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Worst of 2017: How the Republicans Stacked the Deck Against Working Families



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How Republicans Stacked the Deck Against Working Families

This year has turned out to be a rough one for working Americans. In his first year in office, President Trump and Congressional Republicans hurt workers' pay and benefits, rolled back consumer financial protections, targeted public lands for commercial development, and attempted to strip health care coverage from millions of Americans. Just one year into the Trump presidency and already the harm to people, communities, and the environment is considerable.

At the same time, the Trump administration has failed to take any action to address the nation's most urgent needs. No comprehensive plan to address the opioid crisis. No infrastructure plan, despite repeated promises. And no proposals to help lift up rural communities. Government by tweet is not meeting the nation's challenges.

On issue after issue, Republicans have stood with powerful, corporate interests at the expense of consumers and families. With the Republican tax plan, the Trump administration's misguided priorities are on full display. The Republican legislation cuts taxes for the wealthy while exploding the deficit and exposing millions of middle-class families to tax increases.

It is an unsurprising end to a year that saw the administration use its levers of power to reverse progress across a broad range of issues. Republicans returned again and again to their efforts to undermine progress on health care—most recently withholding Children's Health Insurance Program (CHIP) funding, and inserting into the tax package the repeal of a key provision of the Affordable Care Act (ACA) that will result in 13 million fewer Americans with health insurance.

As the following report makes clear, Republicans are doing real damage. Working families can now count on fewer financial protections, live in a world where public parks and monuments are under attack, open internet is threatened by the repeal of net neutrality, health care coverage is more tenuous and premiums less affordable, and many of the nation's most pressing challenges go unaddressed.

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Republicans Undercut the Value of Hard Work

In the first year of the Trump administration, the President and Congressional Republicans have repeatedly put aside workers' interests in pursuit of increasing profits for the wealthy. In this, they have hurt worker pay, rights, and retirement security.

Sabotaging worker pay

The Trump administration and Congressional Republicans have continually put corporate profits ahead of workers' wages. The administration worked to reverse an increase in the overtime threshold. With the increase, 4 million workers would have seen a collective \$1.2 billion in additional wages per year—a raise that is sorely needed at a time when wages are barely rising.¹ More recently, they have proposed to end protections that ensure workers earning tips get to keep them, opening up the possibility for higher-paid management to take those tips.²

In the Republican tax plan, workers' paychecks take a backseat to the interests of the wealthy. The tax cut is heavily skewed toward top earners.³ Further, what little tax relief working families will receive is temporary, while corporate tax cuts are made permanent. Along with the expiring provisions, changing the way the tax code is indexed will actually raise taxes on working families by the time the bill is fully implemented.⁴

Weakening worker rights

Republicans have worked hard to weaken worker rights and protections this year.

- Republican senators have confirmed two anti-worker Trump appointees to the National Labor Relations Board.⁵ This will make it tougher for workers to collectively bargain for better pay and work conditions.
- Congressional Republicans and President Trump have undone worker safety protections, including rules assuring miners of a safe workplace, allowing OSHA to cite employers for not tracking injuries, and preventing exposure to toxic chemicals.⁶
- The Trump administration put a stop to a change that would have required large employers to provide information on pay by gender, race, and ethnicity, making it harder to combat illegal wage discrimination.⁷

Undermining worker retirement security

Republicans have launched an assault on worker retirement security. The administration has delayed the enactment of a rule which would protect savers from fraud and abuse, taking more than \$10 billion from the retirement savings of workers and their families over the next 30 years.⁸ The administration also ended the MyRA program, which enabled workers to save for retirement even if their employers did not offer a plan.⁹ One in three private-sector workers do not have access to a retirement plan through their employers—MyRA offered many workers a low-cost retirement option for the first time.¹⁰

Moving forward, Republicans have indicated that they are looking to make cuts to Social Security in order to pay down the debt, which their tax plan will increase by more than a trillion dollars.¹¹ Social Security covers 173 million Americans, and provides one-third of all income for the elderly.¹²

Republicans Undermine Americans' Health Care

Throughout 2017, the President and Congressional Republicans have launched many attacks on our health care system, threatening to destabilize nearly one-fifth of our economy.

Working to take insurance from millions

Republicans' attempts at repealing the ACA would have taken away health care from up to 32 million people across the country, doubled premiums in the individual market, and gutted the Medicaid program. If passed, TrumpCare would have allowed insurers to discriminate against those with pre-existing conditions again, increased the cost of maternity care, and unraveled efforts to combat the opioid epidemic. Hospitals across America would face greater uncompensated costs, threatening vulnerable rural hospitals in particular.

Sabotaging health care markets

Although Republicans failed to pass TrumpCare, they have filled administration positions with people actively hostile to the ACA, such as Tom Price and Seema Verma, who have sabotaged the ACA by rolling back provisions that keep markets working and costs down.

- The Trump administration's decision to end cost-sharing reduction (CSR) payments will hike 2018 premiums by 20 percent, or \$2,289 for a family of three.¹³ Republicans refuse to take sensible, bipartisan steps, including restoring CSRs, to stop further cost increases.
- In its attempt to curb enrollment, the administration has undermined individual market stability by cutting the open enrollment period in half and slashing the ACA outreach budget by 90 percent.¹⁴
- The Republican tax bill repeals the ACA individual shared responsibility provision, cutting coverage for 13 million people over the next decade and hiking individual market premiums by 10 percent.

These actions, along with continued ACA repeal efforts, produce uncertainty for insurers, providers, and consumers. Without certainty, businesses weigh the risks of the worst-case scenario, leaving consumers with higher prices and no insurers in some high-risk areas.¹⁵

Attacking health care for women, children, and underserved communities

Republicans continue to undermine health coverage and consumer protections that millions of families depend on.

- Congressional Republicans are endangering children's health coverage by failing to reauthorize CHIP funding. Without full funding, 36 states and D.C. will exhaust their existing 2017 federal funds by March 2018.¹⁶
- Congress failed to renew community health center funding, which provides care for nearly 26 million people in underserved communities, including over 330,000 veterans.¹⁷
- The administration rolled back protections guaranteeing access to no-cost contraception for 62 million women, which could increase contraceptive costs by \$600 per year.¹⁸

Republicans Attack Consumers and Destabilize the Economy

It seems that Republicans have already forgotten the wreckage left by the Great Recession and 2008 financial crisis, when 8.7 million Americans lost their jobs, 3.8 million homes were foreclosed on, and households lost nearly \$17 trillion in wealth.¹⁹ In 2017, they paved the way for another crisis by rolling back a host of consumer financial regulations that prevent abusive banking and lending practices, and gutting the authority of independent financial regulators.

Rolling back necessary consumer protections

Using the Congressional Review Act, Republicans have attempted to claw back necessary consumer protections, focusing in particular on undermining the authority of the Consumer Financial Protection Bureau (CFPB), the agency charged with protecting American households from abusive or fraudulent practices when they borrow, save, and invest in our financial system. Weakening CFPB's rules and enforcement action, particularly new payday lending and forced arbitration rules, leaves American consumers without a public advocate, and exposes them to financial abuse.²⁰

Rescinding protections for small-dollar investors

Using executive memorandums and political appointments, the Trump administration has exposed the American people and small dollar investors to reckless behavior and financial fraud. For example, the appointment of Jay Clayton, a Wall Street lawyer, as the chair of the Securities and Exchange Commission has stifled the enforcement and oversight action that has historically protected investors from reckless behavior.²¹

Creating leadership and regulatory confusion

The Trump administration appointment of White House Budget Director, Mick Mulvaney, to lead the CFPB has created confusion at an agency he has consistently condemned. The appointment of Mulvaney, which bypasses the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act rules, undermines the bureau's independence and hampers its supervisory authority and enforcement actions against predatory lending practices.

Passing disastrous policy

In June of this year, House Republicans passed the Financial CHOICE Act, one of many devastating proposals to dismantle Dodd-Frank, paving the way for another crisis and abusive lending practices. The CHOICE Act takes disastrous steps to undermine the economy by:

- Eliminating effective tools and policies to prevent the next financial crisis.²²
- Subjecting independent financial regulators to politicized congressional processes.²³
- Rendering the CFPB ineffective in protecting consumers from predatory lending and banking practices.²⁴

Republicans Cut Investments Critical to Families

In 2017, Republicans failed to make key investments that would strengthen the economy, increase the productivity of our workforce, expand access to education, and address the opioid crisis. In addition, the budgets Republicans passed, which offer a roadmap for the cuts they plan to make, both fail to make these investments, and also cut infrastructure, education, health care, medical and scientific research, and other priorities by more than \$5 trillion over the next decade.

Slashing investments in domestic programs

The Trump administration and Congressional Republicans have proposed budgets that would slash federal investment in non-defense discretionary (NDD) programs critical to families and the economy. The President's budget request cut NDD spending by \$1.5 trillion, bringing it down to 2 percent of GDP by 2022, the lowest level in modern history.²⁵

Cutting investments vital to working families

The Senate Republican budget resolution cuts investments critical to families.

- Pell Grant funding would be cut by one-third in the Senate GOP budget, making college education less affordable for more than 8 million low-income students.²⁶
- Head Start funding would be cut by \$3 billion, putting access to affordable early learning and care in jeopardy for 25,000 children.²⁷

Failing to address urgent needs

In many areas, Republicans have failed to offer plans to meet urgent needs.

- The Trump administration still has not put forward a comprehensive plan to deal with the opioid crisis despite the fact that 64,000 Americans died from overdoses in 2016, including more than 20,000 from fentanyl and other synthetic opioids.²⁸
- Republicans have ignored America's crumbling infrastructure while the costs of fixing it continue to climb. More than \$1 trillion above current spending levels is now needed to restore our nation's infrastructure to good condition by 2025.²⁹
- The administration has presented no plan to bring broadband to the nearly four in ten rural Americans who lack access to high-speed internet.³⁰

Targeting infrastructure programs for cuts

Despite repeated promises that the Trump administration was planning to prioritize infrastructure investment, the White House has proposed cut after cut to critical infrastructure programs. While the President's budget included \$200 billion to leverage private sector infrastructure investments, it cut other infrastructure programs by more than that amount—for an overall net cut.³¹ For example, the Trump budget eliminated CDBG and TIGER grants.

The proposed cuts to infrastructure continued this fall when Republicans put forward their tax plans. In order to pay for tax breaks for the wealthy, the plan passed by House Republicans eliminated Private Activity Bonds, the New Markets Tax Credit, and the Historic Tax Credit Program. These programs are vital to building water and sewer projects, improving airports and roadways, constructing schools and hospitals, and redeveloping neighborhoods. Eliminating them could put more than 4.5 million jobs at risk over the next 10 years.³²

Republicans Leave Rural America Behind

Across rural America, the poverty rate is around three percentage points higher than it is in metropolitan areas.³³ This past year, the Trump administration and Congressional Republicans turned their backs on rural Americans. The Secretary of Agriculture, who has jurisdiction over important rural development programs, was the last cabinet nomination and one of the last confirmed, showing Republicans' lack of interest in making sure rural issues are front and center.

Attacking rural health care

Republicans' attempts to repeal the ACA would have disproportionately harmful impacts on rural communities. TrumpCare would have cut up to \$834 billion from Medicaid over 10 years.³⁴ Medicaid covers one out of every four rural residents under the age of 65. Further, rural hospitals often have operating margins of less than 1 percent, with Medicaid making up more than 10 percent of net revenue for rural hospitals. Gutting Medicaid would put rural hospitals at risk of closure, endangering quality care, jobs, and the economic sustainability of rural communities.³⁵

Cutting support for rural communities

President Trump's proposed Fiscal Year 2018 budget indicated administration priorities. The budget proposed massive cuts in programs that rural communities rely on, showcasing its lack of focus on improving the lives of rural Americans.

The budget request:

- Cuts \$29 billion in crop insurance.³⁶
 - Crop insurance provides farmers and ranchers a safety net against loss due to natural disasters such as hail, drought, or flooding, and against low market prices.³⁷
- Cuts \$193 billion from the Supplemental Nutrition Assistance Program (SNAP).³⁸
 - Rural and small town residents are more likely to be beneficiaries of the SNAP program than their urban counterparts.³⁹
- Eliminates the Low-Income Home Energy Assistance Program (LIHEAP).⁴⁰
 - LIHEAP helps over 6 million households cut energy bills by an average of \$437.⁴¹
 - Rural households typically spend a higher share of their income on utilities.⁴²
- Eliminates Community Development Block Grants (CDBG).⁴³
 - CDBG provides moderate- and low-income communities with needed capital to invest in revitalization, housing rehabilitation, and economic development efforts.⁴⁴
- Fails to fully invest in rural broadband.
 - Four in ten rural residents have no access to broadband internet.⁴⁵

Failing to invest in the jobs of the future

Renewable electricity is growing and expanding rapidly. A clean energy economy would create \$2 million additional jobs in the United States, including a vast rural workforce.⁴⁶ Yet, instead of making investments in these technologies of the future, the Trump budget proposes cutting these investments while his executive orders advance older, dirtier sources of energy production.⁴⁷ The Trump administration has similarly delayed important rules to cut down on methane releases from drilling activities—which pollute the air and contribute to climate change, especially in rural areas where drilling activity is prevalent.⁴⁸

Republicans Threaten Conservation Efforts

In 2017, Republicans rejected established science in support of man-made climate change, threatened increased tariffs on renewable energy, relaxed environmental regulations, and supported the privatization of public lands.

Rejecting science on climate change

Despite overwhelming evidence that climate change is real and requires a concerted effort to combat, Republicans have taken action that will exacerbate the effects of climate change.

- President Trump's EPA has started the process of repealing the Clean Power Plan, a regulatory effort to limit carbon dioxide emissions from electric power generating plants.⁴⁹ It represented a major component of the U.S. response to climate change.
- President Trump rejected the Paris Agreement, a nearly universal international accord that put in place the first global steps toward addressing climate change.⁵⁰
- President Trump nominated Sam Clovis, a campaign advisor with no scientific training or background, to the USDA's top scientific post.⁵¹

Leaving renewables and the environment behind

Republican action has the potential to destabilize the rapidly growing renewable energy sector, and is delaying efforts to make fossil fuel extraction safer.

- President Trump indicated that he is willing to impose tariffs on imported solar panels, a move that is likely to make it more expensive to deploy solar energy generation both at the residential and commercial level.⁵²
- If efforts to impose a tariff on solar panels are successful, as many as 88,000 American jobs could be lost.⁵³ These high-paying jobs, which include solar installation jobs in rural communities, represent the future of the energy industry.

Selling off our national heritage to the lowest bidder

Republicans initiated an unprecedented rollback of protections on unique and sacred public lands and opened more federal lands to subsidized coal leasing.

- In December 2017, President Trump took action to dramatically reduce the size of Bears Ears and Grand Staircase-Escalante national monuments, pushing aside concerns voiced by native communities that these sacred places should be protected.⁵⁴ Trump's action opens up pristine national treasures to potential commercial development.
- In March 2017, the Department of the Interior lifted a moratorium on the issuance of future coal leases on federal lands.⁵⁵ The moratorium was put in place pending a review of federal leasing practices, after a report found that coal leases were being sold at below market prices without adequate rationale.⁵⁶
- The rushed Republican tax plan includes provisions to open the Arctic National Wildlife Refuge to oil drilling, an action that would damage yet another pristine national treasure.⁵⁷

Republicans Fail to Operate Government Effectively

This past year, the Trump administration and Congressional Republicans changed the rules to allow massive deficits, attacked the credibility of nonpartisan committees, left the Pentagon in the lurch because they could not agree on spending priorities, threatened to shut down the government, and failed to nominate qualified candidates to fill top government posts.

Overtuning rules to pass tax breaks for wealthy

Republicans overturned the Conrad Rule, which prohibited reconciliation legislation from adding to the deficit. This change paved the way for the Republican tax legislation that adds more than \$1 trillion to the debt. Breaking with precedent, Senate Republicans pushed forward with a final vote on that tax bill before certification of the Alabama election results, depriving Alabama residents the opportunity to have their newly-elected senator vote on the bill.

Attacking the nonpartisan congressional scorekeeper

When Congress's official scorekeeper estimated that the Republican tax plan would add more than \$1 trillion to the debt even after factoring in economic growth, Republicans attacked the Joint Committee on Taxation (JCT), calling into question their model and ignoring their estimates.⁵⁸ Republicans also moved forward on key health care and tax votes without waiting for scores from the Congressional Budget Office or JCT showing impacts from the legislation.⁵⁹

Governing by continuing resolution and threats of shutdown

Republicans have let the country down—especially our men and women in uniform—by not passing a single appropriations bill for the fiscal year that began on October 1. Instead, Congressional Republicans have lurched from one continuing resolution to the next, with the latest set to expire on December 22nd.⁶⁰ At the same time, they failed to meet key funding deadlines for CHIP and the Community Health Center Fund.⁶¹ During this period, the President has cavalierly threatened to shut down the federal government, explaining to associates that a shutdown could be good for him politically.⁶² Apparently, he is either unaware of or does not care about the negative impact a shutdown would have on jobs, economic growth, and millions of Americans who rely on government services.⁶³

Failing to staff the government

Republicans' inability to staff the government in a timely manner creates uncertainty about how the government will fulfill its responsibility in important areas. More than 300 days after President Trump took office, the administration has failed to nominate anyone to more than 250 key positions in the federal government.⁶⁴ The vacancies raise concerns that the government is operating without the expertise it needs to tackle thorny issues or respond effectively to crises.

Additionally, the people the White House has nominated often lack the skills and experience needed to carry out their responsibilities. One example is Scott Pruitt, the EPA Administrator, who sued the agency more than a dozen times during the Obama administration.⁶⁵ Another is Ben Carson, a surgeon with no background or apparent interest in housing, who is now the Secretary of Housing and Urban Development.⁶⁶ The White House has also nominated individuals who have never tried a case for lifetime positions as federal judges, and a person without scientific training to fill USDA's top scientific post.⁶⁷

Looking Forward in 2018

Failing to lead in 2017, Republicans are likely to do more of the same in 2018. Having broken with decades of precedent in confirming a Supreme Court justice on a simple majority vote in 2017, Republicans are now proposing to cut dramatically the amount of debate on judicial and executive branch nominees.⁶⁸ It is a disturbing end to a year defined by unprecedented assaults on working Americans and disregard for congressional rules and processes.

Republicans already have put SNAP, Social Security, Medicare, and Medicaid on the chopping block in 2018 to pay for the \$1.4 trillion hole in the debt from their tax bill.⁶⁹ Cuts to those programs would threaten our nation's progress in both lifting Americans out of poverty and making affordable, high-quality health care accessible to all Americans.⁷⁰ There is little question that Democrats will fight these disastrous moves every step of the way.

Republicans enter 2018 with one fewer senator on their side of the aisle and having just passed a tax package that is hugely unpopular with the American people.⁷¹ A mid-course correction would seem prudent, but all indicators suggest that Republicans are prepared to double down.

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¹³ <https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/53009-costsharingreductions.pdf>; and <https://www.jec.senate.gov/public/ cache/files/c68b9021-b3bf-4fa0-92e1-fef96f88c91f/republican-health-care-invoice.pdf>

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