

## WHAT WOMEN WILL LOSE IF THE RYAN BUDGET BECOMES LAW

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“War on women” accusations are flying – mostly about proposals to undercut abortion rights and access to contraception. These issues matter, but it is important to realize that Republicans also plan body blows to social programs vital for millions of American women and their families.

How do we know? It is all there in black and white – in a plan penned by GOP budget guru Representative Paul Ryan of Wisconsin. All but a few House Republicans have already voted for the Ryan budget, and the GOP hopes it will soon be able to make it the law of the land. This radical plan promises huge new tax cuts for the rich, paid for by slashing federal spending on education, health care, and retirement security. Most Americans would suffer, but younger and older women of many backgrounds would be acutely affected – because women have a large stake in what the U.S. government does to open opportunities and enhance family security.

### Reducing Health Care and Security for Older Women

Many older women already struggle to get affordable health care, yet the Ryan budget proposes to make it even harder. Medicare and Medicaid pay most of the cost of health care for elderly women and men, and these popular programs are targeted for the largest cuts. The Ryan plan reduces health costs to government – but only by shifting them onto the elderly and vulnerable.

- Medicare’s age of eligibility would be raised to 67. This means real hardship for displaced older workers and women forced to retire early because of their own or a spouse’s ill health.
- Medicaid would be cut and turned over to the states, leaving them little choice but to squeeze services or reduce eligibility. That means hurting millions of vulnerable seniors, especially women who live longer and have more chronic diseases. Very elderly women who are single or widowed are often utterly reliant on Medicaid to see a doctor or get nursing home care.
- The Ryan budget would do even more damage to senior citizens’ health security in the future, because it would transform Medicare into a voucher system. People who retire ten years from now would not get traditional Medicare; instead they would have to buy private insurance with a voucher whose value would not keep up with rising costs. Older people would have to pay about \$6000 more per year to get coverage comparable to Medicare today – way too much for a typical older woman trying to get by on just over \$15,000 a year.

What about Social Security? The Ryan budget does not call for immediate benefit cuts – that would be very unpopular. But in a worrisome move, it includes a new “fast-track” process to allow Social Security to be cut without much political debate. That could send America back to the days when millions of older people, especially women, spent their last years in dire poverty. If Social Security is cut, many women in mid-life would also find themselves giving extra help to aging parents at the same time they are trying to hold jobs and raise their own children.

## **Putting Poor Mothers and Babies at Even Greater Risk**

Older women are not the only ones at special risk in the Ryan healthcare cuts – because reducing Medicaid would also reduce vital prenatal care to low-income pregnant women and make it hard to provide basic checkups and immunizations for all babies and children in low-income families. Already, many eligible poor mothers and children are excluded from Medicaid coverage in states with tight finances or ungenerous governments – and the Ryan plan would exclude more.

This makes no fiscal sense at all because doctors and parents know what's necessary for women to bear and rear healthy children. Prenatal care improves health outcomes and reduces rates of premature births and birth defects. The United States currently has far higher rates of maternal and infant mortality than other developed countries, so why would we want to make it worse? The new health reform law seeks to improve our standing by extending Medicaid to more vulnerable mothers and children, but the Ryan plan asks America to go in the opposite – and wrong – direction.

## **Shredding the U.S. Safety Net**

Working class and poor Americans are still struggling in the current economic downturn, but the Ryan budget starves programs that help families get through tough times. Food Stamps, housing assistance, and the Earned Income Tax Credit that boosts low wages – all are on the chopping block. And again, cutbacks in such programs would especially hurt women.

Despite remarkable recent gains in workplaces, most women workers still earn lower wages than men do – in part because they do so much of the care work in our society. Often, female employees cut back their hours to care for children or help sick or disabled loved ones. Over the years, they take home less income and accumulate less wealth. A 2004 study from the Institute for Women's Policy Research shows that average earnings for women over a 15-year period are only about 38% of those of men. As a result, women are more vulnerable to spells of poverty, especially if they are raising children and find themselves divorced, separated, or not married to a partner with good earnings. Women in their working and childrearing years need to be able to count on basic safety net supports just as much as older women must be able to count on Medicare and Social Security. It is no surprise that women favor legislators who protect social programs.

## **Starving Education for Children and Grandchildren**

Let's not forget that American women of all income levels favor investments in education. So the Ryan budget is not for them because it includes major reductions in Head Start and day care assistance, plus funding cuts for schools and after-school programs. Families of modest means would find also it harder to send teenagers to college because Pell Grants and college loan funds are slated for big cuts. In the long term, all Americans would suffer from reduced educational opportunities – and in the short term, many women and their families would find themselves saddled with unexpected educational costs.

In all major respects, the Ryan budget celebrated by today's Republicans would be a very bad deal for our country. True, a small number of very rich men and women would get big tax breaks. But the cost to most Americans would be very great – and frail elderly people, poor mothers and children, and working women would pay the highest price.