

THE HARMFUL CONSEQUENCES OF WORK REQUIREMENTS AND OTHER OBSTACLES TO AID FOR CHILDREN

Each year, federal programs provide children with affordable health care, nutritious food, stable housing, and early childhood education. These programs not only lift millions of children out of poverty each year but also have positive long-term benefits. Children who access these programs have higher educational attainment, better health, and are likely to earn more as adults.¹

As families struggle with high rents, unaffordable child care, and the steep cost of everyday goods such as food and diapers, key assistance programs exist to supplement resources for families struggling to make ends meet.

Weakening these assistance programs by imposing work requirements, funding cuts, unreasonable time limits, and other unnecessary bureaucratic barriers undermines access to benefits for low-income children and undercuts their opportunities. These actions often hurt children and youth with the greatest need, creating categories of deservedness that negatively impact their well-being and harm their short-term and long-term success. Holding children back in this way has adverse consequences for our economy and doesn't reflect the values of our nation.

Rather than fostering economic mobility, work requirements often prevent parents and caretakers from accessing assistance programs and support, hindering healthy child development and putting additional burdens on struggling families. A 2019 nonpartisan study from the National Academy of Sciences found that “work requirements are at least as likely to increase as to decrease poverty.”²

There are countless situations where work requirements punish children who live in families that face barriers to financial security or experience a disruption in income through no fault of their own. Just a few examples include children of parents with disabilities or siblings of children with disabilities, whose parents can only work part-time or who are forced to quit to care for their kids. These requirements can also affect children being cared for by grandparents on fixed incomes who are physically unable to work or children who have a parent with cancer or another serious medical condition that prevents them from working. Children in households that lose their home, job, or both due to a natural disaster, such as the recent hurricane in North Carolina or wildfires in California may also lose access. Work requirements also do not account for uncompensated childrearing and caretaking of family members, which is work that produces large benefits to the country as a whole.

The reality is that the vast majority of households with children (92%) have at least one family member who is working.³ Rather than encouraging employment and upward mobility, work requirements just force families to document their existing employment, which is especially onerous for low-wage workers who often have no control over their schedules and whose hours may vary from week to week.⁴ Certain employers may be unwilling to provide a letter of employment verification. Furthermore, some parents are self-employed or may not have an employer easily available to verify their employment.

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To meet work requirements, caretakers often must find and pay for child care, which is already unaffordable and difficult to find. In 2023, the cost to a family of child care for two children in a child care center was more than annual mortgage payments in 45 states and the District of Columbia, and that cost was more than rent payments in all 50 states and the District of Columbia. The cost of child care for an infant at a center was more than in-state tuition at a public university in 39 states and D.C..⁵ Black, Hispanic, and low-income working parents find child care least affordable and accessible.⁶

The racist roots of work requirements for benefit programs extend far back into our nation's history, starting with the slave trade and continuing today, as racist stereotypes persist about the willingness of Black people and other people of color to work.⁷ For example, policymakers specifically designed the Temporary Assistance for Needy Families (TANF) program, which replaced Aid to Families with Dependent Children (AFDC) in 1996, to limit assistance to Black mothers and children. TANF places extremely arduous administrative burdens on participants, such as strict work requirements, family caps, and time limits, and provides meager cash assistance in many places. Nearly 30 years of evidence show that TANF's work requirements have failed to improve employment outcomes for program participants, and it should not be a model for other assistance programs.⁸

Some members of Congress are once again considering the imposition of work requirements, funding cuts, and other harmful changes to assistance programs such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP) that would have significant negative ramifications for children's health and future success. When parents lose benefits, evidence shows that children do too, making policies such as these harmful to children's health and development.⁹ Taking SNAP benefits away from adults results in fewer SNAP benefits for their entire household, meaning less food for children. Even proposals that claim to exempt families with children and only impact "Able-Bodied Adults Without Dependents (ABAWDs)" still harm children, who often depend on pooled resources such as SNAP benefits from family members who do not claim them as dependents.

We already underinvest in our children. As First Focus on Children's annual ***Children's Budget*** shows, children do not receive their fair share of government funds.¹⁰ Despite this inequity, programs that benefit children are at risk of deep cuts in Fiscal Year 2025, which would have grave consequences. For example, cuts to early learning programs would unfairly harm low-income children, who show positive, on-time post-secondary educational outcomes as a result of these programs, as well as improved cognitive development, emotional development, and academic achievement.^{11,12} As lawmakers negotiate spending levels for the FY 2025 budget, they must protect children's programs along with those that benefit low-income seniors and adults.

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This document is an update to our 2023 and 2018 briefs, *The Harmful Consequences of Work Requirements and Other Obstacles on Families with Children*,¹³ and details the way work requirements would weaken assistance programs by increasing disparities for children in marginalized communities and undermining child health, nutrition, housing stability, economic security, and early childhood development.

Child Health

Medicaid and the Children's Health Insurance Program (CHIP) cover more than 91 million Americans, including children, pregnant women, seniors, individuals with disabilities, and low-income adults in the United States.¹⁴ Children account for more than 41 million Medicaid and CHIP enrollees.¹⁵ Imposing work requirements as a condition of receiving Medicaid harms children, pregnant women, and families and creates substantial losses in health coverage and access to care. Past implementation of work requirements has demonstrated that confusing rules, complex reporting systems, and other bureaucratic red tape cause children to lose their health coverage. For example, in Arkansas, 18,000 Medicaid enrollees lost their coverage within the first seven months of the state implementing work requirements before a court order halted the program.¹⁶ When parents lose benefits, evidence shows that children do too, making policies such as these harmful to children's health and development.¹⁷ Moreover, the ramifications of losing coverage extend beyond health care to negatively impact financial security, employment, housing, and many other life factors for children.

Imposing work requirements would exacerbate the loss of coverage that children have already experienced over the last two years as states ended continuous coverage protections established during the COVID-19 pandemic. From March 2020 until April 2023, states had been required to maintain enrollment of children and other individuals covered by Medicaid and CHIP.¹⁸ The pandemic-era requirement led to significant health coverage gains for children, driving the uninsurance rate for children down to 5.4%.¹⁹ Starting April 1, 2023, states were allowed to begin "unwinding" these protections and disenrolling children from Medicaid and CHIP.²⁰ During the Medicaid unwinding, over 5.5 million children were disenrolled.²¹ The vast majority of these children were disenrolled for procedural issues — missing renewal forms, confusing notices, materials that are not in preferred languages, and other administrative errors — rather than for actual determinations of ineligibility.²² Making families jump through additional bureaucratic hoops by imposing work requirements would cause even more eligible children to lose their Medicaid and CHIP coverage.

When children lose coverage they lose access to critical health services, including Medicaid's Early Periodic Screening, Diagnostic and Treatment (EPSDT) benefit. EPSDT guarantees that children under age 21 have access to a comprehensive set of benefits that ensures they receive appropriate preventive, dental, mental health, developmental, and specialty services. Losing access to EPSDT would be harmful to children, especially those with special health care needs

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as Medicaid and CHIP serve as the sole source of coverage for more than 47% of such children.²³ Losing coverage also impacts long-term outcomes for kids. Children covered by Medicaid during childhood have better health as adults with fewer hospitalizations and emergency room visits,²⁴ are more likely to graduate high school and college,²⁵ have higher wages and pay more in taxes.²⁶ Causing families to lose health coverage by imposing work requirements risks the short-and long-term health and development of our nation's children.

Child Food Security and Nutrition

As the nation's largest federal food assistance program, SNAP is the first line of defense against hunger and food insecurity for low-income children. More than 15 million children—representing close to 40% of the program's participants—rely on SNAP for consistent, healthy meals.²⁷ In 2023, SNAP lifted more than 1.3 million children out of poverty,²⁸ and countless studies show that SNAP participation improves food security, health, educational, and long-term economic outcomes for children.²⁹ However, despite its proven effectiveness, SNAP is under threat from legislative proposals that will make it harder for low-income families and families experiencing poverty to put food on the table.

The upcoming spending bills and Farm Bill negotiations will provide lawmakers an opportunity to impact funding and reauthorize nutrition programs, including SNAP. Some House lawmakers have suggested expanding SNAP's work requirements to include parents and caretakers with school-age children (age 7-18),³⁰ which could cause 4 million children to see reduced SNAP benefits.³¹

Even if children's SNAP benefits are not directly affected, work requirements could reduce the household's overall SNAP benefits leading to less money for groceries when prices are on the rise, and ultimately diminishing the amount of food the household has to share with children. Parents and caretakers in some states could also face new restrictions on SNAP time limits,³² which were suspended during the pandemic, a change that will make retaining SNAP even harder for individuals struggling to find adequate employment.

Proposals to increase SNAP restrictions for ABAWDs also unduly harm children in poverty. Children often depend on pooled resources (including SNAP benefits) from extended family members who do not claim them as dependents, such as a grandparent who watches children after school or a non-custodial parent. Stricter ABAWD time limits would also harm youth aging out of foster care and unaccompanied homeless youth over the age of 18, who already experience high rates of unemployment and poverty and face barriers to accessing public assistance programs.³³

Taking food off the table does not help families achieve economic mobility. Instead, lawmakers should pursue the wide variety of available policies that would strengthen and protect SNAP so that it can more effectively meet the needs of families who don't have enough to eat. These policies include maintaining the increase in SNAP benefits from the recent update to the Thrifty

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Food Plan to better reflect modern food costs, making it easier for families to gain SNAP eligibility by limiting burdensome administrative requirements, protecting and replacing SNAP benefits for those who experienced 'card skimming', investing in nutrition education for SNAP participants, and ensuring vulnerable youth and young adults have access to food assistance.³⁴

Child Housing Stability

Housing vouchers provide proven long-term benefits for children, including an increase in their earnings as adults.³⁵ More than half of nondisabled, working-age households receiving rental assistance have at least one family member who is already working but still struggle to afford the high cost of rent.³⁶

Yet access to vouchers and other forms of housing assistance remains extremely limited and families with children are a decreasing share of subsidized housing recipients.³⁷ Affordable housing remains one of the main barriers to economic stability for many families. One-third of all U.S. children live in households with a high housing cost burden,³⁸ defined as spending more than 30% of the household's monthly income on housing.

Housing instability and homelessness are associated with an increased risk of poor child health,³⁹ and cause trauma with severe negative implications for children's healthy development. Child and youth homelessness is already high, with more than 1.4 million students identified as homeless by the U.S. Department of Education in the 2022-2023 school year.⁴⁰

Project 2025 proposes harmful changes that would further limit housing assistance for families with children, such as work requirements and time limits. Instead, lawmakers should expand access to vouchers for families with children, establish a national renters tax credit, reform federal homelessness assistance, expand access to civil legal services for families facing eviction and other housing disputes, and build upon partnerships between public housing authorities and public school systems designed to improve the educational outcomes of children living in subsidized housing.⁴¹

Temporary Assistance for Needy Families (TANF)

TANF provides critical assistance to millions of children and families, through cash assistance as well as funding for child care, state tax credits, food banks, and other aid. TANF is a children's program — more than 70% of TANF recipients are children.⁴²

While TANF cash assistance is a lifeline for struggling households — helping parents and caretakers afford food, rent, diapers, and other staples — it fails to reach many kids in need. Currently, fewer than 2 million children receive TANF basic assistance even though nearly 10 million children in the U.S. are living in poverty.

TANF has not received an increase in federal funding since its creation in 1996. As a fixed block grant, it is not indexed to inflation and therefore its value has decreased over time. TANF funding also does not automatically increase to meet greater need during times of economic crisis.

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House Republicans have proposed⁴³ to further limit access to TANF through significant funding cuts and stricter work requirements. TANF's rules already allow state officials to set narrow parameters for program eligibility and impose strict work requirements and arduous administrative burdens on program participation. The proposed cuts would eliminate the Contingency Fund, designed to respond during times of economic downturn, which would hurt families when they are in most need of support. In FY 2024, 15 states and the District of Columbia received TANF Contingency funds.⁴⁴

Instead, lawmakers should reform the TANF program and increase families' access to cash assistance.⁴⁵ Cash assistance has a two-generation effect in promoting economic mobility — in addition to supporting children, the assistance helps adults in the household afford child care, transportation to work, higher education, or job training programs that lead to steady employment and higher-paying jobs.

Child Tax Credit

Extensive research shows that tax credits and cash transfers influence positive parent-child interactions, improve child development outcomes, and have a bigger impact than any other policy in reducing child poverty.⁴⁶ The improvements to the Child Tax Credit in 2021 delivered dramatic, positive results, cutting U.S. child poverty nearly in half and narrowing the racial child poverty gap.⁴⁷ It is hard to overstate the impact of the Child Tax Credit — the payments transformed the lives of tens of millions of children.

Improvements to the Child Tax Credit greatly increased the amount of the credit, made payments available monthly for half of the year, and made children in families with little or no income eligible for the full credit for the first time. Analysis from Columbia University's Center on Poverty and Social Policy found that children in the lowest income households who were ineligible for the Child Tax Credit before the 2021 enhancements — mainly Black and Hispanic children, young children, and children in single-parent, rural or large families — all experienced significant declines in child poverty in 2021.⁴⁸

Expanding the Child Tax Credit also significantly reduced material hardship and household food insecurity with “no significant differences in the changes in employment between December 2020 and December 2021 for adults who received the payments and adults who did not receive the payments.”⁴⁹ In fact, the Child Tax Credit helps mothers, especially single mothers, increase their labor force participation⁵⁰ by allowing them to afford child care, transportation, and other necessities that make it possible for them to work.

With the expiration of the improvements to the Child Tax Credit at the end of 2021, nearly 4 million children immediately fell back into poverty in January 2022.⁵¹ By July 2022, the percentage of households with children that reported they could not afford enough food had increased by 25%.⁵²

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The lesson of 2021 tells us that a monthly Child Tax Credit delivered to families without any employment or earnings requirements ensures a steady source of income that offers the best way to help children in need. Creating a fully refundable Child Tax Credit helped cut the child poverty rate in half and achieved a historic low. Congress must build on the success of the 2021 improvements and create a permanent, monthly child allowance program designed to reach all children in households with the greatest barriers to economic stability.

Stability For Unaccompanied Homeless Youth and Youth Aging Out Of Foster Care

The transition to adulthood is always difficult, but it is even harder for unaccompanied homeless youth and youth aging out of the foster care system, who usually have little or no support to help them navigate higher education, housing, and employment.⁵³

Youth in foster care and unaccompanied homeless youth disproportionately experience significant barriers to obtaining a high school diploma, entering college, obtaining a driver's license, accessing health insurance, maintaining housing stability, and obtaining steady employment. Surveys have found high rates of homelessness and hunger among college students, especially among community college students,⁵⁴ and a disproportionate number of these students are former foster youth. Recognizing these barriers, the vast majority of states allow for the extension of foster care through age 21,⁵⁵ and other states have extended services to support these young people as they age out of care. In addition, states have passed laws to support college students experiencing homelessness,⁵⁶ but more needs to be done.⁵⁷

Medicaid and SNAP help youth obtain critical health care and nutritional support, and access to these and other programs allows foster youth, former foster youth, and unaccompanied homeless youth to continue their education and pursue a path to self-sufficiency and economic mobility. In 2014, the Affordable Care Act extended Medicaid eligibility for youth formerly in the foster care system up to age 26. This extension created parity of coverage between former foster youth and non-foster youth, who are eligible to stay on their parent's insurance until age 26. Unaccompanied homeless youth have also been able to enroll in health care, including Medicaid, under the ACA. Access to health coverage is vital to young people who have experienced trauma due to abuse and neglect. Due to their experiences, youth in care often have significant physical and mental health care needs.⁵⁸

Imposing mandatory Medicaid work requirements on childless adults will hurt foster youth, former foster youth, and unaccompanied homeless youth who already face significant barriers in their transition to adulthood. Students enrolled full-time in higher education classes will be burdened with trying to afford health care in addition to their studies. Imposing work requirements on foster youth and unaccompanied homeless youth for them to continue receiving health care undermines their ability to complete high school and attend college, and to secure housing and other necessities that set them up to succeed in the workforce.

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Similarly, SNAP plays a significant role in the health and well-being of youth aging out of care and unaccompanied homeless youth with no support systems. Former foster youth often experience poor nutrition and food insecurity, and SNAP benefits help address this problem and increase the likelihood of healthy adult outcomes. Expanding and increasing work requirements to receive nutrition assistance will undermine the ability of these young people to survive and will exacerbate the unhealthy levels of stress they already feel.

Policymakers must support these young people by extending the improvements made to the Earned Income Tax Credit (EITC) in 2021, which nearly tripled the amount of the credit for low-income workers and allowed foster and homeless youth to access the EITC starting at age 18 even while they were full-time students. Renewing these improvements would benefit many transition-age youth and prevent millions of low-wage, childless workers from being taxed into poverty.

Conclusion

Every child should have a fair chance to thrive. Policies such as work requirements that limit access to health care and effective anti-poverty programs will impair the physical and mental health, nutrition, and educational success of the next generation. Policymakers must build on what works and promote policies that ensure that every child has access to health care, proper nutrition, stable housing, child care, and enough resources to support their healthy development.

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