

September 15, 2026

Chairman Darin LaHood
Subcommittee on Work & Welfare
Committee on Ways and Means
U.S. House of Representatives
Washington, D.C. 20515

Ranking Member Danny Davis
Subcommittee on Work & Welfare
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NWLC Written Statement for U. S. House of Representatives, Committee on
Ways and Means, Work & Welfare Subcommittee Hearing on *Welfare Reform at
30: Restoring the Promise of Work and Personal Responsibility in Federal
Welfare Programs*

Dear Chairman LaHood and Ranking Member Davis,

The National Women’s Law Center appreciates the opportunity to submit this written statement for the record for the September 1st Work & Welfare Subcommittee Hearing on *Welfare Reform at 30: Restoring the Promise of Work and Personal Responsibility in Federal Welfare Programs*.

NWLC fights for gender justice—in the courts, in public policy, and in our society—working across the issues that are central to the lives of women and girls. We use the law in all its forms to change culture and drive solutions to the gender inequity that shapes our society and to break down the barriers that harm all of us—especially women of color, LGBTQ+ people, and women and families with low incomes.

Families are struggling to make ends meet. For the past two decades, wages for families with low incomes—among whom families of color and women-headed households are disproportionately represented¹—have not kept up with rising prices for essentials, including housing, transportation, food from groceries, health care, and child care.² By 2024, lower-income households were spending nearly all of their pre-tax income on basic needs alone. This situation is only exacerbated by H.R. 1’s cuts to basic needs programs, the administration’s tariffs,³ and the ill-considered war in Iran, which is raising gas prices, energy costs, and other expenses for millions of families.⁴

¹ Legal Services Corporation, *The Justice Gap: Today’s Low Income America* (2022), <https://justicegap.lsc.gov/resource/section-2-todays-low-income-america/>.

² Sarah Javaid and Shengwei Sun, National Women’s Law Center, *Squeezing the Budget: Two Decades of Data Reveal Widening Disparities as Spending for Basic Needs Outpaces Income Growth for Lower-Income Households* (September 2026), <https://nwlc.org/wp-content/uploads/2026/09/Squeezing-the-Budget-Report.pdf>.

³ Robert McClelland and John Wong, Tax Policy Center, *TPC Tariff Tracker* (September 11, 2026).

⁴ Ryan Mulholland, Courtney Federico, and Allison McManus, Center for American Progress, *Fact Sheet: Costs of Iran War* (August 20, 2026), <https://www.americanprogress.org/article/fact-sheet-costs-of-iran-war/>.

Families cannot afford further restrictions to programs that help them meet their basic needs. As demonstrated by the effects of the 1996 welfare reform law, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), and the ongoing fallout from H.R. 1's devastating cuts to Medicaid and SNAP, imposing so-called work requirements on public benefits programs only prevents individuals with low incomes from receiving the assistance they need to support themselves and their families. Additionally, work requirements perpetuate the racist and sexist narrative that families with low incomes—especially single mothers of color—must be threatened with punishment in order to work, and thus are implicitly responsible for their poverty and undeserving of support.

Instead, families with low incomes need policies that value their contributions to our communities, our culture, and our economy. They deserve higher wages, robust and accessible benefits, and deep investments in public goods like health care, child care, and affordable housing.

PRWORA harmed families with low incomes and was motivated by racist and sexist narratives about deservedness.

Research shows that work requirements in basic needs programs do not meaningfully increase employment or earnings, but instead make it difficult for eligible families to access needed benefits.⁵ Additionally, because women—especially women of color—are particularly likely to face caregiving responsibilities, low wages, and economic barriers caused by gender and racial inequality,⁶ they disproportionately rely on basic needs programs to support themselves and their families—and so are disproportionately harmed by work requirements in those programs.

But women of color losing needed benefits is not an unintended side effect of work requirements. In fact, one of the motivations behind the passage of PRWORA was to keep certain families—specifically single Black mothers and their children—from receiving the support they need.⁷

⁵ Ladonna Pavetti, Center on Budget and Policy Priorities, *Work Requirements Don't Cut Poverty, Evidence Shows* (2016), <https://www.cbpp.org/research/poverty-and-inequality/work-requirements-dont-cut-poverty-evidence-shows>.

⁶ National Women's Law Center, *A Window Into the Wage Gap* (January 2026), <https://nwlc.org/wp-content/uploads/2025/02/2026-Window-into-the-Wage-Gap-Factsheet.pdf>;

⁷ Ife Floyd et al., Center on Budget and Policy Priorities, *TANF Policies Reflect Racist Legacy of Cash Assistance* (2021), <https://www.cbpp.org/research/income-security/tanf-policies-reflect-racist-legacy-of-cash-assistance>; Elizabeth Lower-Basch, The Center for Law and Social Policy, *Thirty Years of Temporary Assistance for Needy Families: What Changed, What Didn't, and What It Means for Today's Work Requirement Debates* (August 2026), https://www.clasp.org/wp-content/uploads/2026/08/working-paper-TANF30_August-2026.pdf.

Before the 1996 reform, the Aid to Families with Dependent Children (AFDC) provided federal funding to states for cash assistance for children in poor families.⁸ The program was originally intended to support white families, specifically white widows⁹; and Black women, despite having high rates of poverty, were barred from participating in AFDC through first state-level and later federal-level restrictions.¹⁰ However, in the 1950s and 1960s, in large part as a result of migration and the burgeoning civil rights movement, the share of Black women receiving AFDC benefits increased.¹¹ The stereotype of the “welfare queen” arose as a backlash to this increase: politicians—including President Ronald Reagan in the late 1970s and 1980s—portrayed Black women who received AFDC benefits as lazy, duplicitous, and unworthy of support in order to gain public support for cutting AFDC.¹² This stereotype fed into the larger cultural narrative that Black single mothers were responsible for their own poverty and less deserving of government assistance¹³—ignoring the role of systemic discrimination in high rates of poverty in Black communities and the fact that Black mothers have always had the highest rates of workforce participation.¹⁴

Unfortunately, these racist and sexist narratives took hold. A decade after Reagan’s efforts to cut AFDC, President Bill Clinton made “welfare reform” a legislative priority. In 1996, Congress enacted the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which replaced AFDC with the Temporary Assistance for Needy Families (TANF) program. TANF imposed a host of new restrictions on impoverished families, including requirements to work a specific number of hours per week.¹⁵ Rather than helping families find stable long-term employment, these requirements forced many low-income mothers into the first job they could find¹⁶—usually poorly paid jobs without benefits or sufficient wages to support their families.¹⁷

⁸ Ibid.

⁹ Andrea Freeman, “You Better Work: Unconstitutional Work Requirements and Food Oppression,” *University of California Davis Law Review* 53 (2020): 1531, 1538.

¹⁰ Premilla Nadasen, “From Widow to ‘Welfare Queen’: Welfare and the Politics of Race,” *Black Women, Gender & Families* 55 (2007).

¹¹ Ibid, 56–57.

¹² Ibid, 52–53.

¹³ This cultural narrative was typified and perpetuated by the 1965 Department of Labor report “The Negro Family: A Case for National Action”—commonly known as the “Moynihan report”—which claimed that the high Black poverty rate was caused by the rise in Black female-headed households. Danil Moynihan, U.S. Department of Labor, *The Negro Family: The Case for National Action* (1965), https://stacks.stanford.edu/file/druid:bd098th5420/moynihan_negro_family_1965.pdf.

¹⁴ Mathilde Roux, U.S. Department of Labor, *5 Facts About Black Women in the Labor Force* (Aug. 3, 2021), <https://blog.dol.gov/2021/08/03/5-facts-about-black-women-in-the-labor-force>.

¹⁵ “The law says that a state must have 50% of all families and 90% of two-parent families receiving assistance engaged in either work or activities. In turn, it is the states that determine the work participation requirements that apply to individual recipients.” Congressional Research Service, *Temporary Assistance for Needy Families (TANF) and Work Requirements* (updated September 2023), <https://www.congress.gov/crs-product/IN12150>.

¹⁶ Camille Gear Rich, “Reclaiming the Welfare Queen: Feminist and Critical Race Theory Alternatives to Existing Anti-Poverty Discourse,” *Interdisciplinary Law Journal* 25 (2016): 259.

¹⁷ National Women’s Law Center, *Hard Work Is Not Enough: Women in Low-Paid Jobs* (June 16, 2026), <https://nwlc.org/resource/hard-work-is-not-enough-women-in-low-paid-jobs/>.

PWRORA did not actually improve most families' material conditions: any increase in a family's income from work was offset by a reduction in TANF benefits.¹⁸ And in the long term, many families' situations worsened, as eligible families were often unable to navigate the program's complex administrative procedures. A 2022 Congressional Budget Office (CBO) report on work requirements found that "by removing families from TANF before they found work—and by deterring families from entering the program—work requirements have probably played a role in increasing the number of families in deep poverty."¹⁹ In 2023, for every 100 families in poverty across the country, only 21 received TANF assistance. For many families, whether they receive assistance depends on which state they live in; for example, 65 families in California out of 100 in poverty receive TANF assistance, while only two of 100 do in Texas.²⁰ And Black families are most likely to live in states with the lowest benefit amounts and greatest difficulty accessing benefits.²¹

Between 1993 and 2019, participation in the TANF program declined by 85 percent. But declining participation should not be confused with success: families with extremely low incomes continued to need support; they just were not receiving it in the form of TANF benefits.²²

TANF is not the only basic needs program that has become less effective at supporting families and reducing poverty due to work requirements. Even before H.R. 1, the SNAP program imposed heightened work requirements on older recipients.²³ The Trump administration also provided waivers to numerous states, allowing them to require Medicaid recipients to meet draconian work requirements as well. For example, Arkansas temporarily imposed work requirements in 2018, and in the seven months the requirements were in operation, over 18,000 people lost coverage—amounting to one in four of those subject to the work requirement.²⁴ Most

¹⁸ Congressional Budget Office, *Work Requirements and Work Supports for Recipients of Means-Tested Benefits* (June 2022), <https://www.cbo.gov/publication/58199>.

¹⁹ Ibid.

²⁰ Center on Budget and Policy Priorities, *Trends in State TANF-to-Poverty Ratios* (updated October 1, 2025), <https://www.cbpp.org/research/income-security/trends-in-state-tanf-to-poverty-ratios>.

²¹ Aditi Shrivastava & Gina Azito Thompson, *TANF Cash Assistance Should Reach Millions More Families to Lessen Hardship* (2022), <https://www.cbpp.org/research/income-security/tanf-cash-assistance-should-reach-millions-more-families-to-lessen>.

²² Congressional Budget Office, *Work Requirements*.

²³ National Women's Law Center & Food and Research Action Center, *SNAP Time Limits Harm Women, LGBTQIA+ People, and Families* (June 2025), <https://nwlc.org/wp-content/uploads/2025/06/SNAP-TIME-LIMITS-HARM-WOMEN-LGBTQIA-PEOPLE-AND-FAMILIES-2025.pdf>.

²⁴ Laura Harker, *Pain But No Gain: Arkansas' Failed Medicaid Work-Reporting Requirements Should Not Be a Model* (August 8, 2023), <https://www.cbpp.org/research/health/pain-but-no-gain-arkansas-failed-medicaid-workreporting-requirements-should-not-be>.

SNAP and Medicaid recipients who can work, do work²⁵; indeed, these requirements reduced benefits more than they increased employment and disproportionately impacted Black adults.²⁶

As with TANF, SNAP and Medicaid work requirements demonize women and people of color, especially Black women, for accessing public benefits by implying that they must be forced to work.

H.R. 1's work requirements prevent women and families from accessing Medicaid and SNAP.

H.R. 1, also known as the “One Big Beautiful Bill Act,” made historic cuts to vital programs that women and families rely on, in order to provide trillions of dollars in tax cuts to billionaires and big corporations and unprecedented funding for mass immigration detention and enforcement. These cuts include the imposition of increased work requirements for SNAP beneficiaries—and, for the first time, work requirements for Medicaid recipients. Some policymakers—including many who spoke at this Work & Welfare Subcommittee hearing—argue that these work requirements will help families achieve employment and economic self-sufficiency.

However, as with PWRORA in 1996, these restrictions will only prevent families from accessing benefits that are essential to meet their basic needs, and will disproportionately impact families of color and women-headed households.

Women are the majority (58%) of adult SNAP recipients, and about one in three (33%) adult SNAP recipients is a woman of color.²⁷ Additionally, more than six in ten SNAP participants live in families with children.²⁸ In 2024, two-thirds (67%) of SNAP households with children were headed by a single adult; of those adults, 86% were single moms.²⁹ Similarly, over 18 million women receive health care coverage through Medicaid, and the majority of adult

²⁵ National Women’s Law Center & Food and Research Action Center, *SNAP Time Limits*; Jennifer Tolbert et al., Kaiser Family Foundation, *Understanding the Intersection of Medicaid and Work: An Update* (May 30, 2025), <https://www.kff.org/medicaid/understanding-the-intersection-of-medicaid-and-work-an-update/>.

²⁶ Congressional Budget Office, *Work Requirements and Work Supports for Recipients of Means-Tested Benefits* (June 2022), <https://www.cbo.gov/publication/58199>; George Washington Milken Institute School of Public Health, *SNAP Work Requirements Put Low-Income Americans at Risk* (June 24, 2020), <https://publichealth.gwu.edu/snap-work-requirements-put-low-income-americans-risk>.

²⁷ These figures represent women who report that they or someone in their households receives SNAP. Figures are for 2024. NWLC calculations based on 2025 U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement (ASEC) via IPUMS CPS, University of Minnesota, www.ipums.org. Adult women refers to those 18 or older. Women of color include all women who are not white, non-Hispanic.

²⁸ Center on Budget and Policy Priorities, *A Closer Look at Who Benefits from SNAP: State-by-State Fact Sheets* (updated January 21, 2025), <https://www.cbpp.org/research/a-closer-look-at-who-benefits-from-snap-state-by-state-fact-sheets>.

²⁹ SNAP households indicate those households in which one or more persons receives SNAP benefits. NWLC calculation using 2025 U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement (ASEC) via IPUMS CPS, University of Minnesota, www.ipums.org. Single adults are those who are separated, divorced, widowed, or never married.

Medicaid enrollees are women.³⁰ As a result, SNAP and Medicaid are especially important for women and the families who depend on them.

However, in 2025, H.R. 1 slashed SNAP by an estimated \$186 billion over 10 years (about 20% of the program's total funding).³¹ It made these cuts in part by expanding SNAP's harsh and ineffective work requirements, newly applying them to adults between ages 55 and 64 and caregivers for children who are at least 14 (rather than 18) years old. It also removed prior exemptions for veterans, youth who have aged out of foster care, and people experiencing homelessness. The requirements will prevent millions of people from accessing benefits, including not only those who cannot meet the harsher requirements but also those who are eligible but struggle to navigate the increasingly complicated procedural hurdles.³²

In most parts of the country, these new SNAP work requirements have already been implemented—and there is evidence they are already preventing families from receiving benefits. USDA data shows that between July 2025—when H.R. 1 was enacted into law—and May 2026, five million fewer people nationwide participated in SNAP.³³ There is also evidence that some states are struggling to administer the changes, such as in Arizona, where SNAP participation fell by 54 percent in the same time period.³⁴ And families are feeling the toll. Food banks are struggling to keep up the rising need, with some reporting that they are seeing longer lines than during the height of the COVID-19 pandemic.³⁵

Similarly, the cuts to Medicaid—roughly a trillion dollars over the next decade—will strip access to life-saving health care and services from many families. The law imposes new work requirements, which will be implemented in January 2027, that will make it more difficult for

³⁰ Enrollment data listed at Kaiser Family Foundation, Distribution of Adults Ages 19-64 with Medicaid by Sex, Timeframe: 2023, <https://www.kff.org/medicaid/state-indicator/medicaid-distribution-adults-19-64-by-sex/?dataView=1¤tTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>; Madeline Guth et al., Kaiser Family Foundation, *Understanding the Intersection of Medicaid & Work: A Look at What the Data Say* (April 24, 2023), <https://www.kff.org/report-section/understanding-the-intersection-of-medicaid-work-a-look-at-what-the-data-say-appendix/>.

³¹ Congressional Budget Office, *Estimated Budgetary Effects of an Amendment in the Nature of a Substitute to H.R. 1, the One Big Beautiful Bill Act, Relative to the Budget Enforcement Baseline for Consideration in the Senate* (June 28, 2025), <https://www.cbo.gov/publication/61533>.

³² The National Women's Law Center, *The Big Ugly Bill Is Making Families Go Hungry* (May 29, 2026), <https://nwlc.org/resource/the-big-ugly-bill-is-making-families-go-hungry/>.

³³ Dottie Rosenbaum, Joseph Llobrera, Catlin Nchako, and Luis Nuñez, Center on Budget and Policy Priorities, *SNAP Tracker: People Are Losing Food Assistance as the Republican Megabill Is Implemented* (updated August 26, 2026), <https://www.cbpp.org/research/food-assistance/snap-tracker-people-are-losing-food-assistance-as-the-republican-megabill>.

³⁴ Ibid; Geoff Mulvihill and Mikella Schuettler, "Enrollment in SNAP grocery aid is dropping faster than expected as work requirements kick in," AP News (August 21, 2026), <https://apnews.com/article/snap-benefits-children-work-requirement-34f582040d8f35a6f44443cdc57692e4?emci=009f1a84-f39f-f111-9b33-0022482a9f1d&emdi=3c317b33-fa9f-f111-9b33-0022482a9f1d&ceid=5045176>.

³⁵ Eleanor J. Bader, "The SNAP Ripple Effect," *The Progressive Magazine* (August 20, 2026), <https://progressive.org/latest/the-snap-ripple-effect-bader-20260820/?emci=009f1a84-f39f-f111-9b33-0022482a9f1d&emdi=3c317b33-fa9f-f111-9b33-0022482a9f1d&ceid=5045176>.

people to retain their health coverage.³⁶ People with caregiving responsibilities are not fully exempted from the work requirements,³⁷ which will disproportionately harm women, who are more likely to shoulder caregiving responsibilities.

Along with other eligibility requirements, the law's changes to Medicaid will lead to about 10 million people (an eighth of enrollees) losing their coverage by 2034.³⁸ There are estimates that between about five to 10 million people will lose Medicaid coverage in just 2028 due to work requirements and more frequent eligibility checks.³⁹

Congress should reverse H.R. 1's cuts to basic needs programs and invest in women and families.

Families with low incomes are already struggling, and without sustained policy changes and public investments, they will fall deeper into poverty and financial precarity. H.R. 1 only made the situation worse, by cutting needed programs for women and families in order to enrich the wealthy—and reinforcing narratives about welfare and work requirements that devalue women of color and families with low incomes.

In order to truly support workers and families, we need policies that uplift the dignity and deservingness of all families. Congress should reverse the greatest harms of H.R. 1, including reversing the cuts to Medicaid and SNAP.⁴⁰ Policymakers should also work to boost incomes for lower-income households by increasing wages, strengthening workers' protections, and expanding refundable tax credits; make robust, systemic investments in public goods through universal child care, public housing and transit, and universal access to low-cost health coverage and care; and ensure the wealthiest and corporations pay their fair share of taxes so that we can all thrive.⁴¹

³⁶ Elizabeth Hinton and Robin Rudowitz, Kaiser Family Foundation, *5 Key Facts About Medicaid Work Requirements* (February 15, 2025), <https://www.kff.org/medicaid/5-key-facts-about-medicaid-work-requirements/>.

³⁷ Miriam Cross, American Association of Retired Persons, *Crucial Medicaid Coverage for Family Caregivers at Risk* (April 1, 2026), <https://www.aarp.org/advocacy/caregivers-medicaid-work-exemption/>.

³⁸ Congressional Budget Office, *Estimated Budgetary Effects of Public Law 119-21, to Provide for Reconciliation Pursuant to Title II of H. Con. Res. 14, Relative to CBO's January 2025 Baseline* (July 21, 2025), <https://www.cbo.gov/publication/61570>.

³⁹ Matthew Buettgens et al., Robert Wood Johnson Foundation, *Millions Could Lose Medicaid Coverage Due to New Rules* (March 25, 2026), <https://www.rwjf.org/en/insights/our-research/2026/03/millions-could-lose-health-coverage-due-to-new-rules.html>.

⁴⁰ Protecting Health Care and Lowering Costs Act, S.2556, 119th Cong. (2025); Restoring Food Security for American Families and Farmers Act, S. 3281, 119th Cong. (2025); The Hands Off Medicaid and SNAP Act, H.R. 2753, 119th Cong. (2025).

⁴¹