://www.reuters.com/business/aerospace-defense/lockheed-martin-terminates-44-bln-deal-acquire-aerojet-rocketdyne-2022-02-13/>; Roll Call, “Lawmakers request review of two defense industry acquisitions,” John Donnelly, July 1, 2024, <https://rollcall.com/2024/07/01/lawmakers-request-review-of-two-defense-industry-acquisitions/>; National Defense Authorization Act for Fiscal Year 2024, Public Law 118-31, Sec. 857.

<sup>163</sup> Office of Senator Elizabeth Warren, “Senator Warren, Ernst, Khanna, Senators Announce Bipartisan Bill to Mitigate Blast Overpressure and Protect Service Members,” press release, April 11, 2024, <https://www.warren.senate.gov/newsroom/press-releases/Warren-ernst-khanna-senators-announce-bipartisan-bill-to-mitigate-blast-overpressure-and-protect-service-members>.

<sup>164</sup> U.S. Department of Defense, “Department of Defense Requirements for Managing Brain Health Risks from Blast Overpressure,” memorandum, August 8, 2024, <https://media.defense.gov/2024/Aug/09/2003521276/-1/-1/1/DEPARTMENT-OF-DEFENSE-REQUIREMENTS-FOR-MANAGING-BRAIN-HEALTH-RISKS-FROM-BLAST-OVERPRESSURE-OSD005281-24-RES-FINAL.PDF>.

<sup>165</sup> Office of Senator Elizabeth Warren, “Senator Warren Announces Legislation Included in National Defense Authorization Act,” press release, December 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislation-included-in-national-defense-authorization-act>.

<sup>166</sup> Office of Senator Elizabeth Warren, “Senator Warren and Collins Introduce Bipartisan Legislation to Provide Military Health Care Treatment to Victims of Terrorism,” press release, June 15, 2017, <https://www.warren.senate.gov/newsroom/press-releases/Warren-and-collins-introduce-bipartisan-legislation-to-provide-military-health-care-treatment-to-victims-of-terrorism>; National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91, Sec. 712, <https://www.congress.gov/bill/115th-congress/house-bill/2810>; WBUR,

---

“Marathon bombing survivors Jessica Kensky and Patrick Downes find healing through their work helping others,” Lynn Jolicoeur, Lisa Mullins, April 14, 2023, <https://www.wbur.org/news/2023/04/14/boston-marathon-bombing-jessica-kensky-patrick-downes-work>.

<sup>167</sup> National Defense Authorization Act of Fiscal Year 2024, “Conference Report to accompany H.R. 2670,” December 2023, [https://www.warren.senate.gov/imo/media/doc/fy24\\_ndaa\\_conference\\_report1.pdf](https://www.warren.senate.gov/imo/media/doc/fy24_ndaa_conference_report1.pdf). Office of Senator Elizabeth Warren, “Warren announces legislative priorities included in 2024 National Defense Authorization Act,” press release, December 14, 2023, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislative-priorities-included-in-2024-national-defense-authorization-act>; National Defense Authorization Act of Fiscal Year 2020, Public Law 116-92, Sec. 2890, <https://www.congress.gov/bill/116th-congress/senate-bill/1790/text>; National Defense Authorization Act of Fiscal Year 2024, Public Law 118-31, Sec. 2821-2823; Military Times, “Military families finally have a database for housing complaints,” Karen Jowers, August 12, 2024, <https://www.militarytimes.com/news/your-military/2024/08/12/military-families-finally-have-a-database-for-housing-complaints/>; Office of Senator Elizabeth Warren, “Senators Warren, Sanders, Hirono Introduce Junior Reserve Officer Training Safety Act,” press release, June 15, 2023, <https://www.warren.senate.gov/newsroom/press-releases/senators-Warren-sanders-hirono-introduce-junior-reserve-officer-training-safety-act>; National Defense Authorization Act for Fiscal Year 2024, Public Law 118-31, Sec. 552 and 556; Office of Senator Elizabeth Warren, “Senator Warren Announces Legislative Priorities Included in 2024 National Defense Authorization Act,” press release, December 14, 2023, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislative-priorities-included-in-2024-national-defense-authorization-act>; U.S. Senate Committee on Armed Services, “SASC Completes Markup of National Defense Authorization Act for Fiscal Year 2025,” July 8, 2024, press release, <https://www.armed-services.senate.gov/press-releases/sasc-completes-markup-of-national-defense-authorization-act-for-fiscal-year-2025/>.

<sup>168</sup> Office of Senator Elizabeth Warren, “NDAA Signed Into Law, Includes Key Senator Warren Provisions,” press release, December 12, 2017, <https://www.warren.senate.gov/newsroom/press-releases/ndaa-signed-into-law-includes-key-Warren-provisions>; John S. McCain National Defense Authorization Act for Fiscal Year 2019, Public Law 115-232, p. 771; National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92, p. 896; Office of Senator Elizabeth Warren, “Senator Warren Announces Legislation Included in National Defense Authorization Act,” press release, December 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislation-included-in-national-defense-authorization-act>; Office of Senator Elizabeth Warren, “Warren Announces Legislative Priorities Included in 2024 National Defense Authorization Act,” press release, December 14, 2023, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislative-priorities-included-in-2024-national-defense-authorization-act>; National Defense Authorization Act for Fiscal Year 2022, Public Law 117-81, pp. 628, 630, 782, 790, <https://www.congress.gov/117/plaws/publ81/PLAW-117publ81.pdf>; National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92, p. 667, ; Office of Senator Elizabeth Warren, “Senator Warren Announces Legislation Included in National Defense Authorization Act,” press release, December 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislation-included-in-national-defense-authorization-act>; Office of Senator Elizabeth Warren, “Senator Warren, Markey Statement on Air Force Decision to Base F-35s at Barnes Base in Westfield, MA,” press release, April 18, 2023, <https://www.warren.senate.gov/newsroom/press-releases/Warren-markey-statement-on-air-force-decision-to-base-f-35s-at-barnes-base-in-westfield-ma>; MassLive, “Barnes Air National Guard Base Will Get F-35 fighters, ensuring long-term presence” Jim Kinney and Cynthia Simison, April 18, 2023, <https://www.masslive.com/news/2023/04/barnes-air-national-guard-base-will-get-f-35-fighters-ensuring-long-term-presence.html>.

<sup>169</sup> Removing Confederate Names and Symbols from Our Military Act, S. 4076, <https://www.congress.gov/bill/116th-congress/senate-bill/4076>; New York Times, “Defying Trump, Senate Panel Moves to Strip Military Bases of Confederate Names,” Catie Edmondson, June 11, 2020, <https://www.nytimes.com/2020/06/11/us/politics/senate-confederate-names-military-bases.html>; CBS News, “U.S. military finishes renaming bases that previously honored Confederates,” Eleanor Watson, October 27, 2023, <https://www.cbsnews.com/news/u-s-military-renaming-bases-previously-honored-confederates/>.

<sup>170</sup> Servicemembers Improved Transition through Reforms for Ensuring Progress Act of 2018, S.3130, <https://www.congress.gov/bill/115th-congress/senate-bill/3130>; Office of Senator Elizabeth Warren, “Senator Warren Applauds Historic Legislation to Benefit Veterans, Servicemembers, Gold Star Families,” press release, December 20, 2018, <https://www.warren.senate.gov/newsroom/press-releases/Warren-applauds-historic-legislation-to-benefit-veterans-servicemembers-gold-star-families>.

<sup>171</sup> *Id.*

---

<sup>172</sup> Military Vehicle Fleet Electrification Act, S. 4380, [https://www.congress.gov/bill/117th-congress/senate-bill/4380#:~:text=This%20bill%20requires%20that%20not,type%20that%20meets%20applicable%20industry](https://www.congress.gov/bill/117th-congress/senate-bill/4380#:~:text=This%20bill%20requires%20that%20not,type%20that%20meets%20applicable%20industry;); James M. Inhofe National Defense Authorization Act for Fiscal Year 2023, Public Law No. 117-263; Office of Senator Elizabeth Warren, “Warren Announces Legislation Included in National Defense Authorization Act,” press release, December 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislation-included-in-national-defense-authorization-act>.

<sup>173</sup> Office of Senator Elizabeth Warren, “Senator Warren and Rep. Khanna Introduce the Protection of Civilians in Military Operations Act,” press release, June 10, 2020, <https://www.warren.senate.gov/newsroom/press-releases/senator-Warren-and-rep-khanna-introduce-the-protection-of-civilians-in-military-operations-act>; National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91, Sec. 1057; Office of Senator Elizabeth Warren, “Senator Warren Announces Legislation Included in National Defense Authorization Act,” press release, December 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/Warren-announces-legislation-included-in-national-defense-authorization-act>; National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92, Sec. 1213.

<sup>174</sup> Office of Senator Elizabeth Warren, “Warren Applauds Historic Legislation to Benefit Veterans, Servicemembers, Gold Star Families,” press release, December 20, 2018, <https://www.warren.senate.gov/newsroom/press-releases/Warren-applauds-historic-legislation-to-benefit-veterans-servicemembers-gold-star-families>; Office of Senator Elizabeth Warren, “Senate Passes Bipartisan Senator Warren Proposal to Enhance Financial Protections for Gold Star Spouses and Spouses of Injured Servicemembers,” press release, June 28, 2019, <https://www.warren.senate.gov/newsroom/press-releases/senate-passes-bipartisan-Warren-proposal-to-enhance-financial-protections-for-gold-star-spouses-and-spouses-of-injured-servicemembers>.

<sup>175</sup> USA Today, “How much does it cost to raise a child? College may no longer be the biggest expense,” Medora Lee, September 25, 2023, <https://www.usatoday.com/story/money/personalfinance/2023/09/25/cost-of-raising-a-child-college-tuition-car-childcare/70930351007/>; Medium, “Our Plan for a \$50 Billion Child Care Bailout,” Senator Elizabeth Warren and Senator Tina Smith, April 15, 2020, <https://senwarren.medium.com/our-plan-for-a-50-billion-child-care-bailout-6d94dde53c77>.

<sup>176</sup> Glamour, “Elizabeth Warren Once Struggled to Find Child Care—and Every Working Mother Can Relate,” Maggie Mallon, October 19, 2017, <https://www.glamour.com/story/elizabeth-Warren-struggled-child-care-nwlc-speech>.

<sup>177</sup> The Center for Law and Social Policy, “CCDBG FY 2023 State-by-State Appropriations Distribution Estimates and Increases,” Alycia Hardy, January 2023, p. 1, [https://www.clasp.org/wp-content/uploads/2023/01/FY-2023-CCDBG-Approps-Increase-Factsheet\\_January-2023.pdf](https://www.clasp.org/wp-content/uploads/2023/01/FY-2023-CCDBG-Approps-Increase-Factsheet_January-2023.pdf).

<sup>178</sup> Office of Senator Elizabeth Warren, “Senator Warren, DeLauro, Scott, Murray, Smith & Members Introduce \$50 Billion Child Care Stabilization Fund Legislation,” press release, May 27, 2020, <https://www.warren.senate.gov/newsroom/press-releases/warren-de-lauro-scott-murray-smith-and-members-introduce-50-billion-child-care-stabilization-fund-legislation>; Letter from Senator Warren to Senate Majority Leader Mitch McConnell and Senate Minority Leader Charles Schumer, March 21, 2020, <https://www.warren.senate.gov/imo/media/doc/Letter%20on%20Childcare%203.21.2020.pdf>; Letter from Senator Elizabeth Warren to Senate Majority Leader Mitch McConnell, et al., August 5, 2020, [https://www.warren.senate.gov/imo/media/doc/08.05.2020.Smith-Warren%20Letter%20on%20House%20Passage%20of%20CCE\\_Final.%20\(1\).pdf](https://www.warren.senate.gov/imo/media/doc/08.05.2020.Smith-Warren%20Letter%20on%20House%20Passage%20of%20CCE_Final.%20(1).pdf); New York Times, “Elizabeth Warren: To Fight the Pandemic, Here’s My Must-Do List,” Senator Elizabeth Warren, July 21, 2020, <https://www.nytimes.com/2020/07/21/opinion/elizabeth-Warren-relief-bill.html>; Medium, “Our Plan for a \$50 Billion Child Care Bailout,” Senator Elizabeth Warren and Senator Tina Smith, April 15, 2020, <https://senwarren.medium.com/our-plan-for-a-50-billion-child-care-bailout-6d94dde53c77>.

<sup>179</sup> Office of Senator Elizabeth Warren, “Elizabeth Warren and Ro Khanna Unveil Essential Workers Bill of Rights,” press release, April 13, 2020, <https://www.warren.senate.gov/newsroom/press-releases/elizabeth-warren-and-ro-khanna-unveil-essential-workers-bill-of-rights>.

<sup>180</sup> CARES Act of 2019, H.R. 748, <https://www.congress.gov/bill/116th-congress/house-bill/748>; Office of Senator Elizabeth Warren, “Warren, Smith Successfully Secure \$40B For Child Care & Early Learning in Senate COVID-19 Relief Package,” press release, March 6, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-smith-successfully-secure-40b-for-child-care-and-early-learning-in-senate-covid-19-relief-package>.

<sup>181</sup> Wall Street Journal, “Child-Care Providers Get Billions in Covid-19 Relief Law,” Richard Rubin and Lauren Weber, March 14, 2021, <https://www.wsj.com/articles/child-care-providers-get-billions-in-covid-19-relief-law-11615737600>.

---

<sup>182</sup> The White House, “FACT SHEET: President Biden to Announce New Actions to Protect Retirement Security by Cracking Down on Junk Fees in Retirement Investment Advice,” press release, October 31, 2023, <https://www.whitehouse.gov/briefing-room/statements-releases/2023/10/31/fact-sheet-president-biden-to-announce-new-actions-to-protect-retirement-security-by-cracking-down-on-junk-fees-in-retirement-investment-advice/>.

<sup>183</sup> HuffPost, “Hard-Working Americans Who Play By The Rules Deserve Retirement Security,” Senators Elizabeth Warren and Cory Booker, updated April 7, 2017, [https://www.huffpost.com/entry/hard-working-americans-retirement-security\\_b\\_9629556](https://www.huffpost.com/entry/hard-working-americans-retirement-security_b_9629556).

<sup>184</sup> Office of Senator Elizabeth Warren, “Villas, Castles, and Vacations: How Perks and Giveaways Create Conflicts of Interest in the Annuity Industry,” October 2015, [https://www.warren.senate.gov/files/documents/2015-10-27\\_Senator\\_Warren\\_Report\\_on\\_Annuity\\_Industry.pdf](https://www.warren.senate.gov/files/documents/2015-10-27_Senator_Warren_Report_on_Annuity_Industry.pdf); U.S. Government Accountability Office, “401(K) PLANS: DOL Could Take Steps to Improve Retirement Income Options for Plan Participants,” September 8, 2016, <https://www.gao.gov/products/gao-16-433>; Office of Senator Elizabeth Warren, “Scott, Warren Highlight GAO Study on 401k Annuity Options for America’s Workers,” press release, September 9, 2016, <https://www.warren.senate.gov/newsroom/press-releases/scott-warren-highlight-gao-study-on-401k-annuity-options-for-america-and-039s-workers>.

<sup>185</sup> Letter from Senator Elizabeth Warren to Chair of the Securities and Exchange Commission Jay Clayton, September 5, 2017, [https://www.warren.senate.gov/files/documents/2017\\_09\\_05\\_Letter\\_to\\_Clayton\\_Fiduciary\\_Rule.pdf](https://www.warren.senate.gov/files/documents/2017_09_05_Letter_to_Clayton_Fiduciary_Rule.pdf); Letter from Senator Elizabeth Warren to the Secretary of the Department of Labor, Alexander Acosta, September 5, 2017, [https://www.warren.senate.gov/files/documents/2017\\_3\\_21\\_Acosta\\_Hearing\\_Letter.pdf](https://www.warren.senate.gov/files/documents/2017_3_21_Acosta_Hearing_Letter.pdf); Letter from Senator John Fetterman to Acting Secretary of Labor Julie Su and Office of Management and Budget Director Shalanda Young, March 26, 2024, [https://www.warren.senate.gov/imo/media/doc/warren\\_fetterman\\_letter\\_to\\_dol\\_on\\_retirement\\_security.pdf](https://www.warren.senate.gov/imo/media/doc/warren_fetterman_letter_to_dol_on_retirement_security.pdf).

<sup>186</sup> U.S. Department of Labor, “Biden-Harris Administration Announces Rule to Protect Retirement Savers’ Interests By Updating Investment Advice Fiduciary Definition,” April 23, 2024, <https://www.dol.gov/newsroom/releases/ebsa/ebsa20240423>.

<sup>187</sup> Office of Senator Elizabeth Warren, “Warren Releases Findings of Investigation Into Insurance Industry Kickbacks Costing Americans Billions of Dollars,” press release, September 26, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-releases-findings-of-investigation-into-insurance-industry-kickbacks-costing-americans-billions-of-dollars>.

<sup>188</sup> Office of Senator Elizabeth Warren, “Warren, Daines Introduce Bill to Protect Americans’ Retirement Savings,” press release, June 22, 2016, <https://www.warren.senate.gov/newsroom/press-releases/warren-daines-introduce-bill-to-protect-americans-and-039-retirement-savings>.

<sup>189</sup> Office of Senator Elizabeth Warren, “Senator Warren’s Retirement Savings Lost and Found Act Included in Senate Funding Bill,” press release, December 23, 2022, <https://www.warren.senate.gov/newsroom/press-releases/senator-warrens-retirement-savings-lost-and-found-act-included-in-senate-funding-bill>.

<sup>190</sup> Office of Senator Elizabeth Warren, “ICYMI: At Hearing, Warren Slams Noncompete Agreements as Unfair, Un-American, and Anti-Competitive,” press release, July 31, 2024, <https://www.warren.senate.gov/newsroom/press-releases/icymi-at-hearing-warren-slams-noncompete-agreements-as-unfair-un-american-and-anti-competitive>.

<sup>191</sup> Letter from Senator Warren to the Comptroller General of the Government Accountability Office, Gene Dodaro, March 7, 2019, <https://www.warren.senate.gov/imo/media/doc/letter-to-gao-on-non-compete-agreement.pdf>

<sup>192</sup> Office of Senator Elizabeth Warren, “ICYMI: At Hearing, Warren Slams Noncompete Agreements as Unfair, Un-American, and Anti-Competitive,” press release, July 31, 2024, <https://www.warren.senate.gov/newsroom/press-releases/icymi-at-hearing-warren-slams-noncompete-agreements-as-unfair-un-american-and-anti-competitive>.

<sup>193</sup> Office of Senator Elizabeth Warren, “Warren, Murphy, Wyden Introduce Bill to Ban Unnecessary & Harmful Non-Compete Agreements,” press release, April 26, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-murphy-wyden-introduce-bill-to-ban-unnecessary-and-harmful-non-compete-agreements>; Washington Post, “Booker, Warren take aim at chains that use ‘non-poaching’ deals to keep workers stuck at one store,” Jeff Stein, March 1, 2018, <https://www.washingtonpost.com/news/wonk/wp/2018/03/01/booker-warren-take-aim-at-businesses-that-promise-not-to-poach-each-others-workers/>; End Employer Collusion Act, S. 2535, <https://www.congress.gov/bill/118th-congress/senate-bill/2535>; Workforce Mobility Act of 2018, S. 2782, <https://www.congress.gov/bill/115th-congress/senate-bill/2782>.

<sup>194</sup> Letter from Senator Elizabeth Warren to the Chairman of the Federal Trade Commission Joseph Simons, July 22, 2020, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-murphy-urge-ftc-to-protect-workers-by-restricting-non-compete-agreements-during-the-covid-19-pandemic>; Letter from Senator Warren to the President and CEO of the U.S. Chamber of Commerce Suzanne P. Clark, February 27, 2023,



---

<https://www.warren.senate.gov/imo/media/doc/2023.02.27%20Letter%20to%20Chamber%20of%20Commerce%20on%20the%20FTC%20Noncompete%20Rule.pdf>.

<sup>195</sup> Federal Trade Commission, “FTC Proposes Rule to Ban Noncompete Clauses, Which Hurt Workers and Harm Competition,” press release, January 5, 2023, <https://www.ftc.gov/news-events/news/press-releases/2023/01/ftc-proposes-rule-ban-noncompete-clauses-which-hurt-workers-harm-competition>; Letter from Senator Elizabeth Warren to the Chair of the Federal Trade Commission Lina Khan, April 19, 2023, [https://www.warren.senate.gov/imo/media/doc/230418\\_CommentLettertoFTCinSupportofNoncompeteRule.pdf](https://www.warren.senate.gov/imo/media/doc/230418_CommentLettertoFTCinSupportofNoncompeteRule.pdf).

<sup>196</sup> Federal Trade Commission, “FTC Announces Rule Banning Noncompetes,” press release, April 23, 2024, <https://www.ftc.gov/news-events/news/press-releases/2024/04/ftc-announces-rule-banning-noncompetes>.

<sup>197</sup> Vox, “Why Elizabeth Warren is declaring war on an obscure trade policy,” Danielle Kurtzleben, February 28, 2015, <https://www.vox.com/2015/2/28/8124057/investor-state-dispute-settlement-elizabeth-Warren>.

<sup>198</sup> *Id.*

<sup>199</sup> 161 Cong. Rec. 77 S3017; Vox, “Why Elizabeth Warren is declaring war on an obscure trade policy,” Danielle Kurtzleben, February 28, 2015, <https://www.vox.com/2015/2/28/8124057/investor-state-dispute-settlement-elizabeth-Warren>.

<sup>200</sup> Washington Post, “The Trans-Pacific Partnership clause everyone should oppose,” Senator Elizabeth Warren, February 25, 2015, [https://www.washingtonpost.com/opinions/kill-the-dispute-settlement-language-in-the-trans-pacific-partnership/2015/02/25/ec7705a2-bd1e-11e4-b274-e5209a3bc9a9\\_story.html](https://www.washingtonpost.com/opinions/kill-the-dispute-settlement-language-in-the-trans-pacific-partnership/2015/02/25/ec7705a2-bd1e-11e4-b274-e5209a3bc9a9_story.html); Politico, “Warren calls on progressives to help fight TPP,” Megan Cassella, July 7, 2016, <https://www.politico.com/story/2016/07/elizabeth-warren-trade-tpp-225214>; Roll Call Vote on S.Amdt.1327 to S.Amdt.1221, [https://www.senate.gov/legislative/LIS/roll\\_call\\_votes/vote1141/vote\\_114\\_1\\_00188.htm](https://www.senate.gov/legislative/LIS/roll_call_votes/vote1141/vote_114_1_00188.htm).

<sup>201</sup> Office of the U.S. Trade Representative, “The United States Officially Withdraws from the Trans-Pacific Partnership,” press release, January 30, 2017, <https://ustr.gov/about-us/policy-offices/press-office/press-releases/2017/january/US-Withdraws-From-TPP>.

<sup>202</sup> Letter from Senator Elizabeth Warren to U.S. Trade Representative Ambassador Robert Lighthizer, September 19, 2017, [https://www.warren.senate.gov/files/documents/2017\\_09\\_19\\_NAFTA\\_ISDS\\_letter.pdf](https://www.warren.senate.gov/files/documents/2017_09_19_NAFTA_ISDS_letter.pdf); Washington Post, “Trump signs USMCA, revamping North American trade rules,” Jeff Stein, January 29, 2020, <https://www.washingtonpost.com/business/2020/01/29/trump-usmca/>; Letter from Senator Elizabeth Warren to the Secretary of State Antony Blinken and U.S. Trade Representative Ambassador Katherine Tai, May 2, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.05.02%20Letter%20to%20Tai.%20Blinken%20re%20eliminati%20of%20ISDS.pdf>; Letter from Senator Elizabeth Warren to U.S. Trade Representative Ambassador Katherine Tai and Secretary of State Antony Blinken, November 2, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.11.01%20Letter%20from%20Warren,%20Whitehouse,%20Cohen%20to%20USTR.%20State.pdf>.

<sup>203</sup> Office of Senator Elizabeth Warren, “Broken Promises: Decades of Failure to Enforce Labor Standards in Free Trade Agreements,” May 18, 2015, <https://www.warren.senate.gov/files/documents/BrokenPromises.pdf>.

<sup>204</sup> Letter from Senator Elizabeth Warren to Commerce Secretary Gina Raimondo and U.S. Trade Representative Ambassador Katherine Tai, April 21, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.04.21%20Letter%20to%20USTR,%20Commerce%20re.%20digital%20trade%20and%20competition.pdf>.

<sup>205</sup> On file with the Office of Senator Elizabeth Warren.

<sup>206</sup> Office of the U.S. Trade Representative, “USTR Statement on WTO E-Commerce Negotiations,” press release, October 23, 2023, <https://ustr.gov/about-us/policy-offices/press-office/press-releases/2023/october/ustr-statement-wto-e-commerce-negotiations>; Reuters, “U.S. suspends Indo-Pacific talks on key aspects of digital trade - lawmakers,” David Lawder, November 8, 2023, <https://www.reuters.com/business/finance/us-suspends-indo-pacific-talks-key-aspects-digital-trade-lawmakers-2023-11-08/>; Letter from Senator Elizabeth Warren to the President of the United States Joseph R. Biden, December 12, 2023,

<https://www.warren.senate.gov/imo/media/doc/2023.12.12%20Letter%20to%20Biden%20re.%20DMA.pdf>.

<sup>207</sup> Reuters, “U.S. suspends Indo-Pacific talks on key aspects of digital trade -lawmakers,” David Lawder, November 8, 2023, <https://www.reuters.com/business/finance/us-suspends-indo-pacific-talks-key-aspects-digital-trade-lawmakers-2023-11-08/>.

<sup>208</sup> Office of Senator Elizabeth Warren, “Tax Dodgers: How Billionaire Corporations Avoid Paying Taxes and How to Fix It,” November 2021, [http://warren.senate.gov/imo/media/doc/CPMT%20Report\\_11.16.21.pdf](http://warren.senate.gov/imo/media/doc/CPMT%20Report_11.16.21.pdf).

<sup>209</sup> Real Corporate Profits Tax Act of 2021, S. 2680, <https://www.congress.gov/bill/117th-congress/senate-bill/2680>; Office of Senator Elizabeth Warren, “Senators Warren, King, and Wyden Announce Updated Proposal To Prevent

---

The Biggest And Most Profitable Corporations From Paying Nothing In Federal Taxes,” press release, October 26, 2021, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-king-and-wyden-announce-updated-proposal-to-prevent-the-biggest-and-most-profitable-corporations-from-paying-nothing-in-federal-taxes>; Office of Senator Elizabeth Warren, “Tax Dodgers: How Billionaire Corporations Avoid Paying Taxes and How to Fix It,” November 2021, [http://warren.senate.gov/imo/media/doc/CPMT%20Report\\_11.16.21.pdf](http://warren.senate.gov/imo/media/doc/CPMT%20Report_11.16.21.pdf).

<sup>210</sup> New York Times, “New Corporate Minimum Tax Ushers In Confusion and a Lobbying Blitz,” Alan Rappeport, September 7, 2023, <https://www.nytimes.com/2023/09/07/business/corporate-minimum-tax-impact.html>; Inflation Reduction Act of 2022, Public Law 117-169; Bloomberg Tax, “Inflation Reduction Act: New Corporate Alternative Minimum Tax and Tax Credits,” January 26, 2024, <https://pro.bloombergtax.com/insights/federal-tax/the-inflation-reduction-act-corporate-tax-provisions/>.

<sup>211</sup> Letter from Senator Elizabeth Warren to Treasury Secretary Janet Yellen, July 2, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-king-bennet-and-beyer-to-treasury-quickly-finalize-strong-rules-for-corporate-minimum-tax-on-billionaire-corporations>.

<sup>212</sup> Department of the Treasury, “U.S. Department of the Treasury Releases Proposed Rules for Corporate Alternative Minimum Tax to Address Significant Corporate Tax Avoidance By Companies with \$1 Billion Or More In Annual Profit,” press release, September 12, 2024, <https://home.treasury.gov/news/press-releases/jy2574>.

<sup>213</sup> Restoring the IRS Act of 2021, S. 1788, <https://www.congress.gov/bill/117th-congress/senate-bill/1788>; Office of Senator Elizabeth Warren, “Warren Introduces IRS Bill to Stop Wealthy Tax Cheats and Close the Tax Gap,” press release, May 21, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-introduces-irs-bill-to-stop-wealthy-tax-cheats-and-close-the-tax-gap>; Letter from Senator Elizabeth Warren to the Secretary of the Department of the Treasury, Janet Yellen, January 26, 2022, <https://www.warren.senate.gov/imo/media/doc/2022.01.26%20Letter%20to%20Treasury%20on%202022%20tax%200season.pdf>.

<sup>214</sup> Inflation Reduction Act of 2022, Public Law 117-169; Internal Revenue Service, “Inflation Reduction Act Strategic Operating Plan FY 2023-2031,” 2023, p. 7, <https://www.irs.gov/pub/irs-pdf/p3744.pdf>.

<sup>215</sup> Internal Revenue Service, “Inflation Reduction Act 2-year report card: IRS continues to improve service, modernize online tools, pursue complex taxpayer arrangements used to evade taxes,” press release, August 23, 2024, <https://www.irs.gov/newsroom/inflation-reduction-act-2-year-report-card-irs-continues-to-improve-service-modernize-online-tools-pursue-complex-taxpayer-arrangements-used-to-evade-taxes>.

<sup>216</sup> BetterIRS, “The Coalition For Free And Fair Filing,” <https://betterirs.org/free-and-fair-filing/>.

<sup>217</sup> Office of Senator Elizabeth Warren, “Warren, Carper, and 29 Senators Urge IRS to Simplify Tax Filing Process and Expand Access to Free Filing Options,” press release, April 25, 2023, <https://www.warren.senate.gov/imo/media/doc/2023-04-25-Carper-Warren-IRS-E-file-letter-FINAL.pdf>; Office of Senator Elizabeth Warren, “ICYMI: At Hearing, IRS Commissioner Agrees with Warren that Free-File Program Has a ‘Massive’ Deficit in Meeting Goals, Taxpayer Rights Have Been Violated, and Whole Tax Filing Process ‘Needs to Be Improved,’” press release, April 20, 2023, <https://www.warren.senate.gov/newsroom/press-releases/icymi-at-hearing-irs-commissioner-agrees-with-warren-that-free-file-program-has-a-massive-deficit-in-meeting-goals-taxpayer-rights-have-been-violated-and-whole-tax-filing-process-needs-to-be-improved>.

<sup>218</sup> Tax Filing Simplification Act of 2016, S. 2789, <https://www.congress.gov/bill/114th-congress/senate-bill/2789>.

<sup>219</sup> Department of the Treasury, “U.S. Department of the Treasury, IRS Announce Direct File as Permanent Free Tax Filing Option, All 50 States and D.C. Invited to Join in Filing Season 2025,” press release, May 30, 2024, <https://home.treasury.gov/news/press-releases/jy2385>; Internal Revenue Service, “IRS Direct File Update: Free, secure, IRS-run, electronic filing option on track to be available in 2024 as a limited pilot,” October 2023, <https://www.irs.gov/newsroom/irs-direct-file-update-free-secure-irs-run-electronic-filing-option-on-track-to-be-available-in-2024-as-a-limited-pilot>.

<sup>220</sup> Office of Senator Elizabeth Warren, “At Hearing, Secretary Yellen Agrees with Warren on Great Taxpayer Reviews of Direct File Pilot, Potential to Keep Building the Tool to Make Filing Easier for More Americans,” press release, March 21, 2024, <https://www.warren.senate.gov/newsroom/press-releases/at-hearing-secretary-yellen-agrees-with-warren-on-great-taxpayer-reviews-of-direct-file-pilot-potential-to-keep-building-the-tool-to-make-filing-easier-for-more-americans>; Office of Senator Elizabeth Warren, “Senators Warren, Carper, Representatives Sherman, Porter and Beyer Lead 99-Member Coalition to Applaud IRS Announcement of New Free Tax Filing Tool,” press release, June 27, 2023, <https://www.warren.senate.gov/oversight/letters/senators-warren-carper-representatives-sherman-porter-and-beyer-lead-99-member-coalition-to-applaud-irs-announcement-of-new-free-tax-filing-tool>; Letter from Senator Elizabeth Warren to Intuit CEO Sasan Goodarzi, January 2, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.01.02%20Letter%20to%20Intuit%20on%20Research%20Subsidies.pdf>; Office of Senator Elizabeth Warren, “In New Report, Senators Warren, Wyden, Lawmakers Reveal

---

Massive, Likely Illegal Breach of Taxpayer Privacy by Tax Prep Companies with Meta – Call for Agencies to Investigate, Prosecute,” press release, July 12, 2023, <https://www.warren.senate.gov/oversight/reports/in-new-report-senators-warren-wyden-lawmakers-reveal-massive-likely-illegal-breach-of-taxpayer-privacy-by-tax-prep-companies-with-meta-call-for-agencies-to-investigate-prosecute>; Office of Senator Elizabeth Warren, “Senators Warren, Wyden, Representatives Porter and Sherman Call Out Tax Prep Companies for Sharing of Private Taxpayer Financial Information with Meta, Google,” press release, December 14, 2022, <https://www.warren.senate.gov/oversight/letters/senators-warren-wyden-representatives-porter-and-sherman-call-out-tax-prep-companies-for-sharing-of-private-taxpayer-financial-information-with-meta-google>.

<sup>221</sup> Office of Senator Elizabeth Warren, “Warren, Carper, Beyer, Porter, Sherman Lead Over 130 Lawmakers Touting Direct File’s Successes, Urges Biden Administration to Expand Program, Make Permanent,” press release, May 16, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-carper-beyer-porter-sherman-lead-over-130-lawmakers-touting-direct-files-successes-urges-biden-administration-to-expand-program-make-permanent>.

<sup>222</sup> Internal Revenue Service, “IRS Direct File set to expand availability in a dozen new states and cover wider range of tax situations for the 2025 tax filing season,” October 3, 2024, <https://www.irs.gov/newsroom/irs-direct-file-set-to-expand-availability-in-a-dozen-new-states-and-cover-wider-range-of-tax-situations-for-the-2025-tax-filing-season>; Institute of Taxation and Economic Policy, “Which States Have Joined IRS Direct File?,” September 5, 2024, <https://itep.org/irs-direct-file-free-tax-filing-by-state/>.

<sup>223</sup> *Id.*

<sup>224</sup> Office of Senator Elizabeth Warren, “ICYMI: Senator Warren WBUR: Overturning The Affordable Care Act Would Be Catastrophic - Especially For People With Disabilities,” October 23, 2020, <https://www.warren.senate.gov/newsroom/press-releases/icymi-senator-warren-wbur-overturning-the-affordable-care-act-would-be-catastrophic-especially-for-people-with-disabilities>.

<sup>225</sup> Office of Senator Elizabeth Warren, “Shared Values: Massachusetts Perspectives on Health Reform,” March 2017, [https://www.warren.senate.gov/files/documents/3\\_23\\_17\\_ACA\\_Report.pdf](https://www.warren.senate.gov/files/documents/3_23_17_ACA_Report.pdf); Letter from Senator Elizabeth Warren to Department of Health and Human Services Inspector General Daniel R. Levinson, January 31, 2017, [https://www.warren.senate.gov/files/documents/2017-1-31\\_Letter\\_to\\_HHS\\_re\\_Obamacare\\_suspensions.pdf](https://www.warren.senate.gov/files/documents/2017-1-31_Letter_to_HHS_re_Obamacare_suspensions.pdf); Office of Senator Elizabeth Warren, “Government Watch Dog Investigation Confirms Trump Administration Sabotaged Open Enrollment Without Any Analysis of Impact on Patients & Families,” press release, October 25, 2017, <https://www.warren.senate.gov/newsroom/press-releases/government-watch-dog-investigation-confirms-trump-administration-sabotaged-open-enrollment-without-any-analysis-of-impact-on-patients-and-families>; Letter from Senator Elizabeth Warren to the President of the United States, Donald J. Trump, February 3, 2017, [https://www.warren.senate.gov/files/documents/2017-2-3\\_Trump\\_Opioid\\_Letter.pdf](https://www.warren.senate.gov/files/documents/2017-2-3_Trump_Opioid_Letter.pdf); Forbes, “Sen. Elizabeth Warren: Why CEOs Should Fight The Senate's Healthcare Bill,” Elizabeth Warren, June 28, 2017, <https://www.forbes.com/sites/sciencebiz/2017/06/27/sen-elizabeth-warren-why-ceos-should-fight-the-senates-healthcare-bill/#2f8b70601915>.

<sup>226</sup> The White House, “FACT SHEET: Cheaper Hearing Aids Now in Stores Thanks to Biden-Harris Administration Competition Agenda,” press release, October 17, 2022, <https://www.whitehouse.gov/briefing-room/statements-releases/2022/10/17/fact-sheet-cheaper-hearing-aids-now-in-stores-thanks-to-biden-harris-administration-competition-agenda/>.

<sup>227</sup> Johns Hopkins Bloomberg School of Public Health, “The Hearing Aid Revolution: Cheaper and Easier to Get,” Brian W. Simpson, October 22, 2021, <https://publichealth.jhu.edu/2021/the-hearing-aid-revolution-cheaper-and-easier-to-get/>; National Academies of Sciences, Engineering, and Medicine, “Hearing Health Care for Adults: Priorities for Improving Access and Affordability,” 2016, p. 183, <http://www.nationalacademies.org/hmd/Reports/2016/Hearing-Health-Care-for-Adults.aspx>.

<sup>228</sup> Office of Senator Elizabeth Warren, “Senators Warren and Grassley to Introduce Bipartisan Bill to Make Hearing Aids More Accessible and Affordable,” press release, November 7, 2016, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-grassley-to-introduce-bipartisan-bill-to-make-hearing-aids-more-accessible-and-affordable>; Office of Senator Elizabeth Warren, “Members of Congress Introduce Bipartisan Legislation to Make Hearing Aids Available Over the Counter,” press release, March 21, 2017, <https://www.warren.senate.gov/newsroom/press-releases/members-of-congress-introduce-bipartisan-legislation-to-make-hearing-aids-available-over-the-counter>.

<sup>229</sup> FDA Reauthorization Act of 2017, Public Law 115-52.

<sup>230</sup> Boston Globe, “As over-the-counter hearing aids are finally available, Senator Elizabeth Warren celebrates a long-sought victory,” Shannon Coan, October 19, 2022, <https://www.bostonglobe.com/2022/10/19/nation/over-the-counter-hearing-aids-are-finally-available-senator-elizabeth-warren-celebrates-long-sought-victory/>.

- 
- <sup>231</sup> Letter from Senator Elizabeth Warren to the Assistant Secretary of Health and Acting FDA Commissioner Dr. Brett Giroir, December 5, 2019, [https://www.finance.senate.gov/imo/media/doc/2019-12-05%20CEG,%20Warren%20to%20FDA%20\(OTC%20Hearing%20Aid%20Rules\).pdf](https://www.finance.senate.gov/imo/media/doc/2019-12-05%20CEG,%20Warren%20to%20FDA%20(OTC%20Hearing%20Aid%20Rules).pdf); Letter from Senator Elizabeth Warren and Senator Charles E. Grassley to the Acting Commissioner of Food and Drugs Janet Woodcock, October 12, 2021, <https://www.warren.senate.gov/imo/media/doc/2021.10.12%20Letter%20to%20FDA%20re%20OTC%20Hearing%20Aids.pdf>; Letter from Senator Elizabeth Warren to the Acting Commissioner of the Food and Drug Administration, Janet Woodcock, February 8, 2022, <https://www.warren.senate.gov/imo/media/doc/2.8.2022%20Letter%20to%20FDA%20in%20Support%20of%20Proposed%20OTC%20Hearing%20Aids%20Rule%20-%20Final.pdf>; Office of Senator Elizabeth Warren, “Warren, Grassley Introduce New Bill to Increase Pressure on FDA to Issue Final Rule on Over-the-Counter Hearing Aids,” press release, April 8, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-grassley-introduce-new-bill-to-increase-pressure-on-fda-to-issue-final-rule-on-over-the-counter-hearing-aids>.
- <sup>232</sup> U.S. Food & Drug Administration, “FDA Issues Landmark Proposal to Improve Access to Hearing Aid Technology for Millions of Americans,” press release, October 19, 2021, <https://www.fda.gov/news-events/press-announcements/fda-issues-landmark-proposal-improve-access-hearing-aid-technology-millions-americans>.
- <sup>233</sup> Executive Order No. 14036, 86 Fed. Reg. 36987, (July 9, 2021).
- <sup>234</sup> The White House, “FACT SHEET: Cheaper Hearing Aids Now in Stores Thanks to Biden-Harris Administration Competition Agenda,” press release, October 17, 2022, <https://www.whitehouse.gov/briefing-room/statements-releases/2022/10/17/fact-sheet-cheaper-hearing-aids-now-in-stores-thanks-to-biden-harris-administration-competition-agenda/>.
- <sup>235</sup> National Public Radio “FDA approves some Apple AirPods to be used as hearing aids,” Juliana Kim, September 14, 2022, <https://www.npr.org/2024/09/14/nx-s1-5112400/fda-airpods-hearing-aids-software-update>.
- <sup>236</sup> Senate Committee on Finance, “The Hospital Insurance Trust Fund and the Future of Medicare Financing,” February 2, 2022, <https://www.finance.senate.gov/hearings/the-hospital-insurance-trust-fund-and-the-future-of-medicare-financing>; Senate Committee on Finance, “Prescription Drug Price Inflation: An Urgent Need to Lower Drug Prices in Medicare,” March 16, 2022, <https://www.finance.senate.gov/hearings/prescription-drug-price-inflation-an-urgent-need-to-lower-drug-prices-in-medicare>.
- <sup>237</sup> Office of Senator Elizabeth Warren, “Warren, Braun Urge Department of Health and Human Services (HHS) Inspector General to Determine if Vertically-Integrated Health Care Companies Are Hiking Prescription Drug Costs, Evading Federal Regulations,” press release, November 22, 2023, <https://www.warren.senate.gov/newsroom/press-releases/warren-braun-urge-department-of-health-and-human-services-hhs-inspector-general-to-determine-if-vertically-integrated-health-care-companies-are-hiking-prescription-drug-costs-evading-federal-regulations>; Bloomberg, “A Free Drug Experiment Bypasses the US Health System’s Secret Fees,” John Tozzi, October 1, 2024, <https://www.bloomberg.com/news/articles/2024-10-01/humira-cost-slashed-as-california-insurer-bypasses-drug-fee>; Office of Senator Elizabeth Warren, “ICYMI: Senator Warren’s Statement on Senate Finance Committee Legislation to Regulate Drug Middlemen,” press release, July 27, 2023, <https://www.warren.senate.gov/newsroom/press-releases/icymi-senator-warrens-statement-on-senate-finance-committee-legislation-to-regulate-drug-middlemen>.
- <sup>238</sup> Wall Street Journal, “Senators Call for Investigation of Health Insurers’ Role in Driving Up Drug Costs,” Joseph Walker, November 22, 2023, <https://www.wsj.com/health/healthcare/senators-call-for-investigation-of-health-insurers-role-in-driving-up-drug-costs-6f038a58>; Letter from Senator Elizabeth Warren to the Inspector General of the Department of Health and Human Services, Christi Grimm, November 21, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.11.21%20Letter%20to%20HHS%20OIG%20regarding%20MLR%20evasion.pdf>.
- <sup>239</sup> Department of Health and Human Services: Office of the Inspector General, “Audit of Vertically Integrated Medicare Part D Sponsors,” <https://oig.hhs.gov/reports-and-publications/workplan/summary/wp-summary-0000849.asp>.
- <sup>240</sup> *Id.*
- <sup>241</sup> Letter from Senator Elizabeth Warren to the Administrator of the Centers for Medicare & Medicaid Services, Chiquita Brooks-LaSure, May 29, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_warren\\_letter\\_to\\_cms\\_on\\_ma\\_data\\_rfi\\_on\\_intercompany\\_transfers.pdf](https://www.warren.senate.gov/imo/media/doc/final_warren_letter_to_cms_on_ma_data_rfi_on_intercompany_transfers.pdf).
- <sup>242</sup> Letter from Senator Elizabeth Warren to the Under Secretary of Commerce for Intellectual Property and Director of the United States Patent and Trademark Office Kathi Vidal, February 22, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.02.22%20Letter%20to%20USPTO%20re%20Keytruda%20patent1.pdf>; Letter from Senator Elizabeth Warren to the Under Secretary of Commerce for Intellectual Property and

---

Director of the United States Patent and Trademark Office Kathi Vidal, April 26, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.04.26%20Letter%20to%20USPTO%20re%20patent%20abuses%201.pdf>; Letter from Senator Elizabeth Warren to Commissioner of Food and Drugs Dr. Robert M. Califf, August 28, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.08.28%20Letter%20to%20FDA%20re%20drug%20patents.pdf>; Letter from Senator Elizabeth Warren to Amphastar Pharmaceuticals CEO, President, CSO, and Director, Jack Zhang, June 6, 2024, <https://www.warren.senate.gov/imo/media/doc/20240606letterstopharmaceuticalcompaniesreshampatentlistings.pdf>; Food and Drug Administration, “CDER Guidance Agenda New, Revised Draft and Immediately in Effect Guidances Planned for Publication in Calendar Year 2024,” July 2024, <https://www.fda.gov/media/134778/download>.

<sup>243</sup> Letter from Senator Elizabeth Warren to the Chair of the Federal Trade Commission Lina Khan, September 13, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.09.13%20Letter%20to%20FTC%20re%20Orange%20Book.pdf>.

<sup>244</sup> Federal Trade Commission, “FTC Issues Policy Statement on Brand Pharmaceutical Manufacturers’ Improper Listing of Patents in the Food and Drug Administration’s ‘Orange Book,’” press release, September 14, 2023, <https://www.ftc.gov/news-events/news/press-releases/2023/09/ftc-issues-policy-statement-brand-pharmaceutical-manufacturers-improper-listing-patents-food-drug>; Federal Trade Commission, “FTC Challenges More Than 100 Patents as Improperly Listed in the FDA’s Orange Book,” press release, November 7, 2023, <https://www.ftc.gov/news-events/news/press-releases/2023/11/ftc-challenges-more-100-patents-improperly-listed-fdas-orange-book>.

<sup>245</sup> Letter from Senator Elizabeth Warren to Commerce Secretary Gina Raimondo, et al., February 6, 2024, <https://www.warren.senate.gov/imo/media/doc/Bayh-Dole%20Interagency%20Guidance%20Comment%20Letter%20FINAL%202.6.24.pdf>; Letter from Senator Elizabeth Warren to Health and Human Services Secretary Xavier Becerra, June 23, 2022, <https://www.warren.senate.gov/imo/media/doc/Bicameral%20Letter%20Urging%20HHS%20to%20Lower%20Drug%20Prices%20FINAL1.pdf>; The White House, “FACT SHEET: Biden-Harris Administration Announces New Actions to Lower Health Care and Prescription Drug Costs by Promoting Competition,” press release, December 7, 2023, <https://www.whitehouse.gov/briefing-room/statements-releases/2023/12/07/fact-sheet-biden-harris-administration-announces-new-actions-to-lower-health-care-and-prescription-drug-costs-by-promoting-competition/>.

<sup>246</sup> Letter from Senator Elizabeth Warren to Defense Secretary Mark Esper, December 5, 2019, <https://www.warren.senate.gov/imo/media/doc/2019.12.05%20Letter%20to%20DoD%20re%20pharmaceutical%20product%20supply%20chain.pdf>; Office of Senator Marco Rubio, “Rubio, Colleagues Introduce the Strengthening America’s Supply Chain and National Security Act,” press release, March 19, 2020, <https://www.rubio.senate.gov/rubio-colleagues-introduce-the-strengthening-america-s-supply-chain-and-national-security-act/>; Pharmaceutical Supply Chain Defense and Enhancement Act, S. 1366, <https://www.congress.gov/bill/117th-congress/senate-bill/1366>; Letter from Senator Elizabeth Warren to the Official Performing the Duties of Under Secretary of Defense for Acquisition and Sustainment Gregory Kausner, December 9, 2021, <https://www.warren.senate.gov/imo/media/doc/2021.12.09%20Letter%20to%20DoD%20re%20pharmaceutical%20supply%20chain%20CLEAN.pdf>.

<sup>247</sup> Office of Senator Elizabeth Warren, “Warren Announces Legislation Included in National Defense Authorization Act,” press release, December 12, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-announces-legislation-included-in-national-defense-authorization-act>.

<sup>248</sup> The White House, “FACT SHEET: President Biden Announces New Actions to Strengthen America’s Supply Chains, Lower Costs for Families, and Secure Key Sectors,” press release, November 27, 2023, <https://www.whitehouse.gov/briefing-room/statements-releases/2023/11/27/fact-sheet-president-biden-announces-new-actions-to-strengthen-americas-supply-chains-lower-costs-for-families-and-secure-key-sectors/>.

<sup>249</sup> Office of Senator Elizabeth Warren, “Senator Warren Leads Coalition Urging Leader McConnell and Speaker Ryan to Focus on Funding for Opioid Crisis and Medical Research in Government Spending Bill,” press release, April 26, 2017, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-leads-coalition-urging-leader-mcconnell-and-speaker-ryan-to-focus-on-funding-for-opioid-crisis-and-medical-research-in-government-spending-bill>; National Biomedical Research Act, S.2624, <https://www.congress.gov/bill/114th-congress/senate-bill/2624/text?s=2&r=7&q=%7B%22search%22%3A%22National+Biomedical+Research+Act%22%7D>.

---

<sup>250</sup> Office of Senator Elizabeth Warren, “Senator Warren Helps Secure New Funding for Opioid Epidemic, Medical Research in Bipartisan Government Spending Deal,” press release, May 1, 2017, <https://www.warren.senate.gov/newsroom/press-releases/senator-Warren-helps-secure-new-funding-for-opioid-epidemic-medical-research-in-bipartisan-government-spending-deal>.

<sup>251</sup> Government Accountability Office, “National Institutes of Health: Better Oversight Needed to Help Ensure Continued Progress Including Women in Health Research,” October 2015, <https://www.gao.gov/assets/gao-16-13.pdf>; Advancing NIH Strategic Planning and Representation in Medical Research Act, S.2745, <https://www.congress.gov/bill/114th-congress/senate-bill/2745>.

<sup>252</sup> See Appendix.

<sup>253</sup> Office of Senator Elizabeth Warren, “Warren, Baldwin, Raskin, Kuster, Trone, Pettersen, 86 Lawmakers Reintroduce Landmark Bill to Combat Substance Use Epidemic,” press release, May 8, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-baldwin-raskin-kuster-trone-pettersen-86-lawmakers-reintroduce-landmark-bill-to-combat-substance-use-epidemic#:~:text=Supported%20by%20tribal%20nations%2C%202029,to%20tribal%20governments%20and%20organizations>.

<sup>254</sup> MASSLive, “Elizabeth Warren, Katherine Clark Laud Passage of Opioid Prescription Partial Fill Legislation,” Shannon Young, July 14, 2016, [https://www.masslive.com/politics/2016/07/elizabeth\\_warren\\_katherine\\_cla.html](https://www.masslive.com/politics/2016/07/elizabeth_warren_katherine_cla.html).

<sup>255</sup> Office of Senator Elizabeth Warren, “Senator Warren Helps Secure New Funding for Opioid Epidemic, Medical Research in Bipartisan Government Spending Deal,” press release, May 1, 2017, <https://www.warren.senate.gov/newsroom/press-releases/senator-Warren-helps-secure-new-funding-for-opioid-epidemic-medical-research-in-bipartisan-government-spending-deal>.

<sup>256</sup> Office of Senator Elizabeth Warren, “Warren Applauds Final Senate Passage of Bipartisan Legislation to Address Opioid Crisis,” press release, October 4, 2018, <https://www.warren.senate.gov/newsroom/press-releases/Warren-applauds-final-senate-passage-of-bipartisan-legislation-to-address-opioid-crisis>.

<sup>257</sup> Office of Senator Ed Markey, “Markey, Warren, Murkowski, Braun Celebrate Passage of Bipartisan Legislation to Address Overdoses among Members of the Military,” press release, December 15, 2023, <https://www.markey.senate.gov/news/press-releases/markey-Warren-murkowski-braun-celebrate-passage-of-bipartisan-legislation-to-address-overdoses-among-members-of-the-military>; Letter from Senator Elizabeth Warren to the Secretary of the Department of Defense Lloyd Austin, September 28, 2022, [https://www.markey.senate.gov/imo/media/doc/senators letter to dod regarding fatal overdose deaths at fort bragg.pdf](https://www.markey.senate.gov/imo/media/doc/senators%20letter%20to%20dod%20regarding%20fatal%20overdose%20deaths%20at%20fort%20bragg).

<sup>258</sup> Health Care Financing Administration, “Appropriateness of Minimum Nurse Staffing Ratios in Nursing Homes,” Report to Congress, July 20, 2000, [https://www.phinational.org/wp-content/uploads/2017/07/Phase\\_I\\_VOL\\_I-1.pdf](https://www.phinational.org/wp-content/uploads/2017/07/Phase_I_VOL_I-1.pdf).

<sup>259</sup> National Bureau of Economic Research, “Owner Incentives and performance in Healthcare: Private Equity Investment in Nursing Homes,” Atul Gupta, Sabrina T. Howell, and Constantine Yannelis, and Abhinav Gupta, August 2023, [https://www.nber.org/system/files/working\\_papers/w28474/w28474.pdf](https://www.nber.org/system/files/working_papers/w28474/w28474.pdf).

<sup>260</sup> Letter from Senator Elizabeth Warren to The Carlyle Group Co-CEOs Kewsong Lee and Glenn Youngkin, November 15, 2019 <https://www.warren.senate.gov/imo/media/doc/2019-11-15%20Letters%20to%20PE%20Firms%20re%20Nursing%20Homes.pdf>; Letter from Senator Elizabeth Warren to Genesis Healthcare, Inc. Chairman and CEO Robert Fish, January 27, 2021, <https://www.warren.senate.gov/imo/media/doc/2020.01.27%20Letter%20to%20Genesis%20Healthcare%20CEO%20Re%20Bonuses%20for%20Top%20Executives.pdf>.

<sup>261</sup> Letter from Senator Elizabeth Warren to U.S. DHHS Secretary Xavier Becerra and Centers for Medicare and Medicaid Services Administrator Chiquita Brooks-LaSure, May 17, 2023, <https://www.warren.senate.gov/imo/media/doc/Letter%20to%20CMS%20re%20Proposed%20Rule%20on%20Nursing%20Home%20Ownership%20Transparency.pdf>.

<sup>262</sup> Centers for Medicare & Medicaid Services, “Medicare and Medicaid Programs: Minimum Staffing Standards for Long-Term Care Facilities and Medicaid Institutional Payment Transparency Reporting Final Rule (CMS 3442-F),” April 19, 2024, <https://www.cms.gov/newsroom/fact-sheets/medicare-and-medicaid-programs-minimum-staffing-standards-long-term-care-facilities-and-medicaid-0>.

<sup>263</sup> Letter from Senator Elizabeth Warren to Centers for Medicare and Medicaid Services Administrator Chiquita Brooks-LaSure, February 10, 2023, [https://www.aging.senate.gov/imo/media/doc/letter to cms re regulations to establish minimum staffing levels in nursing homes.pdf](https://www.aging.senate.gov/imo/media/doc/letter%20to%20cms%20re%20regulations%20to%20establish%20minimum%20staffing%20levels%20in%20nursing%20homes.pdf).

<sup>264</sup> Office of Senator Elizabeth Warren, “Residents at Risk: Quality of Care Problems in Understaffed Nursing Homes and the Need for a New Federal Nursing Home Staffing Standard,” November 2023,

---

<https://www.warren.senate.gov/oversight/reports/new-report-from-senators-warren-sanders-blumenthal-cms-proposal-to-increase-nursing-home-staffing-would-result-in-improved-quality-of-care>.

<sup>265</sup> Office of Senator Elizabeth Warren, “At Hearing, Warren Calls on CMS to Finalize Proposed Nursing Home Minimum Staffing Rule to Ensure Safe, High-Quality Care,” press release, April 16, 2024,

<https://www.warren.senate.gov/newsroom/press-releases/at-hearing-warren-calls-on-cms-to-finalize-proposed-nursing-home-minimum-staffing-rule-to-ensure-safe-high-quality-care>.

<sup>266</sup> Centers for Medicare & Medicaid Services, “Medicare and Medicaid Programs: Minimum Staffing Standards for Long-Term Care Facilities and Medicaid Institutional Payment Transparency Reporting Final Rule (CMS 3442-F),” April 19, 2024, <https://www.cms.gov/newsroom/fact-sheets/medicare-and-medicaid-programs-minimum-staffing-standards-long-term-care-facilities-and-medicaid-0>.

<sup>267</sup> Office of Senator Elizabeth Warren, “Warren, Lawmakers Call out Hypocrisy of Nation’s Largest Public, For-Profit Nursing Homes for Opposing New Biden Admin Staffing Rule While Spending Millions Enriching Executives and Shareholders,” press release, May 6, 2024,

<https://www.warren.senate.gov/newsroom/press-releases/Warren-lawmakers-call-out-hypocrisy-of-nations-largest-public-for-profit-nursing-homes-for-opposing-new-biden-admin-staffing-rule-while-spending-millions-enriching-executives-and-shareholders>; Letter from Senator Elizabeth Warren to AHCA/NCAL President and CEO Mark Parkinson and LeadingAge President and CEO Katie Smith Sloan, June 30, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_warren\\_schakowsky\\_letter\\_to\\_ahca\\_leadingage\\_reopositiontocmsminimumstaffingrule.pdf](https://www.warren.senate.gov/imo/media/doc/final_warren_schakowsky_letter_to_ahca_leadingage_reopositiontocmsminimumstaffingrule.pdf).

<sup>268</sup> Letter from University of Pennsylvania Leonard David Institute of Health Economics Executive Director Rachel Werner and Director of Research Norma Coe to Senator Elizabeth Warren, July 8, 2024,

[https://www.warren.senate.gov/imo/media/doc/letter\\_from\\_researchers\\_to\\_sen\\_warren\\_070824.pdf](https://www.warren.senate.gov/imo/media/doc/letter_from_researchers_to_sen_warren_070824.pdf).

<sup>269</sup> Letter from Senator Elizabeth Warren to Federal Trade Commission Chair Lina Khan, et al., March 17, 2023,

<https://www.warren.senate.gov/imo/media/doc/2023.03.17%20Letter%20to%20FTC%20re%20CVS.Oak%20Street%20Merger.pdf>.

<sup>270</sup> Letter from Senator Warren to Assistant Attorney General Jonathan Kanter and Chair of the Federal Trade Commission Lina Khan, October 3, 2023,

<https://www.warren.senate.gov/imo/media/doc/2023.10.03%20Letter%20to%20DOJ%20and%20FTC%20re%20United%20Health%20Amedisys%20Acquisition1.pdf>.

<sup>271</sup> Letter from Senator Elizabeth Warren to Chair of the Federal Trade Commission Lina Khan, et al., January 25, 2023,

<https://www.warren.senate.gov/imo/media/doc/2023.01.25%20Letter%20to%20FTC%20re%20Big%20Pharma%20Deals.pdf>.

<sup>272</sup> Letter from Senator Elizabeth Warren to Chair of the Federal Trade Commission Lina Khan and Assistant Attorney General Jonathan Kanter, April 5, 2024,

[https://www.warren.senate.gov/imo/media/doc/letter\\_to\\_ftc\\_and\\_doj\\_on\\_optum-stewardship\\_merger.pdf](https://www.warren.senate.gov/imo/media/doc/letter_to_ftc_and_doj_on_optum-stewardship_merger.pdf).

<sup>273</sup> Wall Street Journal, “U.S. Opens UnitedHealth Antitrust Probe,” Anna Wilde Mathews and Dave Michaels, February 27, 2024, <https://www.wsj.com/health/healthcare/u-s-launches-antitrust-investigation-of-healthcare-giant-unitedhealth-ff5a00d2>.

<sup>274</sup> Boston Globe, “Optum walks away from its agreement to buy Steward’s doctors network,” Robert Weisman, June 27, 2024, <https://www.bostonglobe.com/2024/06/27/business/optum-steward-deal/>.

<sup>275</sup> Letter from Senator Elizabeth Warren to KKR & Co. Inc. Co-CEOs, Jow Bae and Scott Nuttall, May 19, 2022,

<https://www.warren.senate.gov/imo/media/doc/2022.05.18%20Letter%20to%20KKR%20on%20BrightSpring%20Health%20Services.pdf>; Office of Senator Elizabeth Warren, “Warren, Wyden, Sanders, Murray Blast Private Equity Giant KKR for Grossly Substandard Care and Unsafe Living Conditions in Group Homes for People with Intellectual and Developmental Disabilities,” press release, May 19, 2022,

<https://www.warren.senate.gov/newsroom/press-releases/warren-wyden-sanders-murray-blast-private-equity-giant-kr-for-grossly-substandard-care-and-unsafe-living-conditions-in-group-homes-for-people-with-intellectual-and-developmental-disabilities>; Letter from Senator Elizabeth Warren to U.S. Anesthesia Partners CEO, Robert Coward, November 26, 2023,

<https://www.warren.senate.gov/imo/media/doc/2023.11.22%20Letter%20to%20USAP%20on%20Anti-Competitive%20Tactics1.pdf>.

<sup>276</sup> Federal Trade Commission, “Federal Trade Commission, the Department of Justice and the Department of Health and Human Services Launch Cross-Government Inquiry on Impact of Corporate Greed in Health Care,” press release, March 5, 2024, <https://www.ftc.gov/news-events/news/press-releases/2024/03/federal-trade-commission-department-justice-department-health-human-services-launch-cross-government>.

- 
- <sup>277</sup> Letter from Senator Elizabeth Warren to the Administrator of the Centers for Medicare & Medicaid Services, Chiquita Brooks-LaSure, January 25, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.01.25%20Letter%20to%20CMS%20on%20Medicare%20Advantage%20overpayments.pdf>.
- <sup>278</sup> Letter from Senator Elizabeth Warren to the Administrator of the Centers for Medicare & Medicaid Services, Chiquita Brooks-LaSure, May 29, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_-\\_Warren\\_letter\\_to\\_cms\\_on\\_ma\\_data\\_rfi\\_on\\_intercompany\\_transfers.pdf](https://www.warren.senate.gov/imo/media/doc/final_-_Warren_letter_to_cms_on_ma_data_rfi_on_intercompany_transfers.pdf).
- <sup>279</sup> Centers for Medicare & Medicaid Services, “Biden-Harris Administration Finalizes Rule Expanding Access to Care and Increasing Protections for People with Medicare Advantage and Medicare Part D,” press release, April 4, 2024, <https://www.cms.gov/newsroom/press-releases/biden-harris-administration-finalizes-rule-expanding-access-care-and-increasing-protections-people>.
- <sup>280</sup> Letter from Senator Elizabeth Warren to DHHS Secretary, Kathleen Sebelius, August 1, 2013, <https://www.warren.senate.gov/files/documents/Bicameral%20MSM%20Blood%20Ban%202013.pdf>.
- <sup>281</sup> New York Times, “F.D.A. Easing Ban on Gays, to Let Some Give Blood,” Sabrina Tavernise, December 23, 2014, <https://www.nytimes.com/2014/12/24/health/fda-lifting-ban-on-gay-blood-donors.html>.
- <sup>282</sup> Letter from Senator Elizabeth Warren to Commissioner of the U.S. Food and Drug Administration, Robert Califf, June 20, 2016, [https://www.warren.senate.gov/files/documents/Letter\\_to\\_FDA\\_on\\_MSM\\_Blood\\_Ban.pdf](https://www.warren.senate.gov/files/documents/Letter_to_FDA_on_MSM_Blood_Ban.pdf); Letter from Senator Elizabeth Warren to the U.S. Food and Drug Administration Division of Dockets Management, July 14, 2015, [https://www.warren.senate.gov/files/documents/2015-07-14\\_Comment\\_on\\_FDA\\_Draft\\_Guidance.pdf](https://www.warren.senate.gov/files/documents/2015-07-14_Comment_on_FDA_Draft_Guidance.pdf); Mother Jones, “Elizabeth Warren Says Gay Men Should Be Able To Donate Blood,” Patrick Caldwell, December 14, 2015, <https://www.motherjones.com/politics/2014/12/gay-blood-ban-senators-letter-elizabeth-Warren/>.
- <sup>283</sup> Food and Drug Administration, “FDA Proposes Individual Risk Assessment for Blood Donations, While Continuing to Safeguard U.S. Blood Supply,” press release, January 27, 2023, <https://www.fda.gov/news-events/press-announcements/fda-proposes-individual-risk-assessment-blood-donations-while-continuing-safeguard-us-blood-supply>.
- <sup>284</sup> Letter from Senator Elizabeth Warren to the Director of the Agency for Healthcare Research and Quality, Gopal Khanna, September 22, 2020, <https://www.warren.senate.gov/imo/media/doc/9.22.2020%20Letter%20to%20AHRO%20re%20Use%20of%20Rac%20e%20in%20Clinical%20Algorithms.pdf>.
- <sup>285</sup> Federal Register Notice, “Request for Information on the Use of Clinical Algorithms That Have the Potential To Introduce Racial/Ethnic Bias Into Healthcare Delivery: A notice by the Department of Health and Human Services Agency for Healthcare Research and Quality,” Agency for Healthcare Research and Quality, March 5, 2021, <https://www.federalregister.gov/documents/2021/03/05/2021-04509/request-for-information-on-the-use-of-clinical-algorithms-that-have-the-potential-to-introduce>; Office of Senator Elizabeth Warren, “At Warren, Booker, Wyden, and Lee, Request, Federal Research Agency Will Review the Use of Race-Based Algorithms in Medical Practice,” press release, February 24, 2021, <https://www.warren.senate.gov/newsroom/press-releases/at-warren-booker-wyden-and-lee-request-federal-research-agency-will-review-the-use-of-race-based-algorithms-in-medical-practice>.
- <sup>286</sup> Boston Globe, “Steward Health Care’s financial issues could spell catastrophe for the state,” Jessica Bartlett, January 19, 2024, <https://www.bostonglobe.com/2024/01/19/business/steward-health-care-hospital-closures/?p1=StaffPage>.
- <sup>287</sup> Letter from Senator Elizabeth Warren to Steward Health Care System Chairman and CEO, Dr. Ralph de la Torre, March 7, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.03.06%20Letter%20to%20Steward%20CEO.pdf>.
- <sup>288</sup> Letter from Senator Elizabeth Warren to Cerberus Capital Management, L.P. Co-Founder, Co-CEO, and CIO, Stephen Feinberg, February 15, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.02.15%20%20Delegation%20Letter%20to%20Cerberus%20re%20Steward%20Health%20Care.pdf>.
- <sup>289</sup> Letter from Senator Elizabeth Warren to Apollo Global Management CEO, Marc Rowan, August 8, 2024, [https://www.warren.senate.gov/imo/media/doc/updated\\_final\\_-\\_letter\\_to\\_apollo\\_re\\_steward\\_hospital\\_closures.pdf](https://www.warren.senate.gov/imo/media/doc/updated_final_-_letter_to_apollo_re_steward_hospital_closures.pdf).
- <sup>290</sup> Letter from Senator Elizabeth Warren to Medical Properties Trust, Inc., Edward Aldag and Macquarie Infrastructure Partners CEO, Karl Kuchel, April 15, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.04.15%20MPT%20and%20Macquarie%20Letter.pdf>.
- <sup>291</sup> Letter from Senator Elizabeth Warren to the Director of the Executive Office for United States Trustees, Tara Twomey, June 3, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_-\\_warren\\_brown\\_letter\\_to\\_ustp\\_re\\_steward\\_bankruptcy1.pdf](https://www.warren.senate.gov/imo/media/doc/final_-_warren_brown_letter_to_ustp_re_steward_bankruptcy1.pdf).



- 
- <sup>292</sup> Office of Senator Elizabeth Warren, “Senators Warren, Markey Introduce the Corporate Crimes Against Health Care Act of 2024,” press release, June 11, 2024, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-markey-introduce-the-corporate-crimes-against-health-care-act-of-2024>.
- <sup>293</sup> Boston Globe, “‘Good riddance and goodbye.’ Healey announces deal to move six Steward hospitals to new owners,” Robert Weisman and Jason Laughlin, August 16, 2024, <https://www.bostonglobe.com/2024/08/16/business/steward-hospitals-massachusetts-staying-open/>.
- <sup>294</sup> Boston Globe, “Optum walks away from its agreement to buy Steward’s doctors network,” Robert Weisman, June 27, 2024, <https://www.bostonglobe.com/2024/06/27/business/optum-steward-deal/>.
- <sup>295</sup> Office of Senator Elizabeth Warren, “Warren, Markey, MA Delegation Urge FTC and DOJ to Closely Scrutinize Sale of Steward Physician Group to Optum,” press release, April 8, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-markey-ma-delegation-urge-ftc-and-doj-to-closely-scrutinize-sale-of-steward-physician-group-to-optum>.
- <sup>296</sup> Boston Globe, “Steward CEO could face prison time after rare Senate vote to punish him for flouting subpoena,” Aaron Pressman and Jim Puzanghera, September 26, 2024, <https://www.bostonglobe.com/2024/09/25/business/ralph-de-la-torre-contempt-charge-senate-justice-department/>.
- <sup>297</sup> WGBH, “Steward CEO de la Torre to step down in October,” Associated Press, September 29, 2024, <https://www.wgbh.org/news/health/2024-09-29/steward-ceo-de-la-torre-to-step-down-in-october>.
- <sup>298</sup> New York Times, “War Against The Children,” Zach Levitt, Yuliya Parshina-Kottas, Simon Romero, and Tim Wallace, August 30, 2023, <https://www.nytimes.com/interactive/2023/08/30/us/native-american-boarding-schools.html>.
- <sup>299</sup> Truth and Healing Commission on Indian Boarding School Policy Act, S. 4752, <https://www.congress.gov/bill/116th-congress/senate-bill/4752>.
- <sup>300</sup> Truth and Healing Commission on Indian Boarding School Policies Act of 2023, S. 1723, <https://www.congress.gov/bill/118th-congress/senate-bill/1723>; Friends Committee on National Legislation, “A Major Step Forward for Truth and Healing for Native Communities,” Rachel Overstreet, June 18, 2024, <https://www.fcni.org/updates/2024-06/major-step-forward-truth-and-healing-native-communities>.
- <sup>301</sup> U.S. Department of Defense, “Description of Medals,” <https://valor.defense.gov/description-of-awards/>.
- <sup>302</sup> Letter from Senator Elizabeth Warren to President Joseph R. Biden, November 2, 2021, <https://www.warren.senate.gov/imo/media/doc/2021.11.02%20Letter%20to%20Biden%20on%20revoking%20Wounded%20Knee%20Medals%20of%20Honor.pdf>.
- <sup>303</sup> Remove the Stain Act, S.3164, <https://www.congress.gov/bill/116th-congress/senate-bill/3164>.
- <sup>304</sup> Associated Press, “Pentagon panel to review Medals of Honor given to soldiers at the Wounded Knee massacre,” Lolita C. Baldor, July 24, 2024, <https://apnews.com/article/pentagon-medals-soldiers-wounded-knee-7c6a7cfd2b2d9ce6b4ce0d9731439cb4>.
- <sup>305</sup> *Id.*
- <sup>306</sup> Office of Senator Elizabeth Warren, “Senator Warren, Congressman Kilmer Unveil Historic Legislation to Address Chronic Underfunding and Barriers to Sovereignty in Indian Country,” press release, December 5, 2022, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-congressman-kilmer-unveil-historic-legislation-to-address-chronic-underfunding-and-barriers-to-sovereignty-in-indian-country>.
- <sup>307</sup> Office of Senator Elizabeth Warren, “Senators Warren and Udall Unveil Bill to Guarantee Tribal Health Authorities Access to the Strategic National Stockpile,” press release, March 16, 2020, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-udall-unveil-bill-to-guarantee-tribal-health-authorities-access-to-the-strategic-national-stockpile>.
- <sup>308</sup> Consolidated Appropriations Act, 2023, Public Law 117-328, Sec. 2408.
- <sup>309</sup> The White House, “FACT SHEET: Biden-Harris Administration Announces New Actions and Historic Progress Supporting Tribal Nations and Native Communities Ahead of Third Annual White House Tribal Nations Summit,” December 6, 2023, <https://www.whitehouse.gov/briefing-room/statements-releases/2023/12/06/fact-sheet-biden-%E2%81%A0harris-administration-announces-new-actions-and-historic-progress-supporting-tribal-nations-and-native-communities-ahead-of-third-annual-white-house-tribal-nations-summit/>; U.S. Department of Health and Human Services, Office of the Assistant Secretary for Preparedness and Response, “Strategy for Improving Access to Federal Resources During a Public Health Emergency Response for Federally Recognized Tribal Governments, Indian Health Service Health Care Providers, Tribal Health Authorities, and Urban Indian Organizations,” March 2024, <https://aspr.hhs.gov/SNS/Documents/SNS-Tribal-Access-Strategy-508.pdf>.
- <sup>310</sup> Letter from Senator Elizabeth Warren to Secretary of the Treasury Janet Yellen, September 29, 2021, <https://www.warren.senate.gov/imo/media/doc/2021.09.29%20Letter%20to%20Treasury%20re.%20Office%20of%20Tribal%20Affairs.pdf>; U.S. Department of the Treasury, “FACT SHEET: During Visit to Rosebud Indian

---

Reservation, Secretary Yellen Highlights U.S. Treasury Department’s Historic Commitment to Tribal Nations,” press release, June 21, 2022, <https://home.treasury.gov/news/press-releases/jy0825>.

<sup>311</sup> Native American Suicide Prevention Act of 2018, S. 3460, <https://www.congress.gov/bill/115th-congress/senate-bill/3460/>; Consolidated Appropriations Act of 2021, Public Law 116–260, Sec. 315, 134 Stat. 2932.

<sup>312</sup> Letter from Senator Elizabeth Warren to Senate Appropriations Committee Chair Patty Murray and Vice Chair Susan Collins, February 21, 2024, <https://www.warren.senate.gov/imo/media/doc/2024.02.21%20SSP%20letter%20to%20Approps.pdf>; Letter from Senator Elizabeth Warren to Secretary of Homeland Security Alejandro Mayorkas and Administrator of the Federal Emergency Management Agency Deanne Criswell, June 13, 2024,

<https://www.warren.senate.gov/imo/media/doc/2024.06.13%20SSP-C%20request%20letter.pdf>; Letter from Senator Elizabeth Warren to Senate Appropriations Homeland Security Subcommittee Chair Chris Murphy and Ranking Member Katie Britt, May 15, 2024, [https://www.warren.senate.gov/imo/media/doc/fy25\\_drf\\_letter\\_52224.pdf](https://www.warren.senate.gov/imo/media/doc/fy25_drf_letter_52224.pdf).

<sup>313</sup> Destination Reception Assistance Act, S.4861, <https://www.congress.gov/bill/118th-congress/senate-bill/4861/>; Office of Senator Elizabeth Warren, “Warren, Padilla, Senators Push Funding Increase for FEMA’s Shelter and Services Program,” press release, February 12, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-padilla-senators-push-funding-increase-for-femas-shelter-and-services-program>.

<sup>314</sup> Federal Emergency Management Agency, “Shelter and Services Program-Allocated FY24 Awards,” September 3, 2024, <https://www.fema.gov/grants/preparedness/shelter-services-program/fy24-awards/ssp-a>; Federal Emergency Management Agency, “Shelter and Services Program-Competitive FY24 Awards,” September 3, 2024, <https://www.fema.gov/grants/preparedness/shelter-services-program/fy24-awards/ssp-c>; Federal Emergency Management Agency, “Fiscal Year 2023 Awards,” August 30, 2024, <https://www.fema.gov/grants/preparedness/shelter-services-program/fy23-awards>.

<sup>315</sup> Letter from Senator Elizabeth Warren to Secretary of the Department of Homeland Security Alejandro Mayorkas and Director of U.S. Citizenship and Immigration Services, Ur M. Jaddou, July 31, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.07.31%20Letter%20to%20DHS%20and%20USCIS%20on%20expediting%20work%20authorizations%20for%20humanitarian%20parolees1.pdf>; Letter from Senator Elizabeth Warren to Secretary of the Department of Homeland Security Alejandro Mayorkas and Director of U.S. Citizenship and Immigration Services Ur M. Jaddou, November 2, 2023, [https://www.warren.senate.gov/imo/media/doc/Letter%20to%20DHS%20on%20EADs%20\(signed\).pdf](https://www.warren.senate.gov/imo/media/doc/Letter%20to%20DHS%20on%20EADs%20(signed).pdf).

<sup>316</sup> Letter from Senator Elizabeth Warren to President Joseph R. Biden, Secretary of the Department of Homeland Security Alejandro Mayorkas, and Director of U.S. Citizenship and Immigration Services Ur M. Jaddou, March 29, 2024, [https://www.warren.senate.gov/imo/media/doc/letter\\_from\\_senator\\_warren\\_colleagues\\_to\\_president\\_biden\\_dhs\\_usc\\_is\\_on\\_ead\\_permit\\_extensions1.pdf](https://www.warren.senate.gov/imo/media/doc/letter_from_senator_warren_colleagues_to_president_biden_dhs_usc_is_on_ead_permit_extensions1.pdf); U.S. Citizenship and Immigration Services, “USCIS Increases Automatic Extension of Certain Employment Authorization Documents to Improve Access to Work Permits,” press release, April 4, 2024, <https://www.uscis.gov/newsroom/news-releases/uscis-increases-automatic-extension-of-certain-employment-authorization-documents-to-improve-access>.

<sup>317</sup> U.S. Citizenship and Immigration Services, “Historical Processing Times Trends Fiscal Year 2016 - 2024,” March 5, 2024, <https://www.aila.org/aila-files/CDF50BF-EB1E-4CE2-97FF-8EB699382849/24040374.pdf?1712177304>.

<sup>318</sup> Office of Senator Elizabeth Warren, “Warren, Colleagues Implore Private Prison Companies and Auditor to Demonstrate Compliance,” press release, November 16, 2018, <https://www.warren.senate.gov/oversight/letters/warren-colleagues-implore-private-prison-companies-and-auditor-to-demonstrate-compliance->; Letter from Senator Elizabeth Warren to BlueMountain Capital Management Co-Founder and Chief Investment Officer Andrew Feldstein, et al., September 30, 2019, <https://www.warren.senate.gov/imo/media/doc/2019-09-30%20Letters%20to%20PE%20Firms%20re%20Prison%20Services.pdf>; Office of Senator Elizabeth Warren, “Senator Warren Investigates Allegations that Private Prison Contractors Withhold Basic Necessities, Use Threat of Solitary Confinement to Coerce Detainees into ‘Voluntary’ Work Programs,” press release, July 25, 2019, <https://www.warren.senate.gov/oversight/letters/senator-warren-investigates-allegations-that-private-prison-contractors-withhold-basic-necessities-use-threat-of-solitary-confinement-to-coerce-detainees-into-voluntary-work-programs>; Letter from Senator Elizabeth Warren to Acting Director of Immigration and Customs Enforcement Mark Morgan, July 11, 2019, <https://www.warren.senate.gov/imo/media/doc/2019.07.11%20Letter%20to%20ICE%20regarding%20use%20of%20three%20new%20detention%20facilities.pdf>.

- 
- <sup>319</sup> Letter from Senator Elizabeth Warren to Secretary of Homeland Security Alejandro Mayorkas and Deputy Director and Senior Official Performing the Duties of the Director at Immigration and Customs Enforcement Patrick J. Lechleitner, March 29, 2024, [https://www.warren.senate.gov/imo/media/doc/letter\\_solitary\\_confinement\\_in\\_immigration\\_detention\\_32924.pdf](https://www.warren.senate.gov/imo/media/doc/letter_solitary_confinement_in_immigration_detention_32924.pdf); Letter from Senator Elizabeth Warren to Secretary of the Department of Homeland Security Alejandro Mayorkas and Director of Immigration and Customs Enforcement Patrick Lechleitner, May 14, 2024, [https://www.warren.senate.gov/imo/media/doc/final\\_-\\_letter\\_to\\_dhs\\_and\\_ice\\_on\\_private\\_detention\\_center\\_use\\_05142024.pdf](https://www.warren.senate.gov/imo/media/doc/final_-_letter_to_dhs_and_ice_on_private_detention_center_use_05142024.pdf).
- <sup>320</sup> Office of Senator Elizabeth Warren, “The Accreditation Con: A Broken Prison and Detention Facility Accreditation System That Puts Profits Over People,” December 2020, <https://www.warren.senate.gov/imo/media/doc/The%20Accreditation%20Con%20-%20December%202020.pdf>.
- <sup>321</sup> Forbes, “Bureau Of Prisons Ends Contract With American Correctional Association,” Walter Pavlo, April 1, 2024, <https://www.forbes.com/sites/walterpavlo/2024/04/01/bureau-of-prisons-ends-contract-with-american-correctional-association/>; Office of Senator Elizabeth Warren, “Warren, Markey, Merkley Call on the Bureau of Prisons to Protect Inmates, End Prison Accreditation Contract with the American Correctional Association,” press release, February 29, 2024, <https://www.warren.senate.gov/newsroom/press-releases/warren-markey-merkley-call-on-the-bureau-of-prisons-to-protect-inmates-end-prison-accreditation-contract-with-the-american-correctional-association>.
- <sup>322</sup> Forbes, “Bureau Of Prisons Ends Contract With American Correctional Association,” Walter Pavlo, April 1, 2024, <https://www.forbes.com/sites/walterpavlo/2024/04/01/bureau-of-prisons-ends-contract-with-american-correctional-association/>.
- <sup>323</sup> Partnership for Public Service, “The State of Public Trust in Government 2024,” June 11, 2024, <https://ourpublicservice.org/publications/state-of-trust-in-government-2024/>.
- <sup>324</sup> Defense One, “Austin Pledges to Recuse Himself from Military Decisions Involving Raytheon,” Marcus Weisgerber, January 19, 2021, <https://www.defenseone.com/business/2021/01/austin-pledges-recuse-himself-military-decisions-involving-raytheon/171496/>.
- <sup>325</sup> Office of Senator Elizabeth Warren, “In Response to Senator Warren, FDA Commissioner Nominee Dr. Robert Califf Makes Strongest Ethics Commitments of Any Senior Biden Administration Official,” press release, January 31, 2022, <https://www.warren.senate.gov/newsroom/press-releases/-in-response-to-senator-warren-fda-commissioner-nominee-dr-robert-califf-makes-strongest-ethics-commitments-of-any-senior-biden-administration-official>; New York Times, “Biden Chooses Robert Califf to Lead F.D.A., Despite Drug Industry Ties,” Sheryl Gay Stolberg and Sheila Kaplan, November 12, 2021, <https://www.nytimes.com/2021/11/12/us/politics/robert-califf-fda.html>.
- <sup>326</sup> Politico, “Elizabeth Warren wins crypto recusals from Biden pick,” Zachary Warmbrodt, February 14, 2024, <https://www.politico.com/news/2024/02/14/elizabeth-warren-wins-crypto-recusals-from-biden-nominee-00141390>.
- <sup>327</sup> Politico, “Biden’s NIH pick gives Elizabeth Warren a major concession,” Adam Cancryn, August 29, 2023, <https://www.politico.com/news/2023/08/29/biden-elizabeth-warren-concession-nih-director-00113307>.
- <sup>328</sup> New York Times, “A Fed Official’s 2020 Trade Drew Outcry. It Went Further Than First Disclosed,” Jeanna Smialek, January 10, 2022, <https://www.nytimes.com/2022/01/06/business/economy/richard-clarida-fed-stock-fund.html>.
- <sup>329</sup> Letter from Senator Elizabeth Warren to Chair of the U.S. Securities and Exchange Commission Gary Gensler, October 4, 2021, [https://www.warren.senate.gov/imo/media/doc/2021.10.04%20Letter%20to%20SEC%20requesting%20ethics%20investigation%20of%20Fed%20officials%20\(003\).pdf](https://www.warren.senate.gov/imo/media/doc/2021.10.04%20Letter%20to%20SEC%20requesting%20ethics%20investigation%20of%20Fed%20officials%20(003).pdf); Office of Senator Elizabeth Warren, “In Speech, Warren Calls Out Culture of Corruption Among High-Ranking Federal Reserve Officials; Says Responsibility is with Powell,” press release, October 5, 2021, <https://www.warren.senate.gov/newsroom/press-releases/in-speech-warren-calls-out-culture-of-corruption-among-high-ranking-federal-reserve-officials-says-responsibility-is-with-powell>; New York Times, “Elizabeth Warren asked the Fed to release its March 2020 ethics warning about trading,” Jeanna Smialek, October 21, 2021, <https://www.nytimes.com/2021/10/21/us/politics/elizabeth-warren-fed-ethics.html>; Senate Committee on Banking, Housing and Urban Affairs, Subcommittee on Economic Policy, “Strengthening Accountability at the Federal Reserve: Lessons and Opportunities for Reform,” May 17, 2023, <https://www.banking.senate.gov/hearings/strengthening-accountability-at-the-federal-reserve-lessons-and-opportunities-for-reform>.
- <sup>330</sup> New York Times, “The Fed will re-examine ethics rules after trades by two officials drew scrutiny,” Jeanna Smialek, September 16, 2021, <https://www.nytimes.com/2021/09/16/business/economy/fed-ethics-rules-kaplan-rosengren.html>.

- 
- <sup>331</sup> Wall Street Journal, “Fed Sets Trading Restrictions for Top Officials,” Michael S. Derby, October 4, 2023, <https://www.wsj.com/articles/fed-sets-trading-restrictions-for-top-officials-11645207310>.
- <sup>332</sup> Letter from Senator Elizabeth Warren to Inspector General of the Board of Governors of the Federal Reserve System Mark Bialek, May 16, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.05.16%20Letter%20to%20FED%20IG%20re%20April%202023%20review%20of%20Fed%20ethics%20rules1.pdf>; Senate Committee on Banking, Housing and Urban Affairs, Subcommittee on Economic Policy, “Strengthening Accountability at the Federal Reserve: Lessons and Opportunities for Reform,” May 17, 2023, <https://www.banking.senate.gov/hearings/strengthening-accountability-at-the-federal-reserve-lessons-and-opportunities-for-reform>.
- <sup>333</sup> Senate Committee on Banking, Housing, and Urban Affairs, “Nomination Hearing,” May 19, 2022, <https://www.banking.senate.gov/hearings/05/12/2022/nomination-hearing>; Office of Senator Elizabeth Warren, “At Hearing, Senator Warren Announces Strong Ethics Commitments from Federal Reserve Vice Chair for Supervision Nominee Michael Barr,” May 19, 2022, <https://www.warren.senate.gov/newsroom/press-releases/at-hearing-senator-warren-announces-strong-ethics-commitments-from-federal-reserve-vice-chair-for-supervision-nominee-michael-barr>; Office of Senator Elizabeth Warren, “In Response to Senator Warren, Federal Reserve Nominees Make Historic Ethics Commitments,” press release, February 10, 2022, <https://www.warren.senate.gov/newsroom/press-releases/in-response-to-senator-warren-federal-reserve-nominees-make-historic-ethics-commitments>.
- <sup>334</sup> National Defense Authorization Act for Fiscal Year 2022, Public Law 117-81, Section 1117; National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92, Section 921.
- <sup>335</sup> Letter from the Leadership Conference on Civil and Human Rights President and CEO Maya Wiley, and Executive Vice President of Government Affairs, Jesselyn McCurdy to U.S. Senators, September 9, 2022, <https://civilrights.org/resource/support-the-confirmation-of-julie-rikelman-to-the-u-s-court-of-appeals-for-the-first-circuit/>.
- <sup>336</sup> GBH, “Senate confirms first Hispanic judge to Massachusetts federal court,” Saraya Wintersmith, March 1, 2023, <https://www.wgbh.org/news/politics/2023-03-01/senate-confirms-first-hispanic-judge-to-massachusetts-federal-court>.
- <sup>337</sup> Leadership Conference on Civil and Human Rights, “Persevere: Our Ongoing Fight for an Equal Justice Judiciary,” February 2023, p. 46, <https://civilrightsdocs.info/pdf/reports/Persevere-Equal-Justice-Judiciary.pdf>.
- <sup>338</sup> Leadership Conference on Civil and Human Rights, “Building an Equal Justice Judiciary: Progress During the Biden Administration,” September 19, 2024, p. 6, <https://civilrightsdocs.info/pdf/Biden-Progress-Equal-Justice-Judiciary.pdf>.
- <sup>339</sup> Office of Senator Elizabeth Warren, “Sens. Warren & Portman Introduce Bipartisan, Bicameral ‘Smart Savings Act’ to Strengthen Retirement Savings,” press release, March 12, 2014, <https://www.warren.senate.gov/newsroom/press-releases/sens-warren-and-portman-introduce-bipartisan-bicameral-and-147-smart-savings-act-and-148-to-strengthen-retirement-savings>.
- <sup>340</sup> Smart Savings Act, Public Law 113-255.
- <sup>341</sup> Office of Senator Elizabeth Warren, “Senators Warren and Enzi Introduce Bipartisan Bill to Strengthen Genetic Privacy Protections for Research Participants,” press release, April 5, 2016, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-enzi-introduce-bipartisan-bill-to-strengthen-genetic-privacy-protections-for-research-participants>.
- <sup>342</sup> 21st Century Cures Act, Public Law 114-255.
- <sup>343</sup> Office of Senator Elizabeth Warren, “President Signs POW/MIA Remembrance Act into Law,” press release, May 2, 2016, <https://www.warren.senate.gov/newsroom/press-releases/president-signs-pow/mia-remembrance-act-into-law>.
- <sup>344</sup> National POW/MIA Remembrance Act of 2015, Public Law 114-147.
- <sup>345</sup> Office of Senator Elizabeth Warren, “Warren, Capito, Clark and Stivers Introduce Bipartisan, Bicameral Bill to Allow Partial Filling of Opioid Prescriptions,” press release, February 24, 2016, <https://www.warren.senate.gov/newsroom/press-releases/warren-capito-clark-and-stivers-introduce-bipartisan-bicameral-bill-to-allow-partial-filling-of-opioid-prescriptions>.
- <sup>346</sup> Comprehensive Addiction and Recovery Act of 2016, Public Law 114-198.
- <sup>347</sup> Office of Senator Elizabeth Warren, “Warren and Collins Introduce Bipartisan Legislation to Provide Military Health Care Treatment to Victims of Terrorism,” press release, June 17, 2017, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-collins-introduce-bipartisan-legislation-to-provide-military-health-care-treatment-to-victims-of-terrorism>.
- <sup>348</sup> National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91.

- 
- <sup>349</sup> S. 1470, Countering Foreign Interference with Our Armed Forces Act, <https://www.congress.gov/bill/115th-congress/senate-bill/1470/text>.
- <sup>350</sup> National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91; National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92, <https://www.congress.gov/bill/116th-congress/senate-bill/1790/text>.
- <sup>351</sup> Office of Senator Elizabeth Warren, “Members of Congress Introduce Bipartisan Legislation to Make Hearing Aids Available Over the Counter,” press release, March 21, 2017, <https://www.warren.senate.gov/newsroom/press-releases/members-of-congress-introduce-bipartisan-legislation-to-make-hearing-aids-available-over-the-counter>.
- <sup>352</sup> An act to amend the Federal Food, Drug, and Cosmetic Act to revise and extend the user-fee programs for prescription drugs, medical devices, generic drugs, and biosimilar biological products, and for other purposes, Public Law 115-52.
- <sup>353</sup> Office of Senator Elizabeth Warren, “Warren, Sullivan Introduce Bipartisan Protecting Servicemembers Online Act of 2017,” press release, June 13, 2017, <https://www.warren.senate.gov/newsroom/press-releases/warren-sullivan-introduce-bipartisan-protecting-servicemembers-online-act-of-2017>.
- <sup>354</sup> National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91.
- <sup>355</sup> Office of Senator Elizabeth Warren, “Warren and Tillis Introduce Bipartisan Legislation Requiring DOD Report on Cyber Security Risks to National Electric Grid,” press release, September 12, 2017, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-tillis-introduce-bipartisan-legislation-requiring-dod-report-on-cyber-security-risks-to-national-electric-grid>.
- <sup>356</sup> National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91.
- <sup>357</sup> Servicemember Debt Collection Reform Act, S. 1471, <https://www.congress.gov/bill/115th-congress/senate-bill/1471>.
- <sup>358</sup> National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91.
- <sup>359</sup> Preventing Civilian Casualties in Military Operations Act, S. 1468, <https://www.congress.gov/bill/115th-congress/senate-bill/1468/text>.
- <sup>360</sup> National Defense Authorization Act for Fiscal Year 2018, Public Law 115-91.
- <sup>361</sup> ADVANCE Act, S. 1396, <https://www.congress.gov/bill/115th-congress/senate-bill/1396/text>.
- <sup>362</sup> Jobs for Our Heroes Act, Public Law 115-105.
- <sup>363</sup> Office of Senator Elizabeth Warren, “Warren and Ernst Introduce Bipartisan Bill to Improve Servicemember Blast Exposure Injury Prevention,” press release, May 18, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-ernst-introduce-bipartisan-bill-to-improve-servicemember-blast-exposure-injury-prevention>.
- <sup>364</sup> National Defense Authorization Act for Fiscal Year 2019, Public Law 115-232.
- <sup>365</sup> Office of Senator Elizabeth Warren, “Warren Applauds Passage of Career and Technical Education Bill,” press release, July 16, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-applauds-passage-of-career-and-technical-education-bill>
- <sup>366</sup> An act to reauthorize the Carl D. Perkins Career and Technical Education Act of 2006, Public Law 115-224.
- <sup>367</sup> Office of Senator Elizabeth Warren, “Senators Unveil Bipartisan Bill to Protect Surviving Military Spouses,” press release, May 18, 2018, <https://www.warren.senate.gov/newsroom/press-releases/senators-unveil-bipartisan-bill-to-protect-surviving-military-spouses>.
- <sup>368</sup> An act to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to provide certain burial benefits for spouses and children of veterans who are buried in tribal cemeteries, and for other purposes, Public Law 115-407, <https://www.congress.gov/bill/115th-congress/senate-bill/2248/text>.
- <sup>369</sup> Office of Senator Elizabeth Warren, “Warren, Rubio, Colleagues Unveil Bipartisan Bill to Allow for Safe Disposal of Unused Opioids by Home Hospice Providers,” press release, April 13, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-rubio-colleagues-unveil-bipartisan-bill-to-allow-for-safe-disposal-of-unused-opioids-by-home-hospice-providers>.
- <sup>370</sup> An act to provide for opioid use disorder prevention, recovery, and treatment, and for other purposes, Public Law 115-271.
- <sup>371</sup> Office of Senator Elizabeth Warren, “Warren and Capito Introduce Bill to Advance Partial Fill Option for Opioid Prescriptions,” press release, April 19, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-capito-introduce-bill-to-advance-partial-fill-option-for-opioid-prescriptions>.
- <sup>372</sup> An act to provide for opioid use disorder prevention, recovery, and treatment, and for other purposes, Public Law 115-271.
- <sup>373</sup> Naismith Memorial Basketball Hall of Fame Commemorative Coin Act, S. 1503, <https://www.congress.gov/bill/115th-congress/senate-bill/1503/text>.
- <sup>374</sup> An act to require the Secretary of the Treasury to mint coins in recognition of the 60th Anniversary of the Naismith Memorial Basketball Hall of Fame, Public Law 115-343.

- 
- <sup>375</sup> Office of Senator Elizabeth Warren, “Warren, Daines, Shea-Porter, Kelly Introduce Bipartisan Bill to Streamline National Guard Promotion Process,” press release, May 18, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-daines-shea-porter-kelly-introduce-bipartisan-bill-to-streamline-national-guard-promotion-process>.
- <sup>376</sup> National Defense Authorization Act for Fiscal Year 2019, Public Law 115-232.
- <sup>377</sup> Office of Senator Elizabeth Warren, “Senator Elizabeth Warren Introduces Bill to Prevent and Treat Gambling Disorder Among Servicemembers,” press release, June 26, 2017, <https://www.warren.senate.gov/newsroom/press-releases/senator-elizabeth-warren-introduces-bill-to-prevent-and-treat-gambling-disorder-among-servicemembers>.
- <sup>378</sup> National Defense Authorization Act for Fiscal Year 2019, Public Law 115-232.
- <sup>379</sup> Office of Senator Elizabeth Warren, “Warren, Boozman Introduce Bipartisan Legislation to Protect Student Veterans,” press release, June 22, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-boozman-introduce-bipartisan-legislation-to-protect-student-veterans>
- <sup>380</sup> An act to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to provide certain burial benefits for spouses and children of veterans who are buried in tribal cemeteries, and for other purposes, Public Law 115-407.
- <sup>381</sup> Office of Senator Elizabeth Warren, “Warren Unveils Legislation to Help States and Municipalities Detect Fentanyl & Other Dangerous Synthetic Opioids,” press release, September 27, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-unveils-legislation-to-help-states-and-municipalities-detect-fentanyl-and-other-dangerous-synthetic-opioids>
- <sup>382</sup> An act to provide for opioid use disorder prevention, recovery, and treatment, and for other purposes, Public Law 115-271.
- <sup>383</sup> Office of Senator Elizabeth Warren, “Warren, Rubio Introduce Legislation to Protect Veterans from Financial Scams,” press release, May 24, 2017, <https://www.warren.senate.gov/newsroom/press-releases/warren-rubio-introduce-legislation-to-protect-veterans-from-financial-scams>.
- <sup>384</sup> An act to direct the Secretary of Veterans Affairs to include on the internet website of the Department of Veterans Affairs a warning regarding dishonest, predatory, or otherwise unlawful practices targeting individuals who are eligible for increased pension on the basis of need for regular aid and attendance, and for other purposes, Public Law 115-131.
- <sup>385</sup> Office of Senator Elizabeth Warren, “Warren and Perdue Introduce Bipartisan Bill to Improve Military Sexual Assault Treatment,” press release, May 9, 2018, <https://www.warren.senate.gov/newsroom/press-releases/warren-and-perdue-introduce-bipartisan-bill-to-improve-military-sexual-assault-treatment>.
- <sup>386</sup> National Defense Authorization Act for Fiscal Year 2019, Public Law 115-232.
- <sup>387</sup> Office of Senator Elizabeth Warren, “Senators Introduce Bipartisan, Bicameral Legislation to Increase Number of VA Peer Counselors for Women Veterans,” press release, February 8, 2018, <https://www.warren.senate.gov/newsroom/press-releases/senators-introduce-bipartisan-bicameral-legislation-to-increase-number-of-va-peer-counselors-for-women-veterans>.
- <sup>388</sup> An act to provide for opioid use disorder prevention, recovery, and treatment, and for other purposes, Public Law 115-271.
- <sup>389</sup> Office of Senator Elizabeth Warren, “Senators Warren and Ernst Introduce Bipartisan Bill to Improve Study of Blast Exposure Injuries in Servicemembers,” press release, May 17, 2019, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-ernst-introduce-bipartisan-bill-to-improve-study-of-blast-exposure-injuries-in-servicemembers>.
- <sup>390</sup> National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92.
- <sup>391</sup> Office of Senator Elizabeth Warren, “Senators Unveil Bipartisan Bill to Enhance Financial Protections for Surviving Military Spouses and Spouses of Injured Servicemembers,” press release, April 10, 2019, <https://www.warren.senate.gov/newsroom/press-releases/senators-unveil-bipartisan-bill-to-enhance-financial-protections-for-surviving-military-spouses-and-spouses-of-injured-servicemembers>.
- <sup>392</sup> National Defense Authorization Act for Fiscal Year 2020, Public Law 116-92.
- <sup>393</sup> Office of Senator Elizabeth Warren, “Senators Warren, Lee, Wyden, and Scott Re-Introduce the Graduate Student Savings Act,” press release, February 12, 2019, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-lee-wyden-and-scott-re-introduce-the-graduate-student-savings-act>.
- <sup>394</sup> Consolidated Appropriations Act of 2020, Public Law 116-94.
- <sup>395</sup> Office of Senator Warren, “Senators Warren and Cotton Introduce National POW/MIA Flag Act,” press release, December 3, 2018, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-cotton-introduce-national-pow/mia-flag-act>.
- <sup>396</sup> National POW/MIA Flag Act, Public Law 116-67.

- 
- <sup>397</sup> Office of Senator Elizabeth Warren, “Warren Statement on Committee Advancing Bill to Curb Child Abuse and Neglect in Indian Country,” press release, June 15, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-statement-on-committee-advancing-bill-to-curb-child-abuse-and-neglect-in-indian-country>.
- <sup>398</sup> Consolidated Appropriations Act of 2021, Public Law 116-260.
- <sup>399</sup> Office of Senator Elizabeth Warren, “Warren, Hirono, Brown, Murphy Re-Introduce Bill to Restore Pell Eligibility for Students,” press release, May 16, 2017, <https://www.warren.senate.gov/newsroom/press-releases/warren-hirono-brown-murphy-re-introduce-bill-to-restore-pell-eligibility-for-students>.
- <sup>400</sup> Consolidated Appropriations Act of 2021, Public Law 116-260.
- <sup>401</sup> Office of Senator Elizabeth Warren, “Warren, Carper, Cummings Introduce Transition Team Ethics Improvement Act,” press release, January 18, 2018, <https://www.warren.senate.gov/oversight/letters/warren-carper-cummings-introduce-transition-team-ethics-improvement-act>.
- <sup>402</sup> Presidential Transition Enhancement Act of 2019, Public Law 116-121.
- <sup>403</sup> Office of Senator Elizabeth Warren, “Warren, Portman, Blackburn, Boozman, Tester, Reed Introduce Bill to Modernize Delivery of Notice of Lease Terminations for Servicemembers,” press release, September 16, 2020, <https://www.warren.senate.gov/newsroom/press-releases/warren-portman-blackburn-boozman-tester-reed-introduce-bill-to-modernize-delivery-of-notice-of-lease-terminations-for-servicemembers>.
- <sup>404</sup> Johnny Isakson and David P. Roe, MD. Veterans Health Care and Benefits Improvement Act of 2020, Public Law 116-315.
- <sup>405</sup> Office of Senator Elizabeth Warren, “Sens. Warren and Portman Unveil Companion Bill to Support Dependents of Fallen and Injured Servicemembers,” press release, June 10, 2020, <https://www.warren.senate.gov/newsroom/press-releases/sens-warren-and-portman-unveil-companion-bill-to-support-dependents-of-fallen-and-injured-servicemembers>.
- <sup>406</sup> National Defense Authorization Act for Fiscal Year 2021, Public Law 116-283.
- <sup>407</sup> Office of Senator Elizabeth Warren, “Warren, Senate Democrats Introduce Legislation to Rename All Bases & Other Military Assets Named for the Confederacy Within One Year,” press release, June 24, 2020, <https://www.warren.senate.gov/newsroom/press-releases/warren-senate-democrats-introduce-legislation-to-rename-all-bases-and-other-military-assets-named-for-the-confederacy-within-one-year>.
- <sup>408</sup> National Defense Authorization Act for Fiscal Year 2021, Public Law 116-283.
- <sup>409</sup> Office of Senator Elizabeth Warren, “Senator Warren and Rep. Khanna Introduce the Protection of Civilians in Military Operations Act,” press release, June 10, 2020, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-and-rep-khanna-introduce-the-protection-of-civilians-in-military-operations-act>.
- <sup>410</sup> National Defense Authorization Act for Fiscal Year 2023, Public Law 117-263.
- <sup>411</sup> Office of Senator Elizabeth Warren, “Warren, Hirono, Garamendi Lead Colleagues in Legislation To Electrify Military Vehicle Fleet and Cut Emissions,” press release, June 13, 2022, <https://www.warren.senate.gov/newsroom/press-releases/warren-hirono-garamendi-lead-colleagues-in-legislation-to-electrify-military-vehicle-fleet-and-cut-emissions>.
- <sup>412</sup> National Defense Authorization Act for Fiscal Year 2023, Public Law 117-263.
- <sup>413</sup> Office of Senator Elizabeth Warren, “Senators Warren and King, Representative Beyer Announce Legislation To Prevent The Biggest And Most Profitable Corporations From Paying Nothing In Federal Taxes,” press release, August 9, 2021, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-king-representative-beyer-announce-legislation-to-prevent-the-biggest-and-most-profitable-corporations-from-paying-nothing-in-federal-taxes>.
- <sup>414</sup> Inflation Reduction Act, Public Law 117-169.
- <sup>415</sup> Office of Senator Elizabeth Warren, “Warren Introduces IRS Bill to Stop Wealthy Tax Cheats and Close the Tax Gap,” press release, May 24, 2021, <https://www.warren.senate.gov/newsroom/press-releases/warren-introduces-irs-bill-to-stop-wealthy-tax-cheats-and-close-the-tax-gap>.
- <sup>416</sup> Inflation Reduction Act, Public Law 117-169.
- <sup>417</sup> Office of Senator Elizabeth Warren, “Senator Warren Leads 22 Colleagues in Introducing the Tax Filing Simplification Act of 2022,” press release, July 13, 2022, <https://www.warren.senate.gov/newsroom/press-releases/senator-warren-leads-22-colleagues-in-introducing-the-tax-filing-simplification-act-of-2022>.
- <sup>418</sup> Inflation Reduction Act, Public Law 117-169.
- <sup>419</sup> Office of Senator Elizabeth Warren, “Warren, Daines Introduce Bill to Protect Americans' Retirement Savings,” press release, June 22, 2016, <https://www.warren.senate.gov/newsroom/press-releases/warren-daines-introduce-bill-to-protect-americans-and-039-retirement-savings>.
- <sup>420</sup> Consolidated Appropriations Act of 2023, Public Law 117-328.

---

<sup>421</sup> Office of Senator Elizabeth Warren, “Senators Warren and Udall Unveil Bill to Guarantee Tribal Health Authorities Access to the Strategic National Stockpile,” press release, March 16, 2020, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-and-udall-unveil-bill-to-guarantee-tribal-health-authorities-access-to-the-strategic-national-stockpile>.

<sup>422</sup> Consolidated Appropriations Act of 2023, Public Law 117-328.

<sup>423</sup> Office of Senator Elizabeth Warren, “Senators Warren, Sanders, Hirono Introduce Junior Reserve Officer Training Safety Act,” press release, June 15, 2023 <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-sanders-hirono-introduce-junior-reserve-officer-training-safety-act>.

<sup>424</sup> National Defense Authorization Act for Fiscal Year 2024, Public Law 118-31.

<sup>425</sup> Office of Senator Elizabeth Warren, “Senators Warren, Shaheen, Hirono, Representative Jacobs, Bice Reintroduce Bipartisan Military Housing Readiness Council Act,” press release, June 20, 2023, <https://www.warren.senate.gov/newsroom/press-releases/senators-warren-shaheen-hirono-representatives-jacobs-bice-reintroduce-bipartisan-military-housing-readiness-council-act>.

<sup>426</sup> National Defense Authorization Act for Fiscal Year 2024, Public Law 118-31.