

The Trump-Republican Reconciliation Bill Harms Women, Children and Families

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Background

In the early hours on May 22, the House Republican majority passed a budget reconciliation bill that now heads to the Senate. The Trump-Republican reconciliation bill, officially renamed the “One Big Beautiful Bill Act” (H. Con. Res. 14), would make massive cuts to essential programs and services to pay for trillions in tax cuts to billionaires and provide approximately \$150 billion in funding for mass deportations. This bill does nothing to lower costs for families but instead hands out massive tax breaks to Trump’s wealthy allies and major corporations at the expense of women, children and families. In order to pay for these new tax giveaways for billionaires and mega-corporations, Republican leaders in Congress are proposing sweeping cuts to basic needs programs that women, women of color, children and families rely on, including the biggest cut to Medicaid and nutrition assistance in history, as well as significant cuts to student aid programs.

The Republican claim that this bill will pay for itself through increased economic growth is demonstrably false: the new tax breaks for billionaires and big corporations in the bill would result in the loss of at least \$4 trillion in revenue – **adding roughly \$2.3 trillion to the federal deficit**. Not only is this handout to the wealthiest an enormous waste of money that could be invested in everyday women and families, but it would actively harm the families who rely on the programs being cut to help pay for the massive cost of this bill. The result will be that American families, who are already facing economic hardship due to inflation and Trump’s chaotic tariff policies, will see their costs continue to rise and their economic supports ripped away. Families will feel this economic pain in the immediate future as well as for generations to come.

Instead of cutting critical programs to fund tax breaks for the wealthy, Congress should focus on lowering costs for everyday people, investing in underserved communities, and ensuring that the tax system and economy work for everyone—not just those at the top.

Tax Cuts for Billionaires and Big Corporations

The reconciliation bill expands tax cuts that provide enormous benefits to the wealthiest individuals and big corporations, while restricting vital tax credits women, children, and families rely on. The bill doubles down on failed “trickle down” tax policies that give away essential public revenues, including by lowering taxes on the highest income earners, weakening the estate tax, and expanding business tax breaks used by wealthy business.

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- Extends tax breaks from 2017 that primarily benefit wealthy people, including:
 - Cutting the top income tax rate, which applies to [income above \\$626,350](#). Extending this rate would cost [\\$600 billion over 10 years](#) and exclusively benefit the top 5% of households by income.

- Increasing a [business tax break](#) used by many high-income business owners and making it permanent. Half of the tax savings from this deduction goes to millionaires. White households receive [90% of the benefit](#) from this deduction, exacerbating the racial wealth gap. [Women-owned small businesses](#) are also less likely to be able to claim this deduction. This increase and extension costs [over \\$800 billion over 10 years](#).
- Increasing the [estate tax exemption amount](#), allowing wealthy married couples to pass along \$30 million of wealth to their heirs tax-free. This change costs over \$200 billion over 10 years.
- Renews corporate carve-outs that push corporate tax rates down even further.
- Cuts tax benefits for women and families to pay for these tax cuts for the wealthy and corporations. This bill will:
 - Exclude [4.5 million](#) citizen and lawful permanent resident children from receiving the Child Tax Credit, because they are in families in which one or more parents do not have a Social Security Number. Many of these families [pay taxes every year](#), using individual taxpayer identification numbers (ITINs), which are available to those who are not eligible for Social Security Numbers.
 - Add [burdensome documentation requirements](#) for families with children to claim the Earned Income Tax Credit (EITC). Existing barriers and access gaps in the tax system already prevent [one in five eligible taxpayers](#) from receiving EITC, and these additional requirements would only increase that number by discouraging many eligible families from claiming the credit and potentially incorrectly excluding some families.
 - Eliminate the free Direct File program, which is designed to make filing taxes cheaper and easier. Direct File is especially beneficial for low-income families who are not required to file their taxes and may otherwise miss out on their tax benefits.

Proposed Cuts Will Have Devastating Impacts on Access to Health Care

Medicaid is a lifeline for millions of Americans and disproportionately covers the poorest and sickest population of women. One in five Americans, including kids, moms, seniors, people of color, rural Americans and people with disabilities receive their health insurance through Medicaid. The majority of adult enrollees are women; and over 18 million women are covered by Medicaid, which provides access to vital services across a woman's lifespan. Medicaid is the single largest payer for maternity care, mental health services and long-term care, and nearly one in three Americans have received maternity care, home health care, or nursing home care through Medicaid.

The Trump-Republican reconciliation bill cuts at least \$715 billion in health care spending, mostly from Medicaid, a program that is key to women's health. Plus, according to the nonpartisan Congressional Budget Office (CBO), this bill could trigger additional cuts to Medicare of about \$500 billion, a program which millions of seniors and individuals with disabilities rely on for health care. Women represent [more than half of Medicare recipients](#) and about 4 million are under the age of 65 with long-term disabilities.

Below are some of the most harmful health care provisions in the Trump-Republican bill:

- Imposes work reporting requirements as a condition for Medicaid eligibility for individuals ages 19-64 (with certain exemptions) that must equal at least 80 hours per month. This provision goes into effect in December 2026. Medicaid work reporting requirements perpetuate the myth that individuals enrolled in Medicaid are unmotivated to work. But most Medicaid enrollees who can work, do. Data from the Center on Budget and Policy Priorities from 2023 confirms that nearly 65% of non-elderly Medicaid adults were working, with most working full time. Work reporting requirements do nothing more than strip eligible enrollees of their Medicaid coverage.
- Allows the enhanced premium tax credits (PTCs) for Affordable Care Act (ACA) plans to expire, causing [4 million people](#) to lose health care coverage. PTCs help make health care coverage more affordable for moderate- and low-income families. According to the Congressional Budget Office, 13.7 million people will lose health insurance under this bill, including those who will lose coverage because of the expiration of the enhanced ACA premium tax credits.

- Attacks gender-affirming care for both adults and children. Specifically, it prohibits federal matching funds for gender-affirming care, including puberty blockers, hormone treatment and surgery, for any individual enrolled in Medicaid and the Children's Health Insurance Program.
- Prohibits "coverage of gender transition procedures" as an essential health benefit in ACA plans, making it easier for insurers to drop coverage.
- Jeopardizes the health and safety of seniors and disabled individuals in long-term care facilities by blocking implementation of a 2024 Biden final rule that requires minimum staffing levels and that provides funding for people entering careers in nursing homes.
- Eliminates the American Rescue Plan Act's additional financial incentive for states to expand Medicaid eligibility to non-elderly adults with incomes up to 138% federal poverty level (FPL). This means that the 10 states that have opted out of Medicaid expansion would be ineligible for this incentive in the future. Currently, 41 states, including DC, have implemented the Medicaid expansion. This provision goes into effect on January 1, 2026.

Attacks to Planned Parenthood and Access to Reproductive Health Care

Since the Supreme Court overturned *Roe v. Wade*, there has been a crisis in obtaining necessary medical care, including emergency care. Millions of people across the country are now being denied the ability to make their own decisions and control their own destinies because of abortion bans. The Trump-Republican reconciliation bill will make this much worse by including provisions that would significantly impact people's access to reproductive care, especially low-income people and families. This bill will:

- Make it harder for all Americans to obtain private insurance coverage for abortion care. This provision, which would prevent insurers from receiving cost-sharing reductions for ACA marketplace plans that include abortion coverage, will make it much more difficult for insurers to offer those plans at all and will significantly disrupt coverage of abortion care. It will ultimately put abortion care even further out of reach for countless Americans at a time when we are still dealing with the fallout of *Dobbs* and the public health crisis it has unleashed.
- Defund Planned Parenthood and prevent it from operating. Federal Medicaid funds already cannot be used for abortion except in rare cases, but the bill would go much further, eliminating Medicaid funding for non-abortion care provided by Planned Parenthood health centers across the country, thereby cutting off access to health care for millions of women and girls. To put this into perspective, Planned Parenthood provides preventive reproductive health services to over 2 million patients annually, including birth control, cancer screenings, STI testing and treatment, and wellness exams. 64% of Planned Parenthood health centers are located in communities with few or no other health care options. Defunding the organization would effectively eliminate care for countless patients, particularly those who rely on Medicaid and other public health programs – including the [one in three women](#) and nearly half of Black women who have received care at Planned Parenthood.

Attacks on Healthcare for Immigrant Families

Undocumented immigrants are already barred from accessing federal health care programs, including full-scope Medicaid, CHIP, the ACA marketplaces, and Medicare. Even lawfully present immigrants who are eligible for federal public benefits must often wait five years before they can access these programs, and this includes lawful permanent residents who are one step removed from U.S. citizenship. The Trump-Republican reconciliation bill further reduces access to health care for even lawfully present immigrants and punishes states that choose to provide health care to more immigrants with their own state dollars. The bill will:

- Penalize states that offer Medicaid/CHIP to lawfully present children and pregnant women, as well as states that cover undocumented people using state-only funds, by reducing their Federal Medicaid Assistance Percentage (FMAP) rate, which is how much the federal government reimburses states for their Medicaid expenditures, for the Medicaid expansion population from 90% to 80%. The CBO projects this would lead to at least 1.4 million more people becoming uninsured. This provision goes into effect on October 1, 2027.

- Make Deferred Action for Childhood Arrivals (DACA) recipients ineligible for ACA Marketplace benefits despite being lawfully present. This would mean about [100,000](#) uninsured DACA recipients would be barred from accessing the ACA marketplaces.
- Eliminate ACA benefits to a variety of lawfully present immigrants who are eligible under current law, including asylees, refugees, domestic violence victims, people with Temporary Protected Status, and others.
- Eliminate Medicare benefits for certain lawfully present immigrants who are eligible under current law, including asylees, refugees, domestic violence victims, Temporary Protected Status, and others.

Harmful Cuts to Nutrition Assistance Programs

The Supplemental Nutrition Assistance Program (SNAP) helps almost 42 million people put food on the table every month. In 2022, women made up [more than half](#) of non-elderly adult SNAP recipients. SNAP improves health and education outcomes, reduces poverty, and boosts the economy.

The estimated \$300 billion in cuts to SNAP over the next decade in the Trump-Republican reconciliation bill is the largest cut in history. These cuts would put 6 million adults at risk of losing SNAP benefits entirely and reduce food assistance for an additional 5 million people in their households, including more than [4 million children](#) between the ages of 7 and 17. SNAP cuts would also result in cuts to free school meals, summer food assistance, and WIC for approximately 420,000 children, according to the Congressional Budget Office.

- This bill will freeze future adjustments to the Thrifty Food Plan (TFP), which determines SNAP benefit levels. Freezing the TFP prevents benefits from keeping pace with rising food costs over time.
- Under current law, individuals subject to SNAP's time limits must prove they work 20 hours per week or lose benefits after three months, within a three-year period. These requirements do nothing to increase employment. Rather, [these burdensome documentation requirements](#) prevent many people who are working or eligible to receive an exemption from receiving nutrition assistance. This bill would expand SNAP work reporting requirements, and for the first time, impose those requirements on individuals over age 54 (up to age 64) and parents with school-aged children (over age 6). The Congressional Budget Office estimates these requirements could lead to 3 to 3.5 million [fewer participants](#) in SNAP each month.
- Currently, the federal government covers 100 percent of food benefit costs. This bill would shift the burden of SNAP benefit payments to states by requiring states to pay at least 5 percent of food benefit costs in FY 2028, and up to 25 percent if they have higher error rates, which measures the accuracy of how states are determining eligibility and benefits. Based on FY 2023 data, 28 states would be required to pay 25 percent of food benefit costs, straining state budgets.
- Currently, the federal government splits administrative costs with states. This bill would increase the state share of SNAP administrative costs from 50 percent to 75 percent (decreasing the federal government share from 50 percent to 25 percent). The combined impact of shifting SNAP benefit and administrative costs to states would strain state budgets and state agencies that are already underfunded and understaffed, and force states to cut eligibility or reduce services.
- This bill will also limit SNAP benefits to those who are U.S. citizens or lawful permanent residents. Under current law, other lawfully present categories of immigrants are eligible for SNAP.

Increased Higher Education Costs

The Trump-Republican reconciliation bill cuts \$351 billion in federal education funding to help pay for tax relief for billionaires and large corporations. This bill will make it more expensive for students to afford a higher education, weaken the student loan safety net, and force borrowers to pay even more on their monthly student loans.

These changes will have a disproportionate impact on women, since 63.6% of all student loan debt [belongs to women](#). This bill will:

- Eliminate federal Direct Subsidized student loans, which do not accrue interest while undergraduate students are in school, starting July 1, 2026.
- Substantially cut Pell Grants, which more than 6.8 million students from families with low-income [rely on](#) to help cover the cost of college. Pell Grant recipients are more than twice as likely as other students to have loans and are disproportionately borrowers of color. A majority of Pell recipients come from families that make less than \$40,000 annually, face food or housing insecurity, work 20 hours per week or more, and/or have higher student debt. The bill could [eliminate 4.4 million students](#) from the program.
- Eliminate the Graduate PLUS program and limit eligibility for the Parent PLUS [loan program](#). Both programs help families bridge the cost for higher education after exhausting other forms of financial aid.
- Cap annual student federal loans at the “median cost of college of the program of study” nationally and calculated by the Secretary using data from the previous award year. This unpredictable calculation, untethered from the actual costs an individual student is facing, will make it impossible for students and families to calculate and budget for the cost of their education.
- Make student loan repayment more expensive for families by eliminating the Saving on A Valuable Education (SAVE) plan, Income-Contingent Repayment Plan, and Pay as You Earn (PAYE) plan. It would also eliminate all Income Driven Repayment plans for future borrowers. Future borrowers would be required to choose between two repayment plans that are more expensive than most current repayment plans.

Federal Efforts to Privatize Education (private school voucher program)

The bill includes a federal voucher program, providing \$20 billion over four years for scholarships to help families send their children to private and religious schools. While House Republicans champion the plan as a way to empower school choice for families, this program acts as an [incredibly profitable tax shelter](#) for wealthy individuals that will divert public funds toward private schools. Public funding should [go to public schools](#) that are responsible for educating all students regardless of their race, gender, disability status, immigration status or expression of identity.

Threats to Our Democracy

The Trump-Republican reconciliation bill includes hidden provisions that attempt to undermine our democracy by threatening the independence of the judicial branch, and by preempting state laws. For example, the bill will prevent states from taking actions to protect their own constituents from the growing influence of artificial intelligence (AI), leaving millions of Americans more vulnerable to threats ranging from AI-generated discrimination to new safety risks posed by this industry.

This bill also includes an attempt by Republicans to shield the Trump administration from being held accountable when they break the law. The Trump administration has failed 93% of the time when its agency actions have been challenged in court. As a result, Trump and his administration have resisted compliance, defied court orders, and weaponized the federal government against political enemies by intimidating judges and law firms who disagree with their views.

Specifically, the bill would:

- Block states from enforcing their own AI laws or regulations for a decade, including those related to consumer protection, worker rights, and civil rights, without advancing any similar protections on the federal level. As AI systems increasingly shape critical aspects of Americans’ lives—including hiring, housing, healthcare, policing, and financial services—states have taken important steps to protect their residents from the risks posed by unregulated or inadequately governed AI technologies.

- Limit federal courts' authority to hold government officials in contempt if they violate judicial orders. The court's ability to hold bad actors in contempt is a vital enforcement power that judges can use to compel compliance with the law. This bill requires anyone suing the government to pay a bond before the court can use its contempt power to enforce injunctions or restraining orders meant to halt illegal actions. Courts frequently do not require such bonds for suits against the government because that would make it more difficult to bring suits in the public interest. This provision is retroactive, meaning that it would impact previous cases where a judge has already issued an order and the government refused to comply, in effect condoning that refusal. The provision would likely have unpredictable consequences that go beyond suits against the government.

With well over a thousand pages, the Trump-Republican reconciliation bill is a massive tax giveaway to billionaires and corporations, at the expense of women, families, and our democracy. It would make drastic cuts to programs that women, children, and families rely on—from health care and nutrition assistance to access to education—robbing from them to pay for bigger tax cuts for the wealthy.