

What A Government Shutdown Means For You

Please note: This document is based on information from prior shutdowns. The Trump administration has not yet made up-to-date agency shutdown or “lapse” plans public and Trump himself has made threats to manipulate a shutdown for political gain, change agency operations significantly, and use civil servants as pawns by firing them en masse as he has been all year.

President Trump and Congressional Republicans are unable to govern and are putting the entire country at risk. Democrats are committed to lowering costs, protecting Americans’ healthcare, and keeping the government open, yet Republicans refuse to work with Democrats to figure out a way forward. Republicans control all branches of government yet have failed to ensure the required 12 funding bills become law.

Due to the failure to act, the federal government shut down at midnight on October 1.

Starting on October 1, the federal government’s operations will be drastically reduced. Many of the services our communities rely on will be closed to the public or continue with limited capacity. A government shutdown affects a wide and diverse set of programs, including ones we rely on every day. At this time, we don’t know how long this shutdown could last.

Below you’ll find frequently asked questions about government shutdowns, the impact of the government’s current operating procedures, and how you can guide your constituents during this period.

FREQUENTLY ASKED QUESTIONS

Federal Benefits

1. Will I continue to receive my Social Security and SSI checks?

Yes. During a government shutdown, recipients will continue to receive their Social Security and Supplemental Security Income (SSI) checks. The Social Security Administration (SSA) will continue to issue original and replacement Social Security cards and process applications for benefits and appeals. Field offices will be open, and the national 1-800 number will be running.

Based on previous government shutdowns, some Social Security services may be affected, such as benefit verifications and overpayment processing, which recipients often need when applying for assistance programs.

2. Will I still be able to use my Medicare or Medicaid?

Yes. Medicare and Medicaid are deemed mandatory programs and benefits will not be disrupted by the shutdown. The shutdown will not affect Medicare’s open enrollment period beginning October 15 or the Affordable Care Act’s open enrollment period beginning November 1.

3. How will veterans be impacted?

Veterans' health care will not be affected by the shutdown. Benefits will continue to be processed and delivered, including compensation, pension, education, and housing benefits.

Based on previous government shutdowns, access to some Veterans' Affairs (VA) resources will be restricted, including outreach, career counseling, transition assistance, and cemetery grounds maintenance. Regional VA offices that serve the public will close.

4. Will I still receive my WIC or SNAP benefits for groceries?

Unfortunately, the vast majority of the seven million participants in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) program will see an immediate reduction in benefits during the shutdown.

Supplemental Nutrition Assistance Program (SNAP) recipients will continue to receive assistance as normal for the month of October but could be affected if the shutdown goes into November and later.

5. Will I still have access to Temporary Assistance for Needy Families (TANF), including cash assistance?

Because TANF is funded by the government but distributed by state agencies, this will depend on your state policy. During a government shutdown, it is likely that the federal government will need to halt its quarterly TANF payments to states, but state governments will have the option to continue providing benefits and services without interruption.

Public Spaces and Utilities

1. Will my mail still arrive?

Yes. The approximately 500,000 Postal Service employees are exempt from "furlough" — meaning they will continue to go to work — because the Postal Service is self-funded.

2. Will public schools be affected?

Some preschool and school readiness centers will close, leading to some children losing their Head Start benefits. Public elementary, middle, and high schools will be able to rely on state funding and continue to operate.

3. Will the shutdown impact public health?

The federal government will suspend most safety inspections for drinking water, food, worksites, and hazardous sites. The agency responsible for food inspections, the Food and Drug Administration (FDA), will continue inspections of food being imported from outside the country. However, it will need to halt inspections of domestic food, where the FDA often tests for salmonella in breakfast cereal, E.coli in romaine lettuce, and listeria in ice cream.

4. Will I be able to visit national parks, monuments, and museums?

The majority of national parks will be closed during the shutdown, with the exception of parks that are physically accessible to the public, such as lookouts, campgrounds, trails, and open-air

memorials. The National Mall in Washington, D.C. is an example of a federal park that will remain open.

Bear in mind that federal staff will not be present to maintain park land during a shutdown. Park visitors should be prepared to see locked bathrooms, litter, and overflowing trashcans on national park lands.

Museums operated by the federal government will close during the shutdown, including the Smithsonian and the National Zoo, although some museums may remain open for a few days using leftover funds from the previous fiscal year.

Tours

Funding for the federal government is slated to expire at midnight on September 30, 2025. If new appropriations are not enacted before that time, many federal government operations, including public tours, will be suspended until funding is restored. We apologize for this inconvenience, and appreciate your patience and understanding.

Flags

Funding for the federal government is slated to expire at midnight on September 30, 2025. If new appropriations are not enacted before that time, many federal government operations, including flag requests, will be suspended until funding is restored. We apologize for this inconvenience, and appreciate your patience and understanding.

5. Will federal courts still be open?

Federal courts are expected to remain open and continue operations for at least two weeks after a shutdown begins. In prior shutdowns, the federal judiciary had the ability to remain open in some capacity and avoid furloughs by balancing court fees and other funds not dependent on Congressional appropriations. Some court proceedings may be delayed, however, if a lawyer from an executive branch agency who is involved in the case is furloughed.

Financial Support and Federal Relief

1. Will assistance related to my federal student loans be affected?

Key activities at Federal Student Aid will continue for a few weeks, but a prolonged shutdown could disrupt the agency's ability to assist borrowers.

A shutdown could also delay the process for students applying to the FAFSA and seeking financial aid. State and school-based financial aid may still be available, so reach out to your school for guidance.

2. Will the IRS be available for tax filings and tax refunds?

If you are filing your 2024 taxes with a valid extension, you are still required to file by the October 16 deadline. You may experience significant delays in processing tax refunds due to staffing shortages caused by the government shutdown.

3. Will federal disaster relief be available to communities affected by hurricanes, wildfires, and other natural disasters?

The Federal Emergency Management Agency (FEMA) should still respond to emergencies, but long-term projects will be delayed due to a lack of funding for the Disaster Relief Fund.

4. Will my small business be able to access federal loans?

The Small Business Administration (SBA) will not provide new loans to any businesses.

If you have an SBA loan, your repayments are still due, and it is a good idea to contact your lending institution and ask how the government shutdown affects your loan (SBA loans are provided through private lenders).

SBA is likely to continue to issue disaster loans, since they did so during the 2018-2019 shutdown. However, you should expect the process of getting approved for a new EIDLs (Economic Injury Disaster Loans) to take a bit longer.

5. Will my farm be able to access federal loans?

USDA Farm Service Agency offices will be closed during the shutdown, meaning that farmers will have to wait on subsidy payments, loans, and commodity data they need now to make plans for the spring and future growing seasons.

The USDA has not yet said whether farmers will be expected to make loan payments during the shutdown, but the agency policy during the 2019 was that farmers *did not* have to make loan payments until the shutdown was over.

6. I am in the middle of buying a house. Will my Federal Housing Administration (FHA)-insured loan still close?

FHA will have limited staff during a shutdown and the processing or closing of FHA-insured loans may be delayed. The longer the shutdown lasts, the more serious the impact will be. All FHA underwriting and processing requirements would remain in force during the government shutdown and no loan may be endorsed that does not fulfill those requirements.

A shutdown may delay the processing or closing of your FHA-insured loan. Please contact your lender for the exact status of your FHA loan.

7. I am facing foreclosure on an FHA-backed loan. Does the clock stop?

No. Most loss mitigation for homeowners facing foreclosure (including FHA loan modifications, FHA-HAMP, etc.) will continue.

8. Will I have access to federal rental and housing assistance during a shutdown, such as Housing Choice Vouchers (HCV)?

Households will continue to receive U.S. Department of Housing and Urban Development (HUD) assistance through the end of the year, but a longer shutdown may impact access to rental assistance. If the shutdown ends before the end of December, funding for HUD rental assistance should continue as normal; Housing Choice Vouchers, public housing, and Project-Based Rental Assistance are all funded on a calendar year cycle.

However, a prolonged shutdown period could lead to delays in renewing contracts and the broader financial uncertainty of a shutdown may lead public housing agencies to stop reissuing

housing vouchers.

Interstate and International Travel

1. Will my travel plans be impacted?

Although air traffic controllers, Transportation Security Administration (TSA) Customs and Border Protection (CBP) officials are all deemed essential, there could be significant delays and longer wait times for travelers at airports across the country. During the 2019 shutdown, several flights were canceled or delayed when Transportation Security Administration (TSA) agents and air traffic controllers called off work due to the loss in pay. There is also currently a shortage of air traffic controllers employed in U.S. airports that could make travel disruptions even more likely.

Before you travel, plan ahead. Check with your airline about cancellations and delays, give yourself a cushion if you're booking connecting flights, and leave extra time to get through airport screenings.

2. Can I apply for Transportation Security Administration (TSA) Pre-Check and Global Entry during the shutdown?

During the 2018-2019 partial shutdown, TSA PreCheck applications were accepted. Global Entry appointments for enrollment, however, were canceled.

3. I have an upcoming international trip and need to request or renew a passport. What should I expect?

The U.S. Passport Agency is expected to remain open during the shutdown and continue to issue passports. However, some offices and services may be limited if those offices are in buildings run by another agency that is shut down.

4. I am a United States' citizen currently abroad. Will the local United States embassy be open?

During the 2018-2019 partial shutdown, United States embassies remained open to some degree, but U.S. citizens living abroad should prepare for delays in any application or processing requests as staff furloughs may occur.

Please note, hours of operations and service impacts may vary at each facility. You can check which embassies and consulates may be impacted here.

Questions about Government Employees and Wages

1. How many federal workers will be affected by the shutdown?

More than four million federal workers are expected to miss some pay during the shutdown. As the nation's largest employer, furloughing four million workers — putting them temporarily out of work — would be the equivalent to laying off the combined global workforces of both Walmart and Amazon.

On top of millions of federal workers going without pay, the Trump Administration is now using a potential shutdown as an excuse to unlawfully fire thousands of federal workers. President

Trump and Congressional Republicans are using workers as collateral damage in their political games instead of focusing on keeping the government open.

2. Who does and doesn't get paid during a government shutdown?

The majority of federal workers will not report to work during the shutdown and will not be paid until the shutdown ends. These furloughed workers will receive back pay when they return to work.

Other federal workers who are deemed essential to public safety will report to work during a shutdown, but these workers will not be paid or receive back pay until the government starts up again. These workers include:

- In-hospital medical care
- Air traffic controllers
- Law enforcement
- Military personnel
- Power grid workers

There are a few exceptions to which federal workers *will* report to work and *will* receive pay during the shutdown. This is because the agencies they work for are either self-funded, or they have received enough funding from the Republican's Big Ugly Bill, or they are mandated by law to continue to receive pay, and therefore will continue to operate as normal. These agencies and positions include:

- The United States Postal Service (USPS)
- Members of Congress
- The President

However, there are many federal contractors who will be furloughed and will *not* receive back pay once the shutdown ends.

3. I'm a federal worker, contractor, or I'm employed at a federal building that will not be open. Can I file for unemployment?

If the government shuts down, federal workers and contractors who are furloughed or terminated contractors may apply for unemployment in the state where they work.

Questions about the Politics of Government Shutdowns

1. Why did the government shut down?

The government shuts down when Congress fails to pass legislation known as "appropriations" bills. The U.S. government runs on 12 appropriations bills (sometimes combined into a single or a few larger bills called an "omnibus") that fund the different federal government agencies and programs like the Centers for Disease Control, the Federal Aviation Administration, and the National Parks Service. These appropriations bills are passed each year by Congress (requiring a majority in the House and 60 votes in the Senate) and signed by the President.

If any of those bills aren't law by the start of the government's new fiscal year (which begins on October 1st), Congress and the president can keep the machinery of government running by passing short-term extensions of the current funding, known formally as continuing resolutions (CR).

However, if a CR isn't agreed to, the federal government runs into "a funding gap" and federal agencies that don't have an operating budget need to take steps to shut down.

This year, because President Trump and Congressional Republicans as the governing majority failed to ensure any of the 12 appropriations bills became law and have refused to agree to bipartisan negotiations, Trump and Congressional Republicans are likely to trigger a full government shutdown.

Congressional Democrats have been clear: we are willing to work with Republicans on appropriations bills that protect Americans' healthcare and lower costs. After initially agreeing to a meeting with Democratic Leaders, President Trump cancelled that meeting. Instead of negotiating on a bipartisan funding deal, Trump is now threatening to permanently fire thousands of federal workers in a hostage-taking attempt. Republicans have demonstrated they are not interested in keeping the government open.

2. What happens to federal government workers during a shutdown?

The federal government hires two kinds of workers: direct employees and government contractors.

Workers who are directly employed by an agency that has been shut down are either furloughed — prohibited from reporting to work and are not paid — or must work without pay if they are considered essential to fulfilling ongoing government functions, like those required to maintain public safety.

However, government contractors who are forced to stop working typically do not receive back pay following government shutdowns. During the 2018-2019 shutdown, an estimated 4.1 million people worked under government contracts, though the precise number furloughed is unknown. For these mostly low- or lower-wage workers, they will end up missing every paycheck that would have been issued during the period of the shutdown to potentially devastating effect. This is why progressives believe that Congress should ensure these workers also receive back pay once the government reopens.

Services that the government deems "essential," such as those related to law enforcement and public safety, will continue. These essential employees work without pay until the shutdown ends.

Deciding what parts of government are "essential" though, is a matter of interpretation and is facilitated by government departments and the political appointees who run them. They eventually have a say over who comes to work and who stays home.

3. What's the effect of a government shutdown on the economy as a whole?

According to the Congressional Budget Office, the 2018-2019 shutdown cost the U.S. economy \$11 billion — largely the result of federal workers cutting spending to cope with the loss of their paychecks.

4. How long does a government shutdown last?

The length of shutdowns vary, as they last until Congress passes and the President signs the appropriations bills to fund the government. The most recent shutdown occurred in 2018-2019 and lasted 35 days.

5. What has to happen to end a government shutdown once it starts?

Congress must pass and the President must sign appropriations bills to fund the departments and reopen agencies that have shut down. Although appropriations bills only require a majority in the House, they require 60 votes in the Senate. There are only 53 Republican Senators, meaning that President Trump and Congressional Republicans must engage in negotiations with Congressional Democrats in order to pass the appropriations bills.