

# HEALTH CARE FOR AMERICA NOW!

## Women Pay the Price for Cuts in President Trump's 2019 Budget

On the heels of a massive \$1.4 trillion in tax giveaways to the rich and corporations that passed at the end of December, 2017, President Trump this year has proposed a federal budget blueprint that would cut countless critical services that women depend on to support themselves and their families.

The President's budget proposes over \$1.6 trillion in cuts to Medicaid, Medicare, Social Security Disability, repeal of the Affordable Care Act, and billions in cuts to food stamps, housing, public education, and countless other areas of the social safety net that help women and families make ends meet. These cuts create new and unfair burdens for women and particularly for women of color, deepening racial and gender disparities and exacerbating income inequality.

### ***Women, Particularly Women of Color Face Greater Poverty, More Barriers***

More and more women are working full time, leading households and raising children alone these days, but wages, benefits and key supports like Paid Family and Medical Leave and affordable child-care have not caught up with women's increased labor participation and role in the economy.

- In 2015, about 42% of all households with children under the age of 18 were led by mothers who were the primary income earners, a major increase from 1960 when just 11% of households had mothers who filled the same role.<sup>i</sup>
- Women of color have historically worked outside the home at much higher rates than white women. Black mothers currently and historically have had the [highest rates](#) of being the primary or sole breadwinner for their families: 70 percent of black mothers were breadwinners in 2015.<sup>i</sup>
- Women of color are more likely to be raising children alone compared to white counterparts. In 2014, 40 percent of births were to unmarried mothers.<sup>i</sup> And in 2013, 72 percent of all black women who gave birth and 53 percent of Latinas who gave birth were unmarried. Comparatively, 29 percent of white women who gave birth in 2013 were unmarried.<sup>i</sup>

Despite increased participation in the workforce, women still earn less than men and are more likely to be poor, particularly as they age, than men are. Women are also less likely to have benefits like health care and pensions on the job and women accumulate less wealth over their lifetimes than men.

- More than one in eight women, nearly 16.3 million, lived in poverty in 2016. Poverty rates were particularly high for Black women (21.4 percent), Latinas (18.7 percent) and Native women (22.8 percent).
- Black women working full time, year round typically make only 63 cents for every dollar paid to their white, non-Hispanic male counterparts, Latinas make 54 cents compared to white men, Native Hawaiian and Pacific Islander women it is 59 cents, and for Native women it is 57 cents.<sup>ii</sup>
- Families headed by single mothers (35.6 percent) were 5.4 times more likely than married couple families to live in poverty. Poverty rates were higher for Black women who head families (38.8 percent) and Latinas who head families (40.8 percent).<sup>iii</sup> Nearly six in ten poor children (59.5 percent) lived in female-headed families in 2016.<sup>iv</sup>
- Never-married women without children who work full time also make less money than non-Hispanic white men on average: they are typically paid 76 cents for every dollar.

### ***Women & Women of Color Would Struggle More Under Trump's Budget***

Because women and women of color in particular are more likely to be poor and increasingly likely to be raising children as heads of household, they depend on social safety net programs like SNAP, housing assistance and public education to help make ends meet, particularly in tough economic downturns.

Trump's budget makes dramatic cuts in these programs including \$213 billion or about 30% of funding for the SNAP (Supplemental Nutrition Assistance Program) or food stamps, which provides women with the ability to put meals on the table for their families.

- Nearly 70% of SNAP participants are families with children, 92% of SNAP benefits go to households with incomes at or below the poverty line, and 56 percent go to households at or below half of the poverty line (about \$10,390 for a family of three) in 2018.
- SNAP kept 8.4 million people out of poverty in 2015, including 3.8 million children.
- Women make up two thirds of the elderly poor. SNAP is a critical program for addressing increasing hunger among older Americans. In 2016, SNAP served over 4.7 million families with at least one person aged 60 or older every month.

In addition to cutting health care and nutrition assistance, Trump's budget also cuts housing assistance for low-income people by over \$7 billion next year even though rent across the country is [historically high](#) and unaffordable for most low wage working people, seniors and many people with disabilities.

- Poverty and lack of affordable housing are the main causes of homelessness.<sup>v</sup> Women are more likely to be poor in almost every state and have fewer resources to contribute toward increased rent.<sup>vi</sup>
- The proposals in Trump's budget increase the amount that low-income people under 62 years of age would pay for rent from 30% to 35% of total income. Rents would triple for the poorest families resulting in more evictions and more homeless families. Families with children are the fastest growing segment of the homeless population.<sup>vii</sup>

Health care cuts to the Affordable Care Act and Medicaid in the Trump budget would devastate women, particularly women of color who already face health disparities and barriers to coverage and care.

**Medicaid:** The President's budget proposal would end Medicaid as we know it, cutting \$1.4 trillion out of the program in order to address the swollen deficit created by the \$1.4 trillion tax law that President Trump passed last year. Most of the tax cuts under the new tax law go to the wealthiest 1% and corporations, who will see a permanent 14% tax cut in their corporate tax bills. Women, who depend on Medicaid more than men for their own healthcare and for their families, would bear the brunt of these changes.<sup>viii</sup>

- Nearly 40 million women of all ages depend on Medicaid for their healthcare, from family planning services to prenatal and maternal care to long-term care for aging people.<sup>viii</sup>
- Women are the [majority](#) of Medicaid enrollees; in fact, two-thirds of adults with Medicaid coverage are women.

- Due to discriminatory systemic barriers, [women of color](#) disproportionately comprise the Medicaid population, with 30 percent of Black women and 24 percent of Hispanic women enrolled in Medicaid, compared to 14 percent of white women.
- Medicaid covers more women's health services than any other health insurance program. Medicaid is the [largest source of coverage for reproductive health care in the country](#), covering nearly half of all births in the United States and [75 percent of family planning services](#).<sup>ix</sup>

**ACA Repeal:** Last year, President Trump repealed a key provision of the ACA in his tax bill, leaving 13 million more people without insurance and increasing premiums by \$2000 a year for some families in order to pay for permanent tax breaks for corporations like Apple, Wells Fargo and Pfizer Pharmaceuticals in the tax plan. His budget proposal would repeal the rest of the Affordable Care Act through a measure similar to the Cassidy Graham bill that Congress already rejected last year and that would have taken coverage from 20 million people if enacted.

- Thanks to the ACA, the number of working-age women (ages 19–64) without health insurance fell by almost half from 2010 to 2016, from 19 million to 11 million. Women with insurance are more likely to get preventive care like cancer screenings, routine treatment for disease and illness, including mental health treatment, and are less likely to incur medical debt or unpaid medical bills that threaten their economic security.
- Low income women have made particularly large gains across race: uninsured rates for women making with incomes below 200 percent of the federal poverty level (\$23,760 for an individual or \$48,600 for a family of four), fell from 34 percent in 2010 to 18 percent in 2016.<sup>x</sup>
- Between 2013 and 2015, 5.1 million women of color ages 18–64 gained health insurance coverage, a growth rate of about 18 percent. Coverage for women of color ages 18–64 grew at nearly twice the rate as women overall thanks to ACA and Medicaid expansion.<sup>xi</sup>
- The ACA created critical protections that stopped insurers from refusing to cover certain services or charged women more for coverage and services. Before the ACA, for instance, millions of women didn't have insurance coverage for maternity care or other basic care. Without insurance, a vaginal birth can cost [\\$30,000](#) and a C-section can cost \$50,000 in out-of-pocket expenses.
- Repealing the ACA would allow insurance companies to opt out of providing Essential Health Benefits (EHB) like maternity coverage, prescription drug coverage, and mental health services, forcing women to pay more and creating an insurmountable barrier for poorer women and for women of color, particularly Black women who already have a much higher risk of complications and die at over three times the rate of white women in child-birth.<sup>xii</sup> Black women are 49% more likely than whites to deliver prematurely and black babies are twice as likely as white babies to die before their first birthday.<sup>xiii</sup>
- The increased costs of care would disproportionately impact women, particularly women of color, given the inequitable incomes and resources for women. This is particularly true for the [15 million](#) households — disproportionately led by Black and Latina women — where women are the head of households.
- Repealing the ACA also rolls back advances in addressing health disparities which result in worse health outcomes for people of color across all income, education level and coverage status. Both increases in coverage and affordability and specific reforms to dismantle structural racism in the healthcare system are critical to achieve equity.

President Trump's proposed budget lays out a vision for the country that will hurt everyone, but no one will be more hurt than women, particularly women of color, who already face the greatest barriers and systemic discrimination in every sector. The Trump budget strips away every safety net resource and benefit that increases economic security and opportunity for women in order to pay for tax breaks for the rich and corporations and deepens the economic, racial and gender inequity that has already held our country back for too long.

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i <https://www.americanprogress.org/issues/women/reports/2016/12/19/295203/breadwinning-mothers-are-increasingly-the-u-s-norm/>

ii <https://nwlc.org/resources/the-wage-gap-the-who-how-why-and-what-to-do/>

iii <https://nwlc.org/resources/nwlc-resources-on-poverty-income-and-health-insurance-in-2016/>

iv <https://nwlc.org/resources/women-and-poverty-state-state/>

v <http://www.nationalhomeless.org/factsheets/families.html>

vi [www.kff.org/other/state-indicator/adult-poverty-rate-by-gender/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D](http://www.kff.org/other/state-indicator/adult-poverty-rate-by-gender/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

vii <http://www.nationalhomeless.org/factsheets/families.html>

viii <https://www.cbpp.org/research/health/medicaid-works-for-women-but-proposed-cuts-would-have-harsh-disproportionate-impact>

ix To see how many births are financed by Medicaid in your state see: <https://www.kff.org/medicaid/state-indicator/births-financed-by-medicaid/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

x <http://www.commonwealthfund.org/publications/issue-briefs/2017/aug/aca-helped-women-gain-insurance-and-access>

xi To see state by state numbers on increased coverage for women of color: <https://nwlc-ciw49tixgw5lbab.stackpathdns.com/wp-content/uploads/2017/02/WOC-Health-Coverage-by-State-3.pdf>

xii <https://www.cdc.gov/reproductivehealth/maternalinfanthealth/pmss.html>

xiii <https://www.marchofdimes.org/materials/premature-birth-report-card-united-states.pdf>