

Episode 240: Falling Through the Social Safety Net

Lizzy: Hi, I'm Lizzy Ghedi-Ehrlich

Lisa: And I'm Lisa Hernandez.

Lizzy: And we are your hosts for Scholars Strategy Network's No Jargon . Each month we'll discuss an American policy problem with one of our nation's top researchers without using jargon. This month, we're talking about the social safety net in the United States.

Lisa: You mean nonprofits?

Lizzy: ha. I mean, yes, partially I do. Um, and that's what we're gonna talk to our guests about. I think, you know, different people have different ideas in mind when they hear that phrase. For me, it's mostly the government, but you're right. There's also a host of non-government groups who provide that. Um, and then individuals too.

I mean, charity is a part of it and even us pro-government social safety net types shouldn't take that for granted.

Lisa: Right. I think there are established long term governmental funded programs, but I think more and more we're seeing kind of it getting distributed to nonprofit work and more charity work as we go on. But I'm excited to learn about everything that falls under the social safety net, because I think it's so broad, but for some reason I only have like three things that are under there.

I'm like, yeah. Housing assistance, food assistance, but I'm sure there's way more programs that I don't usually consider under there.

Lizzy: Sure. And I mean, I think our guest, uh, Dr. Chris Howard would say those are actually really important parts of it, so you're, you're not wrong. Um, but I think what's most interesting to me about his research is that, you know, for his book, that's coming out in October, that we'll talk about, he really looked at what the government can do to make these policies effective.

And it is not simply -- spoiler alert -- it's not just care more or somehow make individuals care more. You know, that's the basis that we put -- caring for other people -- when we talk about the social safety net, but it's a lot more than that to lead to effectiveness. So get ready to hear about it.

For this week's episode I spoke to Chris Howard, he's the Pamela C Harriman professor of Government and Public Policy at the College of William and Mary. Professor Howard's research focuses on the history and politics of US social policy. And he's the author of books like 1997's

The Hidden Welfare State and 2007's The Welfare State Nobody Knows,, but his current book Who Cares: The Social Safety Net in America is coming out on October 11th and it provides a comprehensive map of the social safety net, both public and private. Here's our conversation...

Lizzy: Thanks so much Professor Howard.

Chris: Thanks for inviting me.

Lizzy: Oh yeah. I'm, I'm really excited to talk about the safety net with you today.

So, when I think of the social safety net, and of course I'm a policy person, so I have a somewhat expansive view, but also limited by, you know, Status in America. I think of things that we've collectively bundled together into this concept of welfare. So programs for impoverished people to help them stay afloat like SNAP and EBT, Section 8 housing vouchers.

But of course there's more to it than that. So we wanna start this conversation by having you define social safety net.

What is actually in the net?

Chris: Okay. Good question. The way I define it is sort of how we, as a society, help individuals cope with material hardship. So there are a couple of pieces there. The, the, we there, it's more than government. That's crucial, but, I also in the book, try to pay close attention to charity. And also what scholars call the family safety net.

So it's sort of a combination of public and private actors there. Um, the material hardship part. So that's things like, lack of income, food, housing, medical care, and daily care, which you might think of as largely childcare and, and long term care. I don't include things like, social poverty or social isolation.

I don't include spiritual poverty. The focus really is on material hardship, and the safety net. The term suggests it really is there to catch people after they've fallen on hard times. And so I'm not looking at important parts of society that might prevent poverty in the first place, like K through 12 education or job training. When I started this project, I was fairly comfortable using that term safety net. It's just something, lots of other scholars and people in the media and politicians use all the time. The more I investigate, the more I look at, sort of okay, at the end of the day, how many people are still poor, how many people are still food insecure?

How many people are still dealing with the threat of eviction? I think that in some ways, when we talk about the safety net, we're fooling ourselves, that, you know, if you look at a net and it's got all these holes, all these people falling through, at some point, that's not a net. Right. And,

and I don't, I don't yet have a better way of describing what we do have, but there is a very old fashioned term, that might be more accurate.

And, and the term is poor relief, This is how folks in the 19th century and the early 20th century, talked about poor relief. And, you know, if you think about the term, poor relief, that's a sort of lower hurdle than safety net, right? It just means we're, we're trying to make a bad situation, a little less bad.

And you know, I think if you're being honest here, a lot of what goes on in this country is, you know, relieving some of the distress, some of the hardship there, but it's hard to see that it's really making everybody or even lots and lots of people feel safe in a very sort of tangible every day kind of way. All right. Your understanding of safety net is definitely a common one that that stresses sort of the, the government part and the parts that are really targeted at people with low incomes, like Snap. My definition of it is broader than that. In that it includes also social insurance programs that are quite inclusive, programs like social security and unemployment insurance that benefit a wide range of people, but also in the process benefit a lot of people who are poor or near poor.

Lizzy: And that is an interesting divide right there. I think most people probably when they think of the safety net, think of programs that are targeted specifically at poor people. and you're saying it's actually all of these things that yes, do affect poor people, but are not necessarily limited to that.

And also not solely set up by government, but sort of interactions between government charity, private enterprise, private citizens. Which sounds good to me at first blush because of course I'm like, well, that net. Yes, let's, let's make it thicker. Let's have more strands, you know, weaved in it so that there's fewer cracks to fall through.

Um, but we'll see, based on, you know, what you've written about and what you've researched about how that actually works. Uh, the book that's coming out in October is titled Who Cares: The Social Safety Net in America. And, you know, from the previews that we've received, that word care really provides a pivot point for a lot of your analysis.

Can you tell me, what is your focus on this term of caring? What do you actually mean by that? And you know, how do we gauge how much we as a society or we as a government, I guess, care?

Chris: Yeah. The whole emphasis on care in the book was in some ways, a, a lucky accident. Um, early in the process, I knew that one of my weak spots was the sort of chapter on daily care. I hadn't written much in the past at all about childcare or long-term care. So when I was doing some background research

I kept seeing references over and over again to this scholar named Joan Tronto. Who's a political theorist and who's known for a number of things, but one of them is developing this notion of care theory. I started reading her work more closely and it was just really interesting. Her discussions about dependence and independence and how those get, uh, navigated throughout our lifetimes. But she's also got this framework, these sort of four stages of caring. And when I saw that, I was like, yeah, that would be a way of helping to sort of organize a lot of what we collectively do for people who are experiencing hardship here.

The way she unpacks that is saying these four stages you can think about, you know, step one is caring about something. Step two is taking care of, step three is caregiving and the last step is care receiving. And so the first half of the book is more about sort of how we talk about these needs.

How much we say we care about them. Which parts of society we think should be responsible for taking care of folks. And the second half is more about what we actually do. And that's the caregiving and the care receiving. There's also some of the taking care of, in the sense of who's gonna pay for all this, people paying taxes, people, making charitable donations and those sort of concrete actions show up in the, second half of the book as well.

But I think this notion of care, which can be a very personal connection to people, a very sincere desire to see them, be doing okay. But also care in more sort of general abstract ways just, well, I care about hunger or I care about kids.

Lizzy: Certainly, it seems to me that there's often a disconnect when you ask your average person, you know, do you care about poverty. Do you care about food insecurity? Most people would say, yes, those are bad things. I think our society should address them. What happens after though is very complicated. Of course.

And so we started this conversation. We used the word impoverished to describe people who receive the benefits of social safety net programs. And I know that you focus on the word poverty and its ambiguity in terms of what actually qualifies as poverty. Can you define how you are using that term and does your definition differ from the working definition that the US uses to, to determine who benefits from policies that are meant to help the impoverished?

Chris: So I do start with sort of the official government poverty line, poverty thresholds, as sort of an opening. It's hard to define hardly anybody that will defend that poverty line on technical grounds as being a good one. Um, and you've got different criticisms. It's set too high. It's set too low.

It's too crude. And because it doesn't capture geographic variations there. So I also then talk about a better measure that the government has been using for the last decade or so called the supplemental poverty measure, which does capture a better picture about the income that people have, the taxes they pay, um, some of their expenses.

But you've also then got arguments from academics and even organizations like the United Way, the Salvation Army, that have their ways of sort of measuring need, and impoverishment in this country. And those tend to come up with numbers that are substantially higher. And that, you know, if you think

the poverty line or where people might be close to the poverty line, the near poor, a number of these other estimates say, well, we really ought to be counting people who make up to like 150% of the poverty line, maybe even 200% of the poverty line. And so, I think there's a, a good argument there for not staying, absolutely wedded to the official government numbers there and saying, you know, this has some historic importance it's used from time to time in, policy, but there's probably good reason to think that it underestimates the number of people who really need help.

Lizzy: And I wonder how that affects our concepts of care and who deserves care and who we should care about. We have this official government definition of who needs that safety net to, to really come and catch them. And then what we're hearing is, especially from non-governmental actors in that care space that they're like, well, actually there's people who are falling pretty far before they get to the point where you're saying things step in.

So maybe that's our space, that gray area. But you know, what does that mean for good policy to how far does that fall need to be before we actually revise the definition?

Chris: When we talk about the poor there's often sort of discussions about who deserves help, who's the deserving poor, and the usual way is to think, well, there's the working poor and there's everybody else. And in our social safety net, whether you work or not, meaning whether you have a job, a paycheck that really matters for sort of income support.

For things like social security and the earned income tax credit. And it's really important that you be employed if you get that kind of help. But in other areas like food and housing and, and medical care, we don't necessarily have. a lot of work requirements there. What really matters is that you've got little income, few assets.

Um, the principle here is we help the poor because they need help. Not because they, sort of have earned it through a job.

Lizzy: Wanna talk a little bit more about government, how it's actually functioning and why we sometimes disagree about these things, or haven't made, you know, bigger policy changes that might affect poverty more.

In your research, you talk about the divisiveness between Democrats and Republicans. That they've exhibited over history. When it comes to how we take care of Americans with low

incomes or Americans with no income, how does that division affect the way government is taking care of these? We've already problematized the term impoverished people.

And do you have any kind of stories that you think really highlight what's going on historically?

Chris: If, if you think about the divisions in actual policy making, it is true that historically most of the time, the key programs that we think about like social security, or Medicare Medicaid, the earned income tax credit. Those tend to have strong democratic associations with them.

Now at the time, a number of Republicans in Congress did vote for them, but the sort of engine of growth tended to be Democrats, When it comes to rhetoric though these days. And I sort of look back over the last 20 years or so of the party platforms and the State of the Union messages. What really struck me was how little attention both parties were making to poverty or the working poor or hunger or homelessness.

Those terms just don't get mentioned much at all. So there's a real sort of disjunction, I think between the talk, which is really very minimal, right. Uh, now, and, and over the last couple of decades, and the actual practices of policy, probably the most important recent example in the divisions would be the expansion of Medicaid under the Affordable Care Act.

So, there's an act that passed, without Republican support in Congress. You've had a lot of resistance in states that are controlled by Republicans not to expand Medicaid. Not all but, but many. And, clearly Medicaid is one of the most important parts of the social safety net. And the expansion there has helped, not only lots of low income mothers and kids, but with the expansion, lots of low-income people period. and that's a place where you can see pretty clear party divisions.

Lizzy: So here's a question. These are these huge programs. They are the massive work of government. But you're saying, you know, when you look at party platforms, when you look at political rhetoric, when you look at public conversations that policy makers have, we don't like to say it, that doesn't appear.

We're not talking about poverty. We're not even necessarily maybe touting as much, uh, of the benefits of policies that different parties are putting forward. What's up with that? I'm asking you this, you know, not just as a researcher, but just as an expert in this field who has thoughts? Can you give me some of your ideas about why it shows up that way?

Chris: The first simple sort of explanation there just has to do with the lack of political clout. A lot of the poor are, kids who cannot vote. A number of them have serious disabilities. Aren't likely to vote, and sort of the able bodied voting age adults, there are certainly not in a position to be big donors.

They're too busy surviving day to day to spend a lot of time, volunteering for campaigns or anything. So they're politically marginal, you know, you do have in other countries, politicians who are willing to. We ought to cut child poverty in half, right. That ought to be a worthwhile goal.

Something that we can achieve. It's hard to get policy makers in this country. It's not impossible, but it's hard to get them to even declare that as a priority there. Part of the story, I think in the last 10 or 20 years, there's been a lot more attention to inequality than there is to poverty, and the two problems are related, but they're not the same.

And you can do things to reduce inequality that won't do much at all to reduce poverty. and so I think that the conversation has sort of shifted, to be focusing on inequality. And at that point you start focusing on millionaires and billionaires and taxation and whatnot, and sometimes, the poor get lost.

Lizzy: That's really interesting. I feel like I could have that conversation all day about how we talk about these things um, and why they matter or don't in the public imagination, but so also. You talk about how impoverished Americans are not, I'm using your phrase here, passive objects of care.

So we've talked about how, as a voting block, they are simply not that powerful and therefore maybe not, you know, taking a, a, a major place in political and policy rhetoric. but they're also real people. And many of them are fighting to take care of themselves in every way they can, despite overwhelming hardships and barriers, and maybe not being reached by the government programs that are supposedly designed to help them.

You know,, we really like that you bring this up in your book because it's important to acknowledge, and it really impacts how these conversations are framed. So can you talk a little bit more about your discussion?

Chris: Yeah. Particularly in the second half of the book, when I talk about actions, I try to make it clear at the beginning of each chapter, let's just start with the individuals who are really trying hard to take care of themselves. And that, this is not just a story of, part of society, this sort of one way relationship where we are just taking care of helpless hopeless folks, you know you've got folks who are really trying to make ends meet working in a job market, where there are lots of low wage jobs, part-time jobs, contingent jobs, jobs with erratic schedules. and it's really difficult, for those folks, as hard as they try to play by the rules, to still.

Pay their bills for housing and food and, and medical care and the like, and so, once you sort of take into account, okay, what are folks doing here? they're not just sort of sitting around watching TV all day. Um, once you take into account they're sustained efforts to support themselves and their families.

Now then let's look where the government comes in or charity comes in or where they get help from their family.

Lizzy: Sure. And we're talking about a staggeringly large number of Americans. Uh, the poverty rate. Again, this is the US definitional rate in 2020 was 11.4%. But we've already talked about how that may be quite inaccurate. But that's describing those people struggling to make ends meet often finding themselves with fewer reliable options on a variety of vectors.

Let's get to your policy recommendations. We have all these government programs aimed at helping the poor or at helping everyone in the poor part of everyone. So great. We've also got private institutions, private citizens who take steps to help the poor. But it's not enough. There's still too many people struggling to have their basic needs met.

What needs to happen?

Chris: Yeah, that that's a good question. I mean, there were a lot, a lot of pieces in the, original Build Back Better plan having to do with, childcare, long term care, affordable housing, et cetera. that I thought would've been. real positive steps there, and that were sort of, pulled out and, dropped from the, Inflation Reduction Act that, recently got passed.

You know, if I were in a position of authority, Which as a professor, it's pretty limited. Um, I, if I could sort of make changes here, one of the areas that I think really deserves more attention is, affordable housing. I'm, on the local citizens advisory board for our county department of social services.

One of the things that's become really obvious from talking with the staff, people there and talking with some of the clients that they serve is just how difficult life is when you are spending 50% or more of your income on housing. Right? And, you know, in the Williamsburg area, we don't have crazy high rental prices.

We're, you know, somewhere around the national average. And so if people here who are working in low wage jobs, if they're having trouble, you know, affording an apartment, that sort of problem's gonna be all over the place. And it's certainly gonna be magnified in places like New York, Boston, San Francisco, DC, et cetera.

And there are a number of ways that we could help people in this area here. Right? So we've got, public housing, which there's a, longstanding need for deferred maintenance and, the upkeep of those properties. We've got rental vouchers. There are long lines of waiting lists there.

We've got lots of people who are eligible, but there just aren't enough vouchers to go around.

Lizzy: This is the Section 8 program that I set at the top of our talk. Right?

Chris: Yeah, Section 8's the historic name for it? It's now I think maybe called housing choice

Lizzy: Sure. We love to change the names of programs and then use the vestigial ones to keep describing them.

Chris: That's right. That's right. and so there's definitely, you know, room to expand that program. Other folks have suggested renters tax credits, right? So there are a number of states that do this. They tend to be kind of on the small side. But you could put that in the federal income tax code. you could make it refundable like the earned income tax credit, that would potentially help a lot of folks. There are also discussions at more sort of the city level about changing, uh, zoning, to allow more multifamily properties that would make housing potentially more affordable.

So that's certainly one area. The other one that comes to mind. Last year there was a temporary, but significant expansion of the child tax credit. And the early returns are, is that it did a lot of good things, in terms of helping families with kids. And this is people who are sort of poor working class, even up into middle class families.

Because for the first time, these families could really take advantage of the child tax credit because it was a refund and it looks like child poverty dropped. These families were able to, set aside more money for the rent, set aside more money for medical care for food, for the kids' clothes.

And that expansion has been allowed to expire, but there's a, I think a really good argument that if you want to help families with kids, that child tax credit is a pretty good vehicle along with the earned income tax.

Lizzy: Yeah, and those are of course direct support programs that give money to people who qualify, who then get to use it to support their families, which, you know, time and again, research shows are pretty useful. But also have a fair amount of detractors for other reasons and everything you're describing.

I mean, it's clear that these systems are so complex. We're talking about so many different policy areas. We're talking about huge groups of people that have certain things in common and not others, um, you know, across so many areas of difference. But I love the way you organize what makes for good effective policy, effective social safety net policies, across all these different spaces, which is really this combination of, yes, we're starting from a space of moral imperative.

We're saying it's, it's bad to be poor. We're a rich country. And so people should not be suffering. And so it's a duty in some ways to help, but that's really only the beginning. Very much, not enough. Can you bring in the concepts of self-interest coercion and profit? This is sort of the three-legged. I won't say stool because there's too many three-legged stools in policy conversation, but it's a three-legged something that creates an effective policy program.

Maybe pick an area that we've already talked about to say how those things would function in that policy.

Chris: Yeah. Yeah. So, so I do try to acknowledge like, your question started that there is a remarkable amount of compassion and, and concern for others, and you can see it in people, volunteering, people donating, et cetera. but basically we just don't have a large enough supply of angels to take care of, of the problem, right?

So we, have to create, a safety net, in other ways. So the coercion part that I talk about really comes around to that notion of taking care of other people. And this is where, you know, income taxes and payroll taxes come in. And we sort of insist in the income taxes that, More affluent people in corporations, help pay into government and that some of that money will be used for vital programs like Medicaid or SNAP, uh, which is the main food assistance program, with payroll taxes.

So those go to fund social insurance programs like social security and Medicare and insurance. That's the case where we've got lots and lots of people, during their working years who are paying these taxes and they're doing that partly out of self-interest, because they know that down the road, they could well need help from social security or an unemployment benefit.

and that, in the process, those programs are also gonna be helping people who. Lower income workers, uh, who are less fortunate and may need that help even more.

Lizzy: Great. And can you see any space in the reconciliation bill that just passed?

Um, Biden's big package is, you know, I think, set up well to make use of those different prongs and be effective, or are there areas where you wish you could add a little bit more in the self-interest coercion or profit space in order to shore up a policy proposal?

Chris: So the three main parts are, are really sort of the energy and climate part, the healthcare part, and a taxation part. So for my purposes, as much as I like. What's going on with the energy and climate change part. Those aren't really relevant to the safety net. One of the big things, in there that I think will be a real help is, uh, providing more budget to the internal revenue service.

And they have been really strapped. Not just for, the last couple of years, but for at least a decade and unable to do, much in the way of auditing and the area that in particular has

suffered is they just don't have the staff to audit very complicated returns from corporations. Affluent individuals.

I don't think the extra money from the IRS means lots of ordinary taxpayers making average incomes are looking at being harassed by the IRS. I think they're gonna go where the money is and the money is. You know, more affluent individuals, uh, millionaires, multimillionaires, and that being able to ensure that they're truly paying, the amount of taxes they owe, is estimated to bring in a fair amount of tax revenue.

That's not being collected right now. And some of that money, not all, but some of that money could be used to finance safety net programs,

Lizzy: So we'd love to have you end this conversation by sharing some words of advice for caregivers, anyone who's in some capacity, trying to help other human beings battling poverty and, you know, based on our conversation. So far I'm even expanding what I think of when I would define the word caregiver.

To me, that sounds so personal. Someone who's caring for children, someone who's caring for the elderly people in their own family. But it's really people who, anyone who takes part in an organization that has any civic arm to it that addresses poverty and anyone who's maybe a taxpayer or, you know, a politician are involved in that political process.

Since that's such a big part of what our government does. What, what would you tell them?

Chris: Yeah, I, I think there's, so much, unseen caregiving or, in, in the way of volunteers and family members and also, you know, poorly paid caregiving, like for childcare workers and people who work in long term care facilities. I really do think that their work ought to be recognized and, and valued more.

Highly. I think that, one way I came across, especially if you sort of listen to some of the major churches and charities, they talk about themselves as being essentially the safety net to the safety net. Right. And that they understand that the sort of government programs out there, like Medicaid and SNAP, that those are sort of the first line of defense.

That's not gonna catch everybody. Um, it's not even really designed to catch everybody. and if you don't want to have massive amounts of people in distress, then you've gotta have folks pitching in, either, in a paid job or informally, as a way of catching those who fall through, the sort of standard public safety [net that we tend to think of.

Lizzy: Excellent. Thank you so much, Chris. It's been a real pleasure to have you on No Jargon.

Chris: Really enjoyed talking with you.

Lizzy: And thanks for listening. For more on Chris Howard's work, check out our show notes at scholars.org/nojargon. No jargon is the podcast of the Scholars Strategy Network, a nationwide organization, connecting journalists, policy makers, and civic leaders with America's top researchers to improve policy and strengthen democracy.

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