



INCOME SECURITY

CUTTING PROGRAMS FOR LOW-INCOME PEOPLE ESPECIALLY HURTS WOMEN AND THEIR FAMILIES

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As Congress debates spending priorities and tax policies, it must protect programs for low-income families and individuals and ensure that its actions do not increase poverty.

This principle is particularly important to women, who are more likely than men to be poor at all stages of their lives due to ongoing employment discrimination, overrepresentation in low-wage jobs, and greater responsibilities for unpaid caregiving. As a result, policies that protect health, ensure quality child care and higher education, and help people meet their basic needs during rough patches and as they age are especially essential to women and their families.

However, since FY 2010, Congress has decreased funding for more than 135 programs that serve low-income and vulnerable people,¹ while tax loopholes benefiting the wealthiest Americans and corporations have been left untouched. As a result of policy choices like these, income inequality is at record levels, with gains highly concentrated at the top of the income distribution. Poverty also remains high—especially among women and women of color in particular.

A federal budget that slashes funding for critical policies that support health, well-being, and economic security would be detrimental to women and their families. For example, 33 million women and girls get their health care coverage from Medicaid; gutting Medicaid funding threatens their health and well-being. More than 5 million women supporting children on their own rely on the Supplemental Nutrition Assistance Program (SNAP) during hard times to put food

on the table; cutting SNAP funding may leave millions of children hungry. Instead of cutting these lifelines for women and families, we need a fair budget that supports families, protects the most vulnerable among us, and expands opportunity for a stronger shared future. Policymakers can do this by increasing revenues from those with the greatest ability to contribute in order to invest in programs like those listed below.

- Protecting Women's Health
- Providing Supports for Children
- Improving Nutrition
- Strengthening Income and Work Supports
- Expanding Educational Opportunities
- Making Housing More Affordable

Programs lifting up low-income people are essential to women who head families and elderly women—especially women of color.

Many low-income assistance programs are designed to improve the lives of poor children—and more than half (56.2 percent) poor children lived in single-mother families in 2015. More than 1 in 3 (36.5 percent) single-mother families, including nearly two in five (40.8 percent) Black and Latina single-mother families, were poor. Women were nearly two-thirds of the elderly poor, and more than one in ten women 65 and older was poor in 2015. Elderly women of color are particularly vulnerable: in 2015, about one in five Black elderly women and elderly Latinas were poor, as well as nearly one in four elderly Native women.

Source: National Women's Law Center, National Snapshot: Poverty Among Women & Families, 2015 (2016).²



Protecting Women's Health

Medicaid

Medicaid is a joint federal-state program that provides health coverage for low-income people and plays a critical role in providing health coverage for women of all ages and needs. It covers a comprehensive array of services including prenatal care, well-child visits, preventive services like mammograms and pap smears, and long-term care services including nursing home coverage. Over 33 million women and girls get their health coverage from Medicaid,³ and more than half of adult Medicaid recipients are women.⁴ The Affordable Care Act (ACA) expanded Medicaid eligibility to most individuals with incomes less than 138 percent of the Federal Poverty Level (FPL). As a result, 3.9 million non-elderly women gained health insurance coverage through Medicaid between 2013 and 2015.⁵ In 2015, more than 29 million children—nearly two in five children overall—received health coverage through Medicaid.⁶ Of the millions of children with Medicaid coverage, two in five lived in single-parent families headed by women.⁷

Title X Family Planning Program

The **Title X family planning** program provides comprehensive family planning and related preventive health services to low-income women. In 2015, the program served more than 4 million people, 90 percent of whom were women.⁸ In 2015, 3.6 million users of Title X health services qualified for either subsidized or no-charge services and 66 percent (nearly 2.7 million) had family incomes at or below 100 percent of FPL.⁹

Maternal and Child Health Block Grant

The **Maternal and Child Health Block Grant** provides funds for health issues ranging from women's health to newborn screenings to immunizations so children can attend school. The Maternal and Child Health Block Grant provided prenatal care for over 2.6 million women and primary and preventive care services for nearly 46 million infants and children, including many with special needs, in FY 2015.¹⁰

Supporting Children's Care and Development

The Child Care and Development Block Grant (CCDBG)

The **Child Care and Development Block Grant** (CCDBG) program helps low-income working families afford child care and supports activities that improve the quality of care for all families. CCDBG served a monthly average of more than 847,000 families with nearly 1.4 million children in FY 2015.¹¹

Head Start and Early Head Start

The **Head Start** program provides grants to public and private agencies to provide child development services to low-income children and families. The program helps

preschool-age children build their reading and arithmetic skills to prepare them for school. The Head Start preschool program served more than 777,800 young children in 2014.¹² Nearly six in ten families served by the program were headed by a single parent.¹³

The **Early Head Start** program provides child and family development services to low-income pregnant women and families with children under age three. The Early Head Start program served 145,308 children under age three and nearly 14,300 pregnant women nationwide in 2014.¹⁴ Nearly six in ten families served by the program were headed by a single parent.¹⁵

Child Support Enforcement

The **Child Support Enforcement** program helps families obtain financial and medical support from a parent living outside the home. It served nearly 15.9 million children in FY 2015¹⁶—more than one in five children overall.¹⁷ Child support is an important anti-poverty program, although eligibility for services does not depend on income. It lifted 840,000 people from poverty in 2015.¹⁸ For poor custodial families who receive child support, it provides nearly half (49 percent) of their total income, on average.¹⁹ In 2013, nearly 6.5 million custodial parents, 89 percent of whom were women, had child support awards.²⁰ Of the custodial parents living below the federal poverty level, 91 percent were women.²¹

Improving Nutrition

Supplemental Nutrition Assistance Program (SNAP)/Food Stamps

The **Supplemental Nutrition Assistance Program** (SNAP)/Food Stamps helps millions of families put food on the table. SNAP served more than 44.2 million people in nearly 21.8 million households on average each month in FY 2016.²² In FY 2015, women were about 62 percent of nonelderly adult recipients and 64 percent of elderly adult recipients.²³ Additionally, more than half (59 percent) of all SNAP households with children were headed by a single adult, 92 percent of which were headed by women.²⁴

Women, Infants, and Children (WIC) Special Supplemental Nutrition Program

The **Women, Infants, and Children** (WIC) program provides grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and postpartum women, and to infants and children up to age five. WIC provided nutritious food to more than 7.6 million low-income pregnant women, new mothers, and young children on average each month in FY 2016.²⁵ The program served more than 772,000 pregnant women; more



than 593,000 breastfeeding women; more than 557,000 postpartum women; and more than 1.9 million infants and more than 4.1 million children on average each month in FY 2015.²⁶

Commodity Supplemental Food Program (CSFP)

The **Commodity Supplemental Food Program (CSFP)** provides nutritious food to low-income elderly adults, breastfeeding mothers, and infants. It served an average of 585,300 low-income elderly people each month in FY 2016. CSFP also provided food and formula to an average of 400 pregnant and breastfeeding women and young children each month.²⁷

National School Meals Programs

The national school meals programs are federally assisted meals programs that exist in more than 100,000 public and non-profit private schools and residential child care facilities.²⁸ The **National School Lunch Program** provided nutritious lunches to 30.3 million children each school day in FY 2016, 73 percent of which were served as free or reduced-price meals.²⁹ The **School Breakfast Program** served breakfast to more than 14.5 million children each school day in FY 2016, 85 percent of which were served as free or reduced-price meals.³⁰ Nearly 6 in 10 (60 percent) of single-mother families (i.e., over 6 million single mother families) were eligible to receive free or reduced-price meals in 2015.³¹

Child and Adult Care Food Program

The **Child and Adult Care Food Program** provided nutritious meals and snacks to more than 4 million children in child care centers, family care homes, and after-school programs as well as 125,000 adults in adult day care facilities in 2012.³² In FY 2016, the program served 2 billion meals, 96 percent of which were served in day care homes and child care centers.³³ Free and reduced-price meals accounted for nearly 82 percent of all meals served.³⁴

Strengthening Income and Work Supports

Temporary Assistance for Needy Families (TANF)

The **Temporary Assistance for Needy Families (TANF)** program is a block grant to states to fund cash assistance, work supports, and other services for low-income children and parents. In FY 2015, more than 1.3 million families³⁵ and more than 2.3 million children received TANF assistance.³⁶ More than eight in ten (85 percent) adults served by TANF were women.³⁷

Unemployment Insurance (UI)

Unemployment insurance (UI) benefits provide temporary income support to jobless workers who have lost employment through no fault of their own and meet other state requirements. During periods of high unemployment, the federal government funds additional weeks of emergency unemployment benefits to supplement state UI benefits for long-term unemployed workers. Nationwide, federal and state UI benefits kept 488,000 people out of poverty in 2015, including more than 135,000 children and nearly 181,000 women.³⁸

Social Security

Social Security is a social insurance program that protects workers and their families when income is lost due to retirement, disability, or death. It covers nearly all workers and their families, not just those with low income, but is the nation's most successful anti-poverty program. Social Security is especially important to women's economic security: more than a quarter of female beneficiaries 65 and older (27.4 percent) rely on Social Security for 90 percent or more of their income.³⁹ The average Social Security benefit for women 65 and older is modest—less than \$14,000 per year in 2014⁴⁰—but without Social Security, nearly 9 million women 65 and older would have been poor in 2015.⁴¹

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) provides income support for low-income individuals who are elderly or living with disabilities. In 2015, SSI served nearly 8.3 million people, including more than 1.2 million children.⁴² The majority of non-elderly adults in the program in 2015 were women and about two-thirds of elderly SSI beneficiaries were women.⁴³

Expanding Educational Opportunities

Pell Grants

The **Federal Pell Grant Program** provides grants to help low-income students pursue post-secondary education. More than 7.7 million students are expected to receive Pell Grants in the 2017–2018 academic year.⁴⁴ In the 2011–12 academic year, 57 percent of Pell Grant undergraduate recipients were women.⁴⁵

Perkins Career and Technical Education Grants

The **Perkins Act** provides funds to states to support career and technical education programs at both the secondary and post-secondary level. Programs funded by Perkins focus on preparing students for high-wage, high-skill careers in



current and emerging employment sectors. At the secondary level, nearly half (47 percent) of enrollees were women in the 2013–2014 academic year. At the post-secondary level, 54 percent were women in the 2013–2014 academic year.⁴⁶

Making Housing More Affordable

Rental Assistance

The Department of Housing and Urban Development (HUD) provided rental assistance to 5.5 million families in FY 2015 through various programs.⁴⁷ **Section 8 Tenant-Based Rental Assistance** (TBRA, also known as the Housing Choice Voucher program) provides core rental assistance to about 2.2 million vulnerable families.⁴⁸ More than half of households served by Section 8 TBRA were families with children, most

of which were headed by women.⁴⁹ Twenty-two percent of Section 8 TBRA heads of household are low-income elderly people and 27 percent are non-elderly people with disabilities.⁵⁰

Low Income Home Energy Assistance Program (LIHEAP)

The **Low Income Home Energy Assistance Program** (LIHEAP) helps low-income households meet their energy needs. In FY 2014, an estimated 6.3 million households received LIHEAP heating assistance.⁵¹ In FY 2014, nearly three-quarters (74 percent) of the households that received LIHEAP assistance had at least one vulnerable household member (someone who was elderly, a child, or a person with disabilities).⁵²

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- 13 *Id.*
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- 15 *Id.*
- 16 Dep't of Health & Human Servs., Admin. for Children & Families, Office of Child Support Enforcement, 2013 Annual Report to Congress, Appendix Tables at P-93 (Jan. 2017), https://www.acf.hhs.gov/sites/default/files/programs/css/fy2015_part_11.pdf.
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- 18 *Id.* Child support lifted an estimated 839,802 people out of poverty in 2015.
- 19 NWLC calculations based on Census Bureau, Custodial Mothers and Fathers and Their Child Support: 2013, Detailed Tables (Jan. 2016), available at <https://www.census.gov/people/childsupport/data/files/chldsu13.pdf> (Table 5).
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