

Women under the Obama Administration: [Healthcare](#) | [Jobs & the Economy](#)

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## Policy Feature Issue: How Women Are Really Doing under the Obama Administration

Women are playing more complex and important roles than they ever have in society. In addition to being mothers and caretakers, women are now income earners—often times the lead income earner in households. In fact, more than 72 million women are in the labor force now (47% of the labor force),<sup>1</sup> compared to 18 million in 1950 (approximately 30%),<sup>2</sup> and more than half are the primary income earners.<sup>3</sup> Almost fifty percent of women (43%) are making the family's financial decisions and 85% are making the healthcare decisions for families. In addition, between 1997 and 2013, the number of women-owned businesses increased at a rate 1 ½ times the national average.<sup>4</sup> These strides continue despite President Obama's policies, which are increasingly hurting families, employees, and small-business owners across the nation. While the President claims that his policies protect women, the facts tell a different story.

### Obamacare: Fewer Jobs for Women, Cuts in Women's Benefits, Less Health Coverage for Spouses & Children

#### The Employer Mandate and the 30-Hour Rule

- Obamacare's employer mandate generally requires that businesses with more than fifty full-time employees provide employer-sponsored insurance. It subjects such employers to a tax penalty if they do not offer affordable health care coverage, or if one or more full-time employee is certified as receiving a premium subsidy for health care.
- A full-time employee is defined under Obamacare as an employee who works an average of at least 30 hours per week. This 30-hour rule gives employers "strong economic incentives to shift workers from full-time work . . . to part-time work" and to refrain from hiring fifty or more full-time employees in order to avoid providing health care coverage.<sup>5</sup>
- Research by the Hoover Institution concluded that 2.6 million workers, or 3.1% of the U.S. workforce, are at the highest risk of having their hours reduced because of the rule.<sup>6</sup>
- The rule "disproportionately affects women; in fact, 63% of those most at risk of lost hours are female."<sup>7</sup>

#### Cuts to Medicare Home Health Benefits

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<sup>1</sup> BLS, Table A-1. [Employment status of the civilian population by sex and age](#).

<sup>2</sup> BLS, [Labor Force Change, 1950-2050](#) at 16.

<sup>3</sup> Prudential Financial Study, [Financial Experience & Behaviors Among Women](#) (2013) at 3.

<sup>4</sup> American Express OPEN, [The 2013 State of Women-Owned Businesses Report](#) (Mar. 2013) at 2.

<sup>5</sup> Chen, Lanhee J., [Hearing on the Impact of the Affordable Care Act \(ACA\) Employer Mandate's Definition of Full-Time Employee on Jobs and Opportunities](#), House Ways and Means Committee (Jan. 28, 2014) at 3.

<sup>6</sup> *Id.* at 4.

<sup>7</sup> *Id.*

- An Obama Administration regulation that went into effect on January 1, 2014 will cut Medicare home health benefits by 14% over the next four years, translating into a 3.5% cut to benefits annually for the those most vulnerable.<sup>8</sup>
- The Medicare home health population is “older, sicker, and poorer than all other beneficiaries”—and 60% of these beneficiaries are women.<sup>9</sup>
- In 2011, Medicare home health benefits provided skilled therapeutic and rehabilitative care to 3.4 million homebound beneficiaries.<sup>10</sup>
- In addition to placing the care of many seniors in jeopardy, the payment cuts will leave many providers with no choice but to cut back on their services, lay off healthcare professionals who provide the care, or close their doors. The Administration itself admitted in its regulation that “approximately 40 percent” of all home health service providers nationwide will be driven into the red as a result of this cut.<sup>11</sup>
- This will be especially devastating for women, who represent the vast majority of the home health industry. A recent study revealed the following about workforces employed by the home health industry: women represent 89% of nursing, psychiatric, and home health aides; 93% of health care support occupations; 91% of registered nurses; and 92% of occupational therapists.<sup>12</sup>

### **Drop in Spouse Coverage**

- According to the Department of Labor, sixty percent of all women had private health care coverage through employment-based plans in 2011, “either in their own names or as dependents.”<sup>13</sup>
- Data shows that “women are twice as likely as men to be insured as a ‘dependent’ on a spouse’s plan.”<sup>14</sup>
- As employers confront the burden of Obamacare, reports increasingly show companies attempting to control costs by dropping health care coverage for employees’ spouses.<sup>15</sup>
- The University of Virginia reported that beginning on January of 2014, it would be making a “major change to spousal eligibility,” as it would no longer offer coverage to employees’ spouses who have access to coverage through their own employer.<sup>16</sup>
- The United Parcel Service (UPS) followed suit, removing thousands of spouses from its medical plan because of their eligibility for coverage elsewhere.<sup>17</sup>
- Other companies including Home Depot, Trader Joe’s, and Trader attempted to control costs by dropping coverage for part-time employees.<sup>18</sup>

## **The Obama Economy: White House Pay Disparity, Long-Term Unemployment, Reduced Work Flexibility**

### **White House Pay Disparity**

- Although President Obama has aggressively proclaimed that employers must close the “gender pay gap,” he has not addressed the significant gender wage gap for his own staff. Salary data from the 2013 Annual Report to Congress on White House Staff revealed that “females working

<sup>8</sup> House Republican Conference, [Policy Feature Issue: Medicare Home Health Benefits, CMS Cuts to the Program: What Does it Mean for Seniors and Women?](#) (Mar. 5, 2014).

<sup>9</sup> Partnership for Quality Home Healthcare: [Medicare’s Vulnerable Home Health Population](#).

<sup>10</sup> Scott Talaga, [Medicare Home Health Benefit Primer: Benefit Basics and Issues](#), Congressional Research Service (Feb. 6, 2014) at 3.

<sup>11</sup> See [HHPPS Final Rule for CY 2014](#) at 72291.

<sup>12</sup> Avalere, [Medicare Beneficiary and Workforce Analysis: Home Health Sector](#) (Mar. 2014) at 5

<sup>13</sup> U.S. Department of Labor, [Fact Sheet: General Facts on Women and Job Based Health](#) (Dec. 2013).

<sup>14</sup> Office on Women’s Health, U.S. Department of Health and Human Services, [Health Insurance and Women Fact Sheet](#).

<sup>15</sup> House Energy and Commerce Committee: [#BROKENPROMISES ALERT: Still More Americans Who May Not Be Able to Keep the Insurance They Like](#) (Aug. 21, 2013).

<sup>16</sup> University of Virginia Human Resources: [Working Spouse Provision](#).

<sup>17</sup> Jay Hancock, [UPS Won’t Insure Spouses of Some Employees](#), Kaiser Health News (Aug. 21, 2013).

<sup>18</sup> Alex Wayne, [Target to Drop Health Insurance for Part-Time Workers](#), Bloomberg (Jan. 22, 2014).

in the Obama White House are paid only 88 cents for every dollar paid to male staffers, and there is therefore a significant White House ‘gender pay gap’ of 12%.<sup>19</sup>

- In 2012, it was reported that women in the same positions as men were paid 18% less than their male counterparts.<sup>20</sup>

### Long-Term Unemployment among Women

- The proportion long-term unemployed women—those who have been jobless for twenty-seven weeks or more—was increased significantly in recent years.
- In 2007, 35% of the long-term unemployed were women. In 2013, that number rose to almost 44%.<sup>21</sup>
- Between January and February of 2014, long-term unemployment among adult women increased by 3%.<sup>22</sup>
- In contrast, the change among men during the same time period was a 0.2% increase.<sup>23</sup>

### Changes to Overtime Policies

- In March 2014, President Obama directed the Department of Labor to revisit federal overtime pay regulations to expand the number of workers that would qualify for overtime pay.<sup>24</sup>
- Current regulations require employers to pay time-and-a-half to salaried employees who make less than \$455 per week, if they work overtime.<sup>25</sup>
- The new regulation would increase the salary threshold to expand the number of workers eligible for overtime, “effectively convert[ing] [many salaried workers] into hourly workers—putting the kibosh on the flexible work arrangements many employees value.”<sup>26</sup>
- The new regulations also would disproportionately impact small businesses. According to the U.S. Chamber of Commerce, “Changing the rules for overtime eligibility will . . . make employees more expensive and will force employers to look for ways to cover these increased costs. . . . Similar to minimum wage, these changes in overtime rules will fall most harshly on small and medium sized businesses.”<sup>27</sup>
- Such businesses are likely to respond to the increased costs by reducing the number of work hours available to employees who are newly-eligible for overtime pay.
- Many of the estimated 8.6 million women-owned businesses in the U.S. are smaller in size, meaning that female business owners will disproportionately bear the costs resulting from these changes.<sup>28</sup>

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<sup>19</sup> Mark Perry, [Gender Wage Gap at the White House: Female Staffers are Paid Only 88 Cents for Every Dollar Paid to Men](#), AEI (Sep. 5, 2013).

<sup>20</sup> Susan Crabtree, [Obama’s Record on Paying Women White House Aides Not Stellar](#), Washington Times (Oct. 17, 2012).

<sup>21</sup> Andrew Schaefer, [The Long Term Unemployed in the Wake of the Great Recession](#), Carsey Institute, University of New Hampshire (Winter 2014) at 2. “Long-term unemployed” includes those jobless for 27 weeks or more.

<sup>22</sup> BLS, Labor Force Statistics from the Current Population Survey, [Percentage of Women Unemployed 27 Weeks and Over](#).

<sup>23</sup> BLS, Labor Force Statistics from the Current Population Survey, [Percentage of Men Unemployed 27 Weeks and Over](#).

<sup>24</sup> White House Fact Sheet: [Opportunity for All: Rewarding Hard Work by Strengthening Overtime Protections](#) (Mar. 13, 2014).

<sup>25</sup> Gerald Mayer, Benjamin Collins, and David H. Bradley, [The Fair Labor Standards Act \(FLSA\): An Overview](#), Congressional Research Service (Jan. 2, 2014) at Summary and 9.

<sup>26</sup> James Sherk, [Employees Get overtime Pay Could Hurt Americans](#), Heritage Foundation (Mar. 22, 2014).

<sup>27</sup> CNN: [Obama Says it’s Time to Change Overtime Rules](#) (Mar. 13, 2014).

<sup>28</sup> Prudential Financial Study, [Financial Experience & Behaviors Among Women](#) (2013) at 7-8.