

REP. SUMMER LEE, SEN. ED MARKEY LEAD EFFORT DEMANDING ANSWERS FROM TRUMP ADMIN'S FAILURE TO PROTECT WORKERS FROM COERCIVE EMPLOYER-DRIVEN DEBT

November 20, 2025

[PRESS RELEASE](#)

[Text of Letters \(PDF\)](#)

WASHINGTON, DC – NOVEMBER 20, 2025 — Following a series of anti-worker actions taken by the Trump Administration, **Congresswoman Summer L. Lee (PA-12)** and **Senator Edward J. Markey (D-MA)** today sent a series of bicameral letters to the leaders of the Consumer Financial Protection Bureau (CFPB), U.S. Department of Labor (DOL), Federal Trade Commission (FTC), and National Labor Relations Board (NLRB) demanding answers about the administration's rollback of protections from coercive employment agreements, including training repayment agreement provisions (TRAPs).

The bicameral letters were signed by 44 additional members of the House and Senate and mark the first time Congress has engaged in an oversight probe into the Trump Administration's efforts to dismantle worker protections intended to address the growing use of coercive employer-driven debt agreements like TRAPs.

TRAPs have become increasingly prevalent across the United States, with serious consequences for workers. A 2024 study found that 1-in-12 workers in the U.S. are subject to a TRAP, with the percentage growing from 4.1 percent in 2014 to 8.7 percent in 2020. TRAPs are a type of "stay-or-pay" contract scheme that shifts the financial responsibility for training, equipment, and even alleged lost profits onto workers if a worker exits their job before a date set by the employer that can range from months to years. These contracts have been used to hold employees responsible for up to \$75,000, and in some instances, exceeds the amount in which a worker was ever compensated.

"This anti-worker administration has made it clear: the interests of corporations are more important than the wellbeing and economic security of working people," said Congresswoman Lee. **"These federal rollbacks on protections are draining the pockets of folks who are already bearing the brunt of our cost-of-living crisis and putting their money in the hands of the wealthy. This must be stopped. I'm proud to partner with Senator Markey and our colleagues to hold these bad actors to account."**

"TRAPs are yet another plot from greedy CEO billionaires to pad their own pockets off the backs of workers. These dangerous schemes rob workers of the fundamental dignity of freedom to leave their jobs if a workplace is unsafe, if they are being sexually harassed, or if they need to take care of

themselves or their family,” said Senator Markey. “By seemingly dropping their enforcement efforts, the Trump administration is yet again prioritizing corporate profits over American workers.”

“The law is simple: employers are required to pay employees for their work, not the other way around. The growing trend of employers demanding departing workers pay thousands of dollars as a penalty for doing so is just as outrageous as it is illegal. The Trump Administration’s rollback of these vital worker protections is a giveaway to massive corporations and bad bosses across the country,” said Mike Pierce, executive director of Protect Borrowers. **“Protect Borrowers applauds Congresswoman Lee and Senator Markey for leading this effort to hold MAGA regulators to account and protect workers.”**

In the letters, Lee and Markey say that across the Trump Administration, “federal regulators and enforcement officials have retreated from a comprehensive, government-wide effort to protect workers from these predatory contracts.” For instance, the letters note that the announcement of a multistate settlement announced in July 2025 with HCA Healthcare disclosed for the first time that the investigation was conducted jointly with the CFPB during the Biden Administration; however, the CFPB was not part of the settlement announced earlier this year, raising concerns that the agency “may no longer be prioritizing its role in constraining employers’ use of debt to exploit workers.”

The letters also note that the DOL has been silent on TRAPs since the start of the Trump administration, after years of shining a spotlight on coercive training agreements; similarly, the Trump-led NLRB rescinded key guidance outlining how regional agency offices should approach such agreements. The FTC under Trump has also refused to defend a landmark and broadly popular rule banning noncompete agreements, which are contractual clauses that prevent workers from working for competitors of the employer. These anti-worker, anticompetitive practices—which are common in industries such as tech and healthcare but have even been utilized at **Jimmy Johns sandwich shops** and **PetSmart pet grooming centers**—can prevent Americans from getting better, higher-paying jobs.

The letters to the agency heads request answers to numerous questions related to protecting workers from anticompetitive coercive TRAPs, including: a) the number of investigations or lawsuits related to employer-driven debt or training-related repayment obligations that the CFPB has closed; b) the number of cases regarding stay-or-pay contracts, including TRAPs, that the DOL has withdrawn or settled, as well as a public status update regarding the terms of DOL’s settlement with IT staffing company Smoothstack; c) an explanation of how the FTC’s new approach to one-off enforcement actions will provide a meaningful substitute for the agency’s market-wide non-compete rule; and, d) an explanation of NLRB’s approach to handling complaints involving stay-or-pay contracts, such as TRAPs. The letters request a response from each agency by December 19, 2025.

In addition to Rep. Lee and Senator Markey, the letters are cosigned by Representatives Alma Adams, Gabe Amo, Becca Balint, André Carson, Greg Casar, Danny Davis, Chris Deluzio, Mark DeSaulnier, Dwight Evans, Laura Friedman, Maxwell Frost, Sylvia Garcia, Jimmy Gomez, Eleanor Holmes Norton, Val Hoyle, Jonathan Jackson, Pramila Jayapal, Henry “Hank” Johnson, Raja Krishnamoorthi, Ted Lieu, Seth Magaziner, James McGovern, Jerrold Nadler, Alexandria Ocasio-Cortez, Ilhan Omar, Mark Pocan, Ayanna Pressley, Delia Ramirez, Jamie Raskin, Bobby Scott, Lateefah Simon, Thomas Suozzi, Rashida Tlaib, and Nydia Velázquez and Senators Richard Blumenthal, Ruben Gallego, Kirsten Gillibrand, Mazie Hirono, Alex Padilla, Jack Reed, Bernie Sanders, Chris Van Hollen , Elizabeth Warren, and Sheldon Whitehouse.

The letters are endorsed by Protect Borrowers, National Nurses United (NNU), Consumer Federation of America, Towards Justice, National Employment Law Project (NELP), P Street, Open Markets Institute (OMI), Economic Security Project Action, American Federation of Teachers (AFT), American Economic Liberties Project, and Service Employees International Union (SEIU).

A copy of the letters can be found [here](#).

Congresswoman Summer Lee serves on the House Committee on Oversight and Government Reform and the Committee on Education and Workforce. Since taking office in January 2023, she **has delivered historic levels of federal investment totaling over \$2.4 Billion** brought back to Western PA, including over \$580 million for infrastructure, over \$110 million for affordable transit, over \$500 million to keep clean energy manufacturing at home in Pennsylvania, and over \$55 million on clean energy efforts in and around schools to help keep our kids and communities safe. These investments will help improve Western Pennsylvania’s infrastructure and transit, ensure cleaner air and drinking water, lower housing costs, fund research institutions, fuel clean manufacturing, fund STEM innovation and entrepreneurship, boost workforce development, and create thousands of good paying union jobs. Lee and her team have also delivered casework and constituent services to over 3,000 constituents with issues ranging from helping our seniors and disabled community access Medicare and social security to helping folks secure housing and helping families with immigration support and passports.

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