

■ BRIEF Work Requirements Are Unworkable

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KEY TAKEAWAYS

- Work reporting and verification requirements remove people's access to critical food, health care, and housing assistance while failing to increase employment or reduce poverty.
- Work requirements are costly to administer, burdensome to navigate, counterproductive, and ineffective.
- Shifting focus to smoothing out benefits cliffs to reduce barriers to better employment and financial stability would better support economic mobility and opportunity.

“**Work requirements**” are not really about work: they are a blunt instrument for slashing program participation to achieve massive budget cuts to help offset tax breaks for the very wealthy. These work rules are part of a broader recycled handbook for gatekeeping,¹ shrinking, and undermining our system of economic supports for struggling individuals and families.² Work reporting requirements proposals are built on incorrect assumptions about how programs work, who accesses them, and why.³ In reality, it is work requirements—not the programs themselves—that are inefficient, costly to states,^{4,5} and harmful to the well-being of people with low incomes.^{6,7}

Work requirements proposals threaten people's access to health care, food, and housing. The programs targeted—Medicaid, Supplemental Nutrition Assistance Program (SNAP), and housing assistance—are lifelines for individuals, families, and local economies.

- **Medicaid acts as the backstop for over 79 million low-income Americans** who may not otherwise have affordable coverage.⁸ Millions of Americans could lose health insurance if they are unable to comply with work requirements.⁹
- **1 in 8 Americans utilize SNAP to purchase food.**¹⁰ SNAP has a multiplier effect, meaning for every \$1 in SNAP benefits, \$1.54 goes back into communities.¹¹
- **Sixty-nine percent of people who benefit from housing assistance are seniors, children, or people with disabilities.**¹²

Protecting access to these programs is essential for supporting workers, families, and local economies. In this brief, we show that work requirements are ineffective and ill-informed, drain state resources, and are burdensome for individuals. The brief also provides an overview of better alternatives that would be more effective at supporting employment and reducing poverty.

Work Requirements Are Ineffective

Work requirements don't work. Instead of having any meaningful impact on employment or poverty reduction, they can actually make it harder for people to get or maintain employment, making families and communities worse off.

- Research shows that work requirements are not an effective means of increasing employment and earnings^{13,14} because they do nothing to address the systemic barriers to work that many face,¹⁵ including discrimination and inadequate child care.^{16,17}
- Work requirements do not lead to more work.¹⁸ Instead, they lead to more people losing coverage and benefits, and to deepened or increased poverty.¹⁹ Arkansas' 2018 Medicaid work requirement caused over 18,000 enrollees to lose Medicaid coverage.^{20,21} There is no evidence that these participants gained private coverage.²²
- Work requirements make it harder for some programs, especially SNAP, to respond to economic downturns, undermining their countercyclical effectiveness.²³ SNAP is designed to increase enrollment during times of economic downturn and decrease enrollment as economic conditions improve.²⁴
- Work requirements can shortchange local economies. Each dollar provided in benefits generates more than one dollar in outputs for the local economy, also known as a multiplier effect. For example, taking away SNAP benefits from families reduces the total number of dollars going into local economies, which then reduces the overall multiplier effect for businesses and communities.²⁵

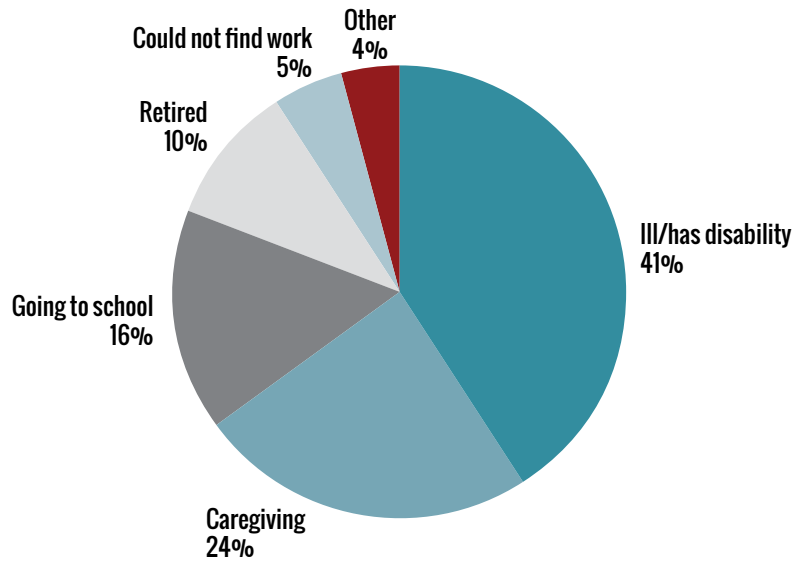
Work Requirements Are Ill-Informed

Work requirements are predicated on misinformation about how economic security programs work, who accesses them, and why. They are a solution in search of a problem.

- The majority of working-age participants without a work-limiting disability generally work.²⁶ As of 2020, around 70 percent of adults participating in federal benefits programs worked full-time.²⁷
- **Medicaid,²⁸ SNAP,²⁹ and housing assistance already support and enable work,³⁰** and improve labor market outcomes for the next generation.
- Systemic barriers—such as racial discrimination in hiring, occupational segregation,³¹ ³² inadequate child and family care,³³ and lack of investment in affordable and quality career and training pathways—often stand between people and stable employment.³⁴
- Work reporting requirements ignore the instability of many low-paid jobs, which are more likely to have fluctuating hours and unpredictable and volatile scheduling.^{35, 36, 37, 38}
- Within the small minority of program participants who aren't working, most are either providing uncompensated care, have health challenges or are disabled, are elderly, are attending school, or are temporarily between jobs (see Figure 1).^{39, 40}

FIGURE 1. The vast majority of Medicaid, SNAP, & housing assistance participants are not engaged in formal employment due to caregiving, school, retirement, or sickness or disability.

Main reported reason for not working among 18-64 year olds who participated in Medicaid, SNAP, or HUD-assisted housing, 2023



Source: Georgetown Center on Poverty and Inequality analysis of U.S. Census Bureau's 2023 Current Population Survey Annual Social and Economic Supplement (ASEC).

Work Requirements Drain State Resources

Revoking access to work-supporting programs due to rigid and impractical work requirements is inefficient, costly, and time-intensive for all involved, including the states administering them:⁴¹

- States are not equipped to effectively administer work rules and in the past have failed to communicate key documentation and reporting processes with participants.⁴²
- State administrators may spend more time implementing and maintaining these requirements rather than supporting the health, housing, and income support needs of participants.^{43, 44}
- Administering work requirements is costly, labor-intensive,⁴⁵ and a drain on states' already limited resources.⁴⁶ Additionally, state workforce systems are not structured or funded to help Medicaid or other program participants keep their benefits.⁴⁷

Rigid Work Reporting Requirements Will Likely Take Benefits Away From Eligible People

Work requirements add unnecessary red tape, exacerbate structural inequities,⁴⁸ and can make it impossible for people who would otherwise be eligible to comply with the burdensome documentation requirements.⁴⁹

- Work reporting and verification systems are overly complex and challenging to navigate, as is the exemption process.^{50,51} Eligible people who are underemployed, unemployed, have multiple jobs, or who have been laid off, often temporarily, are likely to struggle to maintain coverage under recent proposals, as are people providing uncompensated care to loved ones.^{52,53}
- Work requirements place the burden of proof for compliance with exceedingly complex rules for exemptions on already-struggling people, including people with disabilities who lack Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits and people with limited resources.⁵⁴
- Adding administrative burdens like work requirements tends to have disparate racial impacts.⁵⁵ The resurgence of work requirements connects to historical policies with racist roots stretching back to slavery that have excluded and oppressed Black Americans.⁵⁶ The likely impact will be weakening the economic security of low-income communities of color.⁵⁷

Better Alternatives Exist

Instead of adding work reporting requirements to programs that support families and communities, policymakers should:

- **Smooth out “benefits cliffs” to better support work.** Benefits cliffs keep workers from being able to move to higher-paying opportunities without risking losing eligibility for economic support programs they would still need to sustain their households.
- **Strengthen family stability,** including by strengthening Unemployment Insurance (UI) and establishing a Jobseeker’s Allowance (JSA); establishing fair and predictable schedules; and implementing paid leave and paid sick days.
- **Support work by supporting workers,** including by expanding child care and other caregiving assistance, boosting working family tax credits like the Earned Income Tax Credit (EITC), and investing in job pathways and training, such as subsidized and public employment programs.

About

This brief is an updated summary adaptation of “Unworkable & Unwise: Conditioning Access to Programs that Ensure a Basic Foundation for Families on Work Requirements”⁵⁸ by Kali Grant, Funke Aderonmu, Sophie Khan, Kaustubh Chahande, Casey Goldvale, Indivar Dutta-Gupta, Aileen Carr, and Doug Stieger, Georgetown Center on Poverty and Inequality, January 2019.

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