

March 24, 2023

The Honorable Steve Womack  
Chairman  
House Appropriations Subcommittee on  
Financial Services and General Government  
2000 Rayburn House Office Building  
Washington, DC 20515

The Honorable Steny Hoyer  
Ranking Member  
House Appropriations Subcommittee on  
Financial Services and General Government  
2000 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Womack and Ranking Member Hoyer:

On behalf of **UnidosUS**, I write to urge you to advance a FY2024 appropriations package that helps to more fully integrate Latinos\* into our financial system and create wealth-building opportunities.

UnidosUS is a nonprofit, nonpartisan organization that serves as the nation's largest Hispanic civil rights and advocacy organization. Since 1968, we have challenged the social, economic, and political barriers that affect Latinos through our unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico. We believe in an America where economic, political, and social progress is a reality for all Latinos, and we collaborate across communities to achieve it.

Latinos today face significant challenges that require robust and targeted investments that help build wealth, bridge the digital divide, and protect civil rights. To advance racial equity, it is critically important for Congress to provide these investments, including:

- **\$500 million for the Community Development Financial Institutions (CDFI) Fund.** This fund promotes access to capital and local economic growth in urban and rural low-income communities across the nation. As private organizations focused primarily on developing communities, CDFIs play a critical role in reaching marginalized groups and ensuring access to financial resources. This role is especially important for Latinos, who—despite being the fastest-growing segment of businessowners—continue to face obstacles to accessing capital.

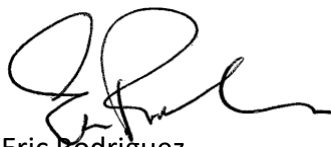
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\* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race.

- **\$18 billion for the Affordable Connectivity Program.** The Digital Divide continues to disproportionately impact Latino and low-income households. An estimated 77 million people in the United States lack adequate home internet connection, and more than a third of Latinos (35%) live without this essential service. Gaps in connectivity directly translate to gaps in digital literacy, making already vulnerable communities more susceptible to targeted disinformation campaigns and making access to the voting booth more difficult for voters. The Affordable Connectivity Program (ACP), administered by the Federal Communications Commission (FCC), is a monthly benefit program that eligible low-income households can apply for and use to pay their bill from a participating internet service provider. While the program should be made permanent, continued funding is needed in order to ensure the longevity of the program since current funding is expected to run out as early as **mid-2024**.
- **\$490 million for the Federal Trade Commission (FTC).** Latinos, like everyone else, have shifted online to shop, learn, earn, participate in civic life and create community, and to access jobs, financial products, and business opportunities. Unfortunately, moving our lives online has created opportunities for digital bias and discrimination—some of which replicate older forms while others provide novel opportunities for harm. The FTC currently lacks the resources required to grow staff expertise and bring enforcement actions needed to address civil rights and consumer protection implications of the digital ecosystem. With increased funding, the FTC will be able to grow its enforcement capacities, including by hiring additional staff with expertise on issues at the intersection of civil rights, privacy, and technology.

In January, UnidosUS sent a **letter** to President Biden urging him to propose a FY2024 budget that reduces racial disparity and advances equity by supporting key economic, health, education, and civil rights funding priorities. I urge you, as leaders of the House Appropriations Subcommittee with jurisdiction over key programs, to build on the President's budget by supporting the empowerment of Latino communities.

Sincerely,



Eric Rodriguez  
Senior Vice President  
Policy and Advocacy  
UnidosUS