

A new safety net for low-income families ^[1]

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- Full report in pdf ^[2]

Description:

During the 1990s, the federal government promised low-income families that work would pay. Parents moved into jobs in response to new welfare rules requiring work, tax credits and other work supports that boosted take-home pay. Unfortunately, the record shows that low-income families have not progressed much. Many don't bring home enough to cover the everyday costs of living. This paper synthesizes the current status of low-income families along with the findings from a set of essays that address key shortcomings in the safety net. The paper summarizes ideas for policies that would make work pay in today's economy.

With so many so vulnerable, the nation needs new policies that make work pay in today's economy. Training or retraining can help parents advance to better-paying jobs. Other services can help parents struggling to get a secure foothold in the labor market find and keep employment. This essay synthesizes an integrated set of policy proposals designed to fulfill goals based on four principles:

- Work should pay enough to cover the basic costs of everyday family living. When hard work fails to cover the costs of housing, medical care, and child care, these expenses should be subsidized in ways that also promote greater work effort.
- Young children in low-income working families require quality day care, and their parents must be able to combine a job with parenting so their children develop fully.
- Parents need access to training to move up the career ladder and access to specialized supports when their underdeveloped or outdated skills, their health problems, or other factors put even the first rung of the ladder out of reach.
- Families that work hard should be able to bridge employment gaps through unemployment insurance and accumulated savings.

Region: United States ^[3]

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