

# *A Threat to Women*

## The Trump Administration's Deregulatory Agenda

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### Introduction

The Trump Administration's assault on the federal agencies is crippling the ability of the government to serve the people. Women across America are disproportionately the victims of President Trump's reckless sledgehammer. This Administration is destroying government programs and policies critical to protecting and advancing women's economic security, health care, education and quality of life.

This report summarizes deregulation in the Departments of Health & Human Services, Education, Labor (and related agencies), and Agriculture, during Trump's first year in office. In particular, this report finds that under the Trump Administration:

- ◇ The Department of Health & Human Services **threatened** millions of women and girls' **access to family planning services and health care coverage**, and **decreased nursing home protections** for seniors.
- ◇ The Department of Labor **dismantled equal pay and anti-sex discrimination initiatives**, and **removed overtime pay and minimum wage protections** for millions of women workers.
- ◇ The Department of Education rolled back **protections for sexual assault survivors**, and **allowed schools to get away with preying on** women **students and veterans** who want a college education.

- ◇ The Department of Agriculture **limited** women's **access to anti-hunger programs**.

President Trump once declared, "I'm going to be really good for women." In reality, Trump threatens to harm all women regardless of their age, race, ethnicity, background, or life experience.

### Part I: Department of Health & Human Services

#### The Trump Administration limited access to family planning & education services

Access to family planning services, including contraceptive services, is critical for young people and women's financial security, economic well-being, education, and health. Yet the Trump Administration has worked to limit women's access to vital cancer screening and contraceptive services, especially for the low-income women and teenagers who need it most.

**1. The Department of Health & Human Services cancelled 80 Teen Pregnancy Prevention Program (TPPP) grants in 39 states.<sup>1</sup>**

The programs provided critical support for young people of color and high-poverty neighborhoods, and contributed to the sharp decline in teen pregnancy rates in recent years. According to the Pew Research Center, much of these gains are due to increased usage of more effective contraception and wider access to

information about pregnancy prevention.<sup>2</sup> Ending the grants now eliminates vital services for teens across the country and curtails the development of evidence based models to reduce and prevent teen pregnancy.<sup>3</sup> A group of nine organizations has filed four lawsuits challenging the end of the grants. Meanwhile, the Department of Health & Human Services has expanded funding for abstinence-only, “sexual risk avoidance education” – programs which research widely concludes are ineffective at preventing teen pregnancy.<sup>4</sup>

**2. The Department of Health & Human Services delayed the announcement, prioritized abstinence-only and “natural” family planning methods for a new round of Title X National Family Planning Program grants to support family planning services.<sup>5</sup>**

Title X-funded sites provide cancer screenings and contraceptive care for 4 million women, men, and teens each year – more than half of whom have incomes below the federal poverty line.<sup>6</sup> According to the Guttmacher Institute, Title X saves \$7 in public funds for every dollar invested in the program (a savings of \$7 billion in 2010 alone).<sup>7</sup> The Department of Health & Human Services finally announced the new round of grants in late February 2018 – 4 months late and immediately prior to the end of current funding. The announcement suggested the department would use Title X eligibility criteria and program priorities to make it more difficult for providers like Planned Parenthood to participate, and to emphasize abstinence and natural family planning methods.<sup>8</sup> Additional changes via rulemaking are anticipated in the coming months. Collectively, these changes threaten to deprive millions of low-income women from the care they need.

**3. The Department of Health & Human Services announced that virtually any employer or university claiming a “religious” or “moral” objection does not have to cover contraception services.**

The ACA birth control benefit guaranteed all women coverage without a copay for all FDA-approved methods of birth control, and saved women billions in associated birth control costs (including \$1.4 billion for birth control pills in

*“President Trump’s plan to allow employers the ability to waive birth control coverage is an extremely dangerous and misguided idea that would allow employers to impose their own morals and beliefs on their employees. Every woman deserves the opportunity to choose what is best for her and her family, and family planning should be left out of the work place.”*

-DeLauro Statement, June 1, 2017

2013 alone).<sup>9</sup>

**4. The Department of Health & Human Services announced plans to allow any medical provider to refuse to provide necessary medical care to patients if they have a “religious” or “moral” objection.**

In addition, the department will create a new “conscience and religious freedom division” with a mandate to protect health care practitioners who object to performing abortion, sterilization, and assisted suicide, among other procedures.<sup>10</sup> The new policy will create an unequal system of health care and limit

*“The Trump administration. . .opens the door to discrimination against Americans based on who they are and what they believe. Medical professionals should not be able to withhold life-saving care from their patients—let alone impose their beliefs on patients regarding issues like family planning and treating patients based on their gender. These are basic rights that everyone should have, and they should not be up for debate.”*

-DeLauro Statement, January 18, 2018

vulnerable individuals’ access to the medical care they need.

**5. The Office of Refugee Resettlement at the Department of Health & Human Services adopted several new policies interfering with the right of unaccompanied minors to receive access to abortion procedures.**

In emails obtained and released as part of a class action lawsuit filed by the ACLU, the Office of Refugee Resettlement instructed shelters to direct pregnant minors to religiously affiliated-crisis pregnancy centers that do not support abortion services; required shelters to inform the government before allowing a girl to pursue judicial bypass procedures; informed several girls’ parents about their abortion, despite girls’ fears of retaliation and abuse; directed a shelter to stop a medication abortion procedure that was already underway; and even attempted to reverse a medication abortion procedure.<sup>11</sup> The agency’s director, Scott Lloyd, personally counseled at least one girl against pursuing an abortion, and receives a weekly spreadsheet with detailed medical information on every pregnant teen in their care.<sup>12</sup> In total, Lloyd has attempted to stop at least seven young women

from obtaining abortions by denying their requests.

**The Trump Administration undermined health of Medicaid recipients**

The Administration’s efforts to limit Medicaid enrollment and provider choice are part of a long-term effort by Republicans in Congress to reform the program under the guise of cost savings and efficiency. Most of these so-called reforms to Medicaid are inconsistent with program objectives to promote the health of enrollees. Women of color comprise the majority of Medicaid enrollees, and are more likely to work in low-wage jobs without access to employer-provided health insurance.

1.

*“President Trump’s latest action continues his campaign to shame and stigmatize our most vulnerable citizens. Work requirements do nothing to create jobs or raise wages for hard-working Americans. Instead, they put at risk the essential health care benefits millions of children, seniors, veterans, and people with disabilities have access to every day.”*

-DeLauro Statement, January 11, 2018

**The Center for Medicare and Medicaid Services issued new guidance encouraging states to submit waivers providing for work requirements for Medicaid recipients.**

According to the Kaiser Family Foundation, the majority of women Medicaid recipients already work outside the home (56%); 18% care for family members, 12% have a serious illness or disability, and 6% attend school.<sup>13</sup> Approximately 6 in 10 mothers on Medicaid work, and another quarter care for family members. Requiring work as a condition for Medicaid eligibility is damaging to the health

and financial well-being of enrollees, does nothing to make them less dependent on Medicaid in the future, and promotes harmful stereotypes about “deserving” recipients of the program’s benefits.

## **2. The Center for Medicare and Medicaid Services rescinded 2016 guidance that outlined Medicaid recipients’ freedom to choose their own provider.**

The previous guidance explained the legal limits to states’ authority to exclude family planning providers from Medicaid reimbursement “solely because they separately provide family planning services or the full range of *legally* permissible gynecological and obstetric care, including abortion services.” While rescinding the guidance does not change the underlying law, state officials that oppose abortion, including in Texas, have already moved to limit women’s freedom to choose their own provider.<sup>14</sup> The new guidance was issued 8 days after the conservative legal group, Alliance Defending Freedom, gave the department a pre-drafted letter to state Medicaid directors providing a legal rationale for limiting Medicaid reimbursements to providers like Planned Parenthood.<sup>15</sup>

### **The Trump Administration decreased nursing home protections for older Americans**

The Administration rolled back numerous protections for millions of vulnerable older Americans residing in nursing homes. The majority of Americans aged 57 to 61 will have at least a brief stay in a nursing home in their lifetime.<sup>16</sup> According to AARP, 70% of nursing home residents are women, and women aged 75 years or older are 60 percent more likely than

men to need help with one or more daily activities. Nursing homes receive federal Medicare or Medicaid funding for virtually all of their residents.

## **1. The Center for Medicare and Medicaid Services rescinded rule banning nursing homes from pre-emptively requiring residents to submit to arbitration to settle disputes rather than going to court.**

The rescinded rule protected vulnerable elderly residents from signing away their right to sue nursing homes in court for a range of grievances, including sexual abuse, neglect, mismanaged medication, and wrongful death. Arbitration usually requires residents to pay legal and arbitrator fees, and they often have limited rights to choose the arbitrator or appeal the decision.<sup>17</sup>

## **2. The Center for Medicare and Medicaid Services issued new guidance instructing regional offices to avoid levying fines for so-called “one-time mistakes,” even for egregious health violations, and exempting nursing homes from penalties for violating eight new safety rules for 18 months.**

The eight new safety rules ensure that homes are equipped with necessary medical resources for residents, and do not inappropriately prescribe psychotropic or other drugs.<sup>18</sup> Since 2013, about 40% of nursing homes have been cited at least once for a serious violation, including failure to protect residents from avoidable accidents, neglect, mistreatment, and bedsores. And a 2014 Inspector General report found that 59% of “adverse events” during Medicare-covered hospitalizations were preventable, contributing to 1,538 “unanticipated” deaths. Despite these well-documented health and

safety violations, the new guidance fails to hold nursing homes accountable.

### **The Trump Administration limited access to ACA open enrollment period**

The Administration has sought to suppress individual access to health care enrollment under the Affordable Care Act by any means necessary. Over the past five years, robust advertising and long open enrollment periods have enabled millions of women to sign up for health insurance and gain access to critical preventative, primary, and specialty care services. According to the Kaiser Family Foundation, women are less likely than men to receive health coverage from their employer (35% vs. 44%). Since the passage of the ACA, the uninsured rate among women has dropped from 17% in 2013 to 11% in 2016. Women also comprise the majority of ACA marketplace enrollees.

**1. The Department of Health & Human Services decreased the open-enrollment health insurance sign-up period from 90 days to 45 days, and decreased advertising by 90% from \$100 million to \$10 million.**

Limited federal resources decreases public awareness, enrollment levels, and ultimately, the stability of the insurance marketplaces. An estimated 11.8 million Americans, a nearly 4 percent decrease from last year, enrolled in health coverage for 2018.<sup>19</sup> Enrollment would likely have been even higher under the full enrollment period.

**2. The Department of Health & Human Services abruptly cut grants to community organizations that assist individuals sign-up for health insurance coverage under the ACA by 41% from \$62.5 million to \$36.8 million.**

The “navigator” grants enabled organizations to help individuals determine if they are eligible for Medicaid coverage, and identify whether their doctor is in network. A study of 14 navigators by Georgetown University’s Center on Health Insurance Reforms estimated that most organizations were forced to curtail their efforts in rural areas, low income communities, and other concentrated areas of uninsured people.<sup>20</sup> African-American and Latino communities were disproportionately underserved.

## **Part II: Department of Education**

### **The Trump Administration eliminated student loan protections**

The Trump Administration’s roll back of student loan protections delays women from retirement savings, home ownership, or starting a business. Women comprise 56% of those enrolled in colleges and universities, and 65% of those enrolled at for-profit colleges. The average woman graduates from a four year college with about \$1,500 more in student debt than men (almost \$2,000 more for associate’s degrees), and women hold two-thirds of outstanding student debt (roughly \$800 billion).<sup>21</sup> And due to the gender pay gap, women need two more years than men to pay off their student loan debt. Any effort to roll back student loan protections disproportionately harms women.

**1. The Department of Education suspended the gainful employment rule, which would have withheld federal student aid from vocational programs whose graduates consistently end up with more debt than they can repay.**



According to recent studies, 47% of for-profit loan borrowers defaulted on their federal student loans five years after leaving school, and student earnings in the top ten for-profit fields *decreased* or stayed the same after earning their degree. The gainful employment rule is estimated to save the public approximately \$4.2 billion over 10 years due to reductions in federal financial aid costs.<sup>22</sup> Hundreds of “failing” programs voluntarily shut down after the rule

*“I am deeply concerned by Secretary DeVos’ most recent action to gut the gainful employment rule, which is on the books to protect students and veterans from unscrupulous schools that use predatory practices to get rich off of taxpayer dollars.”*

-DeLauro Statement, August 17, 2017

went into effect, suggesting the rule was effective at protecting students from bad college programs.

## **2. The Department of Education announced plans to rewrite the borrower defense to repaying rule, which relieved students of all federal loans if a school used illegal or deceptive tactics to persuade students to borrow money to attend.**

According to a 2010 GAO study, nearly all for-profit schools provide “deceptive or otherwise questionable” statements to applicants, and about a third encouraged applicants to engage in outright fraud in order to qualify for federal financial aid.<sup>23</sup>

## **3. The Department of Education killed a federal interagency task force designed to identify and crack down on abuses at for-profit colleges.**

The task force enabled information sharing about current investigations and activities between officials at the Departments of Education, Veterans Affairs, the Consumer Financial Protection Bureau (CFPB), DOJ, and other agencies.<sup>24</sup> Its elimination will hinder the ability of the federal government to conduct necessary oversight of for-profit colleges.

## **4. The Department of Education issued guidance prohibiting state governments from regulating companies that collect federal student debt.**

The Department of Education pays about \$1 billion yearly to 15 student loan companies – including the Windham Professionals and Performant Financial Corp, which counts Secretary Betsy DeVos as an investor – that collect student loan debt on behalf of the federal government.<sup>25</sup> Several of these companies, including Navient, have been accused by the Consumer Financial Protection Bureau of mismanaging borrower payments and steering struggling borrowers into costlier plans. The Department of Education claims that state regulations are “preempted by federal law,” and the “regulatory burden” will eventually be passed back to the department.<sup>26</sup> Under the new interpretation, states cannot hold companies liable for routinely engaging in potentially illegal practices against their citizens.

## **The Trump Administration undermined sexual assault investigations**

At a time of renewed attention to the pervasive sexual violence confronted by women, the Administration is limiting federal support and resources for sexual assault investigations on college campuses. According to RAINN and the National Women’s Law Center, nearly one

in five undergraduate women experience sexual assault or attempted assault while in college, and only 20% of female student victims report their assault to law enforcement. The Department of Education has clarified the responsibility of colleges and universities to protect their students and respond to sexual assault at least as early as 1997.

**1. The Department of Education’s Office for Civil Rights (OCR) instructed investigators to narrow complaint inquiries to individual cases, rather than systemic issues.**

The new language provides 9 reasons in which investigators now “will” dismiss individual cases outright; previously, OCR officials had significant prerogative to undertake investigations.<sup>27</sup> The department also eliminated an appeals process for parents and students. As a result, investigators are discouraged from opening new investigations and identifying whole classes of victims. The pervasive problem of mishandling of sexual assault cases on college campuses will continue to go unaddressed. In the first seven weeks after the new guidance was issued, OCR significantly increased the number of cases closed by 20%, the majority of which were dismissed outright

with no investigation.<sup>28</sup>

**2. The Department of Education revoked 2011 and 2014 Title IX sexual assault guidance, creating uncertainty around the standard of proof when determining guilt and appeals process procedures.**

The revised guidance places a significant burden on individual schools to develop best practices for handling cases, and may make more students hesitant to report sexual assault. Absent the 2011 and 2014 guidance, schools may decide to limit the right of appeal to the accused – and not victims of assault – or to permit survivors to be cross-examined by their rapists. A lawsuit filed against Secretary DeVos in January 2018 cites evidence from three major victim’s justice organizations that fewer sexual violence survivors sought their services and educational institutions are not as responsive to their clients’ complaints.<sup>29</sup>

## **Part III: Department of Labor (DOL) & Related Agencies**

### **The Trump Administration enabled employer-wage theft**

The Administration is limiting labor safeguards for some of the most vulnerable workers in the workforce – tipped workers – 67% of whom are female. According to the Economic Policy Institute, the median tipped employee makes 44 percent less than other, non-tipped workers. Women in tipped occupations make even less than their male counterparts. Employers are also far less likely to provide tipped workers with benefits – only 14.4% of workers have employer-sponsored health insurance, and 8.4% have pensions. And they are far more likely to

*“Over the past several years, survivors of sexual assault demanded that schools do a better job of enforcing their rights on campus. The Department of Education responded in 2011 ... Today, Secretary DeVos and the Trump Administration have begun rolling back these critical protections. That is unconscionable. We cannot go back to the days when these issues were swept under the rug. Survivors deserve the same protections as accused students in sexual assault proceedings, and all students deserve to learn in an environment free from sexual violence.”*

-DeLauro Statement, September 7, 2017 **Trump Administration’s Deregulatory Agenda**

live in poverty, averaging about 16.7% (the overall poverty rate is 6.3%).

**1. The Department of Labor proposed a new rule allowing employers to pocket workers tips if they pay employees the federal minimum wage.**

Tips are workers' hard-earned income, and help workers support their families on the limited income guaranteed by the federal minimum wage – equivalent to \$7.25 per hour. In theory, the proposed rule encourages employers to distribute “pooled” tips to untipped employees such as dishwashers, but the rule does not require employers to do so. Research on tipped workers in major cities found that that 12% of tipped workers had their wages illegally stolen. Under the new rule, far more workers would be subject to (legal) wage theft. The Economic Policy Institute estimates that workers will lose \$5.8 billion in tips, and women alone will lose \$4.6 billion (nearly 80 percent of all lost tips).<sup>30</sup> The Department of Labor developed their own estimate of the impact on workers, but refused

*“Tipped workers – not their bosses – are entitled to their hard-earned dollars...it boggles my mind that the Trump Administration would allow employers to pocket minimum wage workers' money, yet the recent DOL proposal would create that exact loophole.”*

-DeLauro Statement, March 7, 2018

to release the data alongside the proposed rule.<sup>31</sup>

**The Trump Administration removed labor protections for independent contractors**

In the past decade, the gig economy has grown tremendously as employers have sought to decrease their costs (especially for health care) and technological advancements have made it easier to connect qualified workers with freelance work. From 2005 to 2015, the percentage of workers employed as contractors grew almost 30 percent. According to a study by the McKinsey Global Institute, women comprise 51% of the independent and gig workforce.<sup>32</sup> Women cite the flexible hours and greater control over their pay as the primary benefits of freelance work, and disproportionately view gig work as opening the door to equal pay with their male counterparts.<sup>33</sup>

**1. The Department of Labor withdrew 2015 guidance classifying that an independent worker could be considered an employee if they were “economically dependent” on their employer.**

Workers incorrectly classified as contractors are not covered by protections such as the federal minimum wage and overtime pay, and are ineligible for benefits like employer-sponsored health insurance. A 2017 GAO study found that approximately 10-20% of all employers misclassify at least one worker, resulting in a failure to appropriately withhold and pay federal income taxes.<sup>34</sup>

**The Trump Administration limited overtime pay salary caps**

Under the Fair Labor Standards Act (FLSA), employees working in non-white collar positions and earning less than a pre-set salary cap are guaranteed overtime pay if they work over 40 hours in a workweek. The salary cap – currently set at \$23,600 annually (or \$455 per week) – has not increased since 2004, and has not adjusted to keep up with inflation or the cost



of living since 1975. In 2016, the The Department of Labor raised the overtime salary threshold to \$47,476 (or \$913 per week), and adopted a mechanism providing for automatic updates to the salary cap every three years.

**1. The Department of Labor failed to support a 2016 rule raising the salary threshold to automatically provide millions of workers with overtime pay protection.**

FLSA does not provide a mechanism for the salary cap to automatically adjust for inflation or changes in the cost of living. According to the Institute for Women’s Policy Research (IWPR), the 2016 overtime rule provided overtime pay protections for 5.9 million more workers, including 3.2 million women – 54% of the newly covered workers.<sup>35</sup> Any decrease in the overtime threshold will harm millions of women who work long hours to pay the bills and support their families.

**The Trump Administration limited enforcement of anti-discrimination law**

Fifty five years after the passage of the Equal Pay Act of 1963, women still make only 80 cents, on average, for every dollar earned by a man. The pay gap is even larger for women of color. Black and Latina women make, on average, 54 and 63 cents, respectively, for every dollar paid to a white, non-Hispanic man. These differences hold for all women even after controlling for work experience, education, and other relevant factors. Yet absent quality data on gender pay differences, women cannot negotiate salaries commensurate with their seniority, work experience, and education, and employers cannot self-correct non-legitimate pay disparities.

**1. Office of Management & Budget prevented the EEOC from collecting information on gender pay disparities, limiting enforcement of federal civil rights law.**

Beginning in March 2018, large employers would have been required to report employees’ wage and hours worked by race, ethnicity, and gender through a revised EEO-1 form. The new form was adopted after an extensive six-year long research process – including public notice and comment – and would have placed a minimal burden on employers.<sup>36</sup>

*“The Trump Administration’s immediate stay on collecting wage data from large companies via the EEO-1 form is a shameless attempt to dismantle a critical equal pay initiative. This is an attack on equal pay, plain and simple.”*

-DeLauro Statement, August 29, 2017

**2. President Trump revoked requirements that federal agencies review labor law compliance of any successful bidders for contracts over \$500,000.**

Provisions providing for paycheck transparency and a ban on forced arbitration clauses for sexual harassment and discrimination claims were also eliminated. The new rules allow companies that routinely violate federal law to receive taxpayer monies through agency contracts.<sup>37</sup>

**Part IV: Department of Agriculture**

## **The Trump Administration limited access to vital nutritional services**

The Administration's efforts to limit food stamp participation are part of a long-term effort by Republicans to reform the program under the guise of promoting individual self-sufficiency and program integrity. In 2017, the Supplemental Nutritional Assistance Program (SNAP) prevented approximately 42.2 million people from going hungry.<sup>38</sup> According to PEW, women are twice as likely as men to have received food stamps at some point in their lives.<sup>39</sup> Research conducted by the Department of Agriculture and the GAO concluded that trafficking, or the illegal sale of SNAP benefits for cash or ineligible items, is rare.<sup>40</sup>

### **1. The Department of Agriculture announced new guidance allowing “greater state flexibility” to expand work requirements for SNAP recipients.**

SNAP already requires able-bodied adults without dependents or disabilities (ABAWD) to work at least 20 hours per week in order to receive SNAP benefits for more than 3 months in a three-year period. If ABAWD are not working after 3 months – even if they are actively looking for a job – they are kicked off the program. Expanded work requirements do nothing to make families more “self-sufficient” or increase their nutritional health, and will only make it more difficult for the vulnerable to get the help they need. Wages are not high enough for many working families to forgo public assistance. A 2014 report by a network of US food banks found that 54% of families – and 71% of families with kids – who use food pantries have at least one member working.<sup>41</sup>

### **2. The Department of Agriculture announced consideration of a new rule to subject more adults to the 3 months over three-year SNAP benefit time limit.**<sup>42</sup>

The announcement of a new rule-making process is designed to enforce new SNAP restrictions in President Trump's FY2019 budget, including making it more difficult for states to exempt vulnerable individuals from work requirements and raising the maximum age for those facing the time limit to 62 beginning in 2021.<sup>43</sup> This new rule would do

*“The Trump Administration is once again targeting America's most vulnerable citizens...imposing additional requirements on SNAP only serves to cut off a lifeline that keeps millions of Americans—the majority of whom are seniors, children, and people with disabilities—from going hungry each year.”*

-DeLauro Statement, February 23, 2018

little to help vulnerable individuals access the nutritional resources or employment opportunities they need, and does not account for economic differences across regions or time periods.

## **Conclusion**

At the end of his first year in office, President Trump declared that his Administration had overseen “the most far-reaching regulatory reform in American history.” The Office of Information & Regulatory Affairs estimates that 1,579 regulations were withdrawn or delayed across the federal agencies.<sup>44</sup> These numbers may make for a pithy campaign line, but it is

real people who suffer the consequences of the abdication of the federal government's responsibilities. Regulations protect people against discrimination, pull people out of poverty, promote entry to the workforce, further financial security, and expand access to health care. They are also good for the U.S. economy. Trump's own Office of Management and Budget estimates that the annual economic benefits of major rulemakings from 2006 to 2016 – the very rules the Administration seems intent on dismantling – is between \$287 billion and \$911 billion.

This report finds that the Trump Administration has spent its first year targeting vital safeguards that promote and protect *women's* access to health care and education, economic well-being, and nutritional security. Women now have fewer legal protections against discrimination, assault, negligence, and fraud; more limited access to necessary family planning services and preventative and specialist care; and fewer resources to tackle the gender pay gap and foster their participation in the workforce.

2018 promises to be another prolonged assault on not only women, but any individual seeking a quality education, a fair wage, health care, justice for victims, and a safe home in their older years. Indeed, the Administration has already announced plans to *remove 3 regulations for every new regulation adopted*. President Trump's reckless sledgehammer threatens the security and wellbeing of millions of students, workers, and retired Americans.

## **Endnotes**

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## A Threat to Women: The Trump Administration's Deregulatory Agenda

Prepared by the Office of Congresswoman Rosa DeLauro



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Prepared by the Office of Congresswoman Rosa DeLauro

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