



**INSTITUTE  
FOR WOMEN'S  
POLICY  
RESEARCH**

A JUST FUTURE BEGINS WITH BOLD IDEAS.

# REBUILD THE SOCIAL SAFETY NET

Assistance and support should be widely available to individuals and families in need of short-term assistance due to unemployment, illness, or other life circumstances and to others with more significant barriers to economic security:



- **Expand Access to Programs for Workers and Most Impacted Individuals and Families:** Income support should be based on a minimum floor established at the federal level using a formula based on state-based self-sufficiency standards and updated economic well-being measures. Programs should also raise or eliminate asset limit caps.
- **Increase investments for Education and Training for Women Workers:** Provide direct support to states to allow women in most impacted sectors to pursue education and training opportunities to enter jobs with family-supporting wages in high-demand or emerging sectors.
- **Eliminate or Suspend Time Limits and Work Requirements for Families:** States should eliminate or suspend time limits and work requirements for families receiving TANF or are TANF eligible.
- **Provide Adequate Income and Wage Replacement for Workers:** Although social safety net spending tends to increase at the federal and state levels during recessions and other economic shocks, benefits are low relative to most workers' earnings and do not provide adequate income or wage replacement.
- **Make Child Care Tax Credit Fully Refundable (CTC):** To support lower-income families, make the CTC of \$2,000 per child fully available and refundable. Extending the full \$2,000 CTC to low- and middle-income families would benefit roughly 6.1 million women of color, raising their credit by \$2,300.[1]
- **Expand the Earned Income Tax Credit (EITC):** Expand the EITC to non-custodial parents and able-bodied working adults with low wages in order to cover family caregivers. This entails expanding the definition of work in the EITC to include providing care for a young child, a sick parent, or a disabled dependent.

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- **Provide Economic Impact Payments (EIP):** In the short term and to address the immediate economic needs of families during the recession, the federal government and states should provide on-going EIPs to workers and families. Eligibility for EIP payments should be broad and include all workers that pay or file federal and state income taxes.
- **Expand Eligibility of Unemployment Insurance (UI):** Eligibility for UI should permanently expand to include previously excluded workers such as those who are self-employed, independent contractors, people with limited work history, and freelancers. The cost to cover the expansion of UI for previously ineligible workers should be shared by the Federal government, states and localities.
- **Provide Emergency Economic Unemployment Assistance (EEUA):** When the federal or state unemployment rate increases to 6 percent or is more than 120 percent higher than it was for the same 13-week period over the past year, the duration of weekly unemployment benefits should be extended by 50 percent. In these instances, the federal government should provide additional economic support to states to cover the cost of EEUA payments to workers.

[1] <https://www.cbpp.org/blog/making-child-tax-credit-fully-available-would-benefit-6-million-women-of-color>