

## WHY AMERICAN WOMEN NEED AN EXPANDED – NOT REDUCED – SOCIAL SAFETY NET

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Poverty in the United States remains stubbornly high – and women are especially at risk. Older women can end up struggling despite Social Security; and single mothers and women of color, already likely to be poor, took an extra hard hit during the recent Great Recession. Yet political debates and media airwaves are full of loud calls to cut back on Social Security and Medicare and downsize or eliminate even bare-bones public safety net programs on which so many women rely – including Food Stamps, Medicaid, and child care and housing assistance. Citing cost concerns, critics argue that the U.S. is an overly dependent society, even though nine of every ten safety net dollars are spent to help people who are either too old or disabled to work or are members of households where one or two adults work for wages insufficient to make ends meet and care for children.

Amidst rancorous calls for cut-backs, public support for the safety net has declined from 69% in 2007 to 59% today according to the Pew Research Center. Yet more than two-thirds of Americans still voice support for safety net programs, and almost 50% live in families receiving government income-maintenance benefits, up from 38% in 1998. Right-wingers drive the debate in directions most Americans clearly do not want to go, and legislators in the states and Congress regularly vote for reductions in social spending most voters do not endorse.

Indeed, a closer look at women's situation shows that we should be considering improvements in key safety net efforts especially vital to women and their families.

### **America's Incomplete and Controversial Safety Net**

The United States has never had a complete or generous “welfare state” as scholars define that term. Early safety net programs were a mix of federal and state efforts, and apart from military veterans' benefits the first universal programs did not emerge until the Social Security Act of 1935. Over subsequent decades, expansions of Social Security and newly created programs provided improved benefits to the elderly and some help and services to the disabled, the poor, and the children of poor and near-poor families. Today, except for Social Security and Medicare, much of the authority to decide on protections for the poor has devolved to state and local levels, creating huge variations in adequacy of help and modes of administration. Conservative politicians – such as Republican Representative Paul Ryan, head of the House Budget Committee and like-minded politicians in the states – are now calling for government to withdraw still further from funding and regulating minimum supports for the poor and disabled. If those calls are heeded, America's already incomplete safety net would become still more tattered and underfunded. In principle, safety net programs are supposed to equalize opportunity and create lasting economic self-sufficiency. But much more needs to be done to ensure the realization of such goals – above all for women.

## The High Stakes for Women

America's national and state safety net programs, recently reduced in many instances, already place many women at higher risk of falling into or remaining mired in poverty. We know that current efforts are falling short: poverty rates among women are high and increasing.

- According to the Women's Law Center, from 2000 to 2010, the official poverty rate among women rose from 11% to 15%, the highest in over 17 years.
- For women of color and mothers with children, the situation is even worse. In 2010, more than one of every four black and Hispanic women was living in poverty, as was one of every ten white women. Alarming, one third of white single mothers and nearly half of all black and Hispanic single mothers were poor.
- Wages and workplace equality have also stalled. In 2012, women working full-time year-round took home annual earnings that were only 77% of what males earned – a percentage stalled since 2009 and only a bit improved since 2000. Again, race matters. For every \$100 white men take home, white women earn \$81; black women earn \$68; and Hispanic women earn \$59.

Women's difficulties in getting by are heightened by tight limits on public assistance. For low-income mothers raising children on their own, Temporary Assistance to Needy Families is a critical public safety net program. But help is limited due to five-year time limits, requiring even mothers of young children to work for wages, and increasing sanctions for failures to meet complex bureaucratic rules. States have a lot of leeway to set rules and limits on benefits, and they often do not recognize the deeper problems facing many of these women – including the low wages for people with low education levels; struggles to balance demands of work with needs to care for children or family members; and high costs for child care, transportation, and health insurance.

For older women, Social Security is a life line, yet critics call for harmful cuts. More than two of every five elderly women live almost entirely on Social Security, and close to half would be poor without the program (compared to 10.7% who now remain poor). Females live longer than males, so poor very elderly women will be the biggest losers if the age of eligibility for Social Security is raised to 70 years or automatic cost-of-living increases are reduced.

## The Need to Do Much Better

Given today's harsh political climate, expansions to the safety net seem impossible. Yet America clearly needs to do more to support those who cannot work and to "make work pay" for others. Modernizing the safety net and assuring better standards in the workplace could be an effective two-pronged approach. For poor working-aged people, we could raise the minimum wage and improve tax credits, health insurance, and assistance for child care and transportation. Paid family and medical leave makes sense, as do improvements in unemployment benefits, job training, and assistance in finding new jobs. Women need better protection against workplace discrimination. Social Security benefits should be raised, not cut back; and credits should be given to people, mostly women, who spend months or years as family caregivers. All Americans would benefit from these much-needed reforms, but they would especially help younger and older women escape the persistent poverty that now entraps so many.

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Read more in Lisa A. Morris and Luisa S. Deprez, "The Faltering Safety Net in a Reluctant Nation: Women's Economic Security at Risk in America." *Women's Studies International Forum* 44 (May-June 2014).