



How the Republican Budget Will Harm Women and Families

Energy & Commerce

- At the last second, Republicans snuck more attacks on women into their already disastrous budget. They added language in a late night manager's amendment barring insurance plans on the Affordable Care Act (ACA) exchanges (federal or state) from receiving any cost sharing reduction payments if they cover abortion care. This would result in plans throughout the country dropping coverage for abortion care in order to retain cost sharing reduction payments—essentially, a marketplace-wide ban on abortion coverage impacting every state. 1 in 7 Americans have been covered through ACA marketplaces since 2017.
 - In a post-Roe America, abortion care is already extremely challenging to access— this marketplace-wide ban will only make it worse. Among women of reproductive age (18-49) who report knowing someone personally who has had difficulty getting an abortion since Roe v. Wade was overturned, many say they had to travel out of state for care (68%), did not know where to go (40%), and/or did not have the money to cover the cost (35%). Republicans are making it even harder for women to access reproductive health care. It is shameful.
 - More than 6 in 10 women of reproductive age are already concerned that they, or someone close to them, would not be able to get an abortion if it was needed to preserve their life or health (63%). This provision does nothing to ease their worry- in fact, this will add to the stress of finding care. ([KFF](#))
 - We know what happens when women can't access or afford abortion care— **they are more likely to die.**
- The cuts to Medicaid and red tape in this bill, along with letting the enhanced ACA premium tax credits expire, will result in 13.7 million Americans going uninsured and will devastate the 24 million women and 40 million children enrolled in Medicaid.
- **Medicaid is the largest single-payer of maternity care in the United States, covering an estimated 40% of births. One in five women, and nearly half the country's children, are covered by Medicaid.**
- Any cuts and disruptions to the Medicaid system will exacerbate the maternal and reproductive health care crisis we are in, particularly among Black women. If rural hospitals (many of whom are dependent on Medicaid payments) close because uninsured rates rise or Medicaid rates are cut, maternal health care deserts will worsen. Republicans may say this bill recenters our priorities on mothers; it does not. Roughly two-thirds (64%) of adult women with Medicaid

coverage are in their reproductive years (19 to 49), so cuts to Medicaid will have an impact on these women.

- **Medicaid is the largest provider of maternal and reproductive health care.** This bill rips Medicaid funds from community health centers and reproductive health care clinics like Planned Parenthood. One in three women have visited a Planned Parenthood for care, and more than half of their patients are enrolled in Medicaid. **Republicans are ripping away women's health care.**
 - **No other provider network has the capacity, expertise, or reach to replace Planned Parenthood's essential care,** particularly for underserved communities. 64% of Planned Parenthood's health centers are in health care deserts: medically underserved areas, rural areas, or areas with other professional health shortages.
- While federal law requires states to cover certain pregnancy-related services, some are considered *optional* - such as extension of health insurance coverage for one year postpartum, certain midwifery care, and dental services. So when states are forced to shoulder more of the costs of the Medicaid program, **these optional benefits are sure to be on the chopping block, depriving women of critical maternal health benefits that are proven to improve maternal health outcomes.** ([NPWF](#))
- The work requirements in this bill will rip health care away from women who are eligible for Medicaid. **The data shows that when similar work requirements have been implemented, eligible people actually get caught up in the red tape, resulting in loss of coverage** without actually leading to additional work. This is not just a byproduct but the purpose of these requirements. It is estimated that 2 in 3 enrollees losing coverage would be a worker or qualify for one of the stated exemptions in the bill, like pregnancy. It is a cut disguised with paperwork.
 - If women, who would be eligible for Medicaid, fail to meet the paperwork requirements, the bill also unconscionably locks them out of their ability to get financial help for affordable health care coverage.
 - Work requirements heavily impact women on Medicaid given they make up over half of enrollees and take on more caregiving duties. 3 in 10 Medicaid enrollees are primarily responsible for caregiving, preventing them from working outside the home. ([KFF](#))
 - Many Medicaid enrollees and SNAP beneficiaries do not currently work because of caregiving duties, disability, or age – work requirements won't fix any of that.
 - Of the small percentage (8%) of Medicaid enrollees who do not work for reasons other than caregiving, school, or illness, **80% are women.**
- The bill would also cut the federal matching rate (FMAP) for Medicaid expansion in the 14 states that use their own money to fund comprehensive health coverage for people – including children – regardless of immigration status. While all 14 states would face major funding losses, the impact would be especially acute in states like Illinois and Utah with “trigger laws” that would automatically roll back expansion coverage. These cuts would force states to cut **enrollment, benefits, and provider payments to make up for lost funds.**
- Cutting Medicaid harms the health care workforce and the economy. **Direct care workers are overwhelmingly women and disproportionately women of color.** These workers are at risk of losing their jobs if there are reductions in Medicaid and hospital closures. ([NPWF](#))

Ways & Means

- Republicans have chosen to leave **17 million kids** – roughly 1 in 4 children – behind in their limited expansion of the Child Tax Credit because those families' incomes are too low to receive the full benefit for which they are eligible. This includes more than 4 in 10 Black children and more than 1 in 3 Native and Latino children. These families are overrepresented in low-paying work.
- The bill also prohibits access to CTC for families with children – even citizens or legal permanent residents – where either parent claiming them on their tax return lacks a Social Security number, a provision that is expected to remove the eligibility of 4.5 million children. **Making over 20 million kids ineligible for the new CTC boost will exclude mothers and families who need help the most.**
- The **top 20% of income earners will get at least 68% of the tax benefits** in this bill, while women and families who rely on Medicaid and SNAP will be left to suffer so the wealthy can thrive. That's backwards.
- Allowing the ACA tax credits to expire will make premium costs skyrocket for women and families, costing them an **additional \$6,432** that they cannot afford in their budgets. It is also estimated that 4 million people will lose their health insurance without the extensions; as noted previously, combined with changes to Medicaid through Energy & Commerce, a total of 13.7 million people would lose coverage.
- Hidden in the bill is \$5 billion dollars for private school vouchers by way of tax credit for individuals who donate money or stock to organizations that provide private school vouchers. The donor would receive 100% of the contribution back, up to \$5,000, as a discount in their tax bill with no limitations- creating a tax shelter for the wealthy and exacerbating segregation in schools. How will that help moms and kids?
- **This bill also expands and extends the 45S paid leave tax credit.** The 45S paid leave tax credit, which was included in the 2017 Tax Cuts and Jobs Act (TCJA), has done nothing to make paid leave more affordable for employees or employers ([NPWF](#)), leaving paid leave out of reach for many.
- Instead of expanding and extending 45F, Congress should focus on policies that actually expand access to paid leave for more people. Instead, this bill expands rarely used tax credits for companies who provide child care services. Less than 1% of corporate tax returns included use of this tax credit ([CRS](#)). Focusing on employer-based child care programs leaves behind low and middle income families who typically don't have access to corporate jobs that provide child care and rely on small businesses for child care instead.

Agriculture

- The bill blocks future increases to the Thrifty Food Plan, which determines SNAP benefits. **This will harm all SNAP recipients, including women and families, who are being hammered by the price of groceries and will directly take food away from children.** The Thrifty Food Plan needs to be updated so that SNAP benefits don't fall behind if the cost of a healthy diet grows faster than overall inflation, as happened in the last many decades.
- Republicans have proposed cutting more than \$300 billion from SNAP, the largest cut in history to the nation's largest nutrition assistance program, leading to roughly 3 million people losing

SNAP entirely. The program feeds more than **42 million people, 63% of which are women**. 80% of SNAP households include a child, senior (aged 60+) or disabled person.

- These cuts will have catastrophic impacts on SNAP eligibility and benefit amounts, impacting **16 million children, 8 million seniors, 4 million individuals with disabilities, and 1.2 million veterans**.
- For the first time ever, states will take on benefit costs for SNAP which states, including Republican states, have voiced they cannot afford. This could force some states to drop the program entirely during recessions, when SNAP is needed more than ever. **The Republican proposal will strip SNAP benefits from women and families.**
- Additionally, the proposal would force burdensome paperwork requirements disguised as work requirements on **parents with children over the age of 7 and older Americans**, putting millions at risk of losing essential food assistance by making the program **more difficult to navigate**.
- This Republican budget also aims to sneak through a Farm Bill– farmers, rural Americans, and our country deserve a real Farm Bill process as the Committee said it would do.

Education & Workforce

- **Women hold two-thirds of the \$1.7 trillion in outstanding student loan debt in America.** On average, women borrow \$2,000 more than men, and this disparity grows over the course of repayment due to the gender wage gap ([AAUW](#)). The Republican budget will exacerbate the burden of student loans for women and create financial hardship for many women.
- The bill could reduce or eliminate Pell Grant funding for two-thirds of current Pell grant recipients by increasing the enrollment credit requirement. This harms mothers and fathers who must also work or take care of children in addition to enrolling in school. ([CAP](#))
- The Republican budget caps the amount of federal student aid for each student at the median cost of college, imposes borrowing caps, and ends interest subsidies for undergraduate loans. It also reduces access to financing for graduate degrees, which will disproportionately impact women, who made up 62 percent of graduate program enrollment in 2022-23 ([NCES](#)). All of these policies will reduce or eliminate critical financial aid for women and families who cannot afford the skyrocketing costs of higher education and rely on aid to fund their education.

Oversight & Government Reform

- Overall, the Republican budget would further harm women in the federal workforce by cutting their pay, reducing their benefits, and eliminating their workforce protections. **Women have been disproportionately impacted by the large-scale layoffs across the federal government; women represented a substantial majority of the workforce in five Cabinet-level departments that were targeted by large-scale layoffs that were targeted:**
 - Department of Veterans Affairs (VA) (64% of workforce was women as of September 2024);
 - Department of Education (63% of workforce was women as of September 2024);
 - Department of Health and Human Services (HHS) (63% of workforce was women as of September 2024);
 - Department of the Treasury (61% of workforce was women as of September 2024);
 - Department of Housing and Urban Development (HUD) (59% of workforce was women as of September 2024). ([NWLC](#))

- Women also constitute the majority of probationary workers in the federal government, including 72% of probationary workers in the Department of Education. ([NWLC](#)) In addition to the immediate pay cut as a result of the increased FERS contribution, the Republicans' budget will require future federal employees to choose between becoming at-will employees or paying an additional 5% towards their retirement to keep their merit-based civil service protections. As women continue to enter the federal workforce, **they will have to choose between an almost 10% pay cut or maintaining workplace protections.**

Financial Services

- As Trump's tariffs take effect and prices continue to rise, it is crucial that working-class families stay protected from further financial abuse or fraud. Yet, the Republican budget **defunds the Consumer Financial Protection Bureau**, which has saved consumers \$21 billion since its creation. Hard working families deserve to be protected in the financial marketplace, but Republicans are choosing to fund tax breaks for billionaires who own massive companies instead.