

# SAFETY NET

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It is well established that women are more likely than men to be in poverty. The purpose of this article is to examine whether the U.S. safety net is adequately responding to this disparity.

We consider the extent to which the safety net reaches disadvantaged Americans via four key social insurance programs: public health insurance, the Earned Income Tax Credit (EITC), food stamps, and cash assistance. We examine the gender differences in benefit receipt that emerge due to safety net targeting toward children, and we also assess whether men or women are more likely to receive program benefits when their custodial parent status is the same.

Because public policy is still shaped by the norm that women should care for children, women have greater eligibility for these safety net programs than men. Moreover, remaining gender differences suggest that men, even when they are eligible for benefits, face greater obstacles in accessing the safety net. Although most of the research on gender inequalities underscores the special obstacles faced by women, this is an important zone in which men may face greater obstacles, though the hurdles for women are also often substantial.

## U.S. Safety Net Reach by Gender

Not all poor households receive safety net benefits. Figure 1 displays the share of poor households reporting receipt of public health insurance, EITC, food stamps, and cash assistance in 2016, both overall and by family type. Men in poor households are less likely (58%) than such women (73%) to report receipt of public health insurance (i.e., Medicaid, State Children's Health Insurance Program [SCHIP], or Medicare).<sup>1</sup> There are similar gender differences in food stamp receipt: Nearly half of poor women (49%) received Supplemental Nutrition Assistance Program (i.e., SNAP or "food stamp") benefits in 2016, while just a third of poor men (34%) did. Among those households that did receive SNAP benefits, men and women reported roughly equivalent annual benefit amounts. In contrast, although women and men receive the EITC at similar rates, the median annual benefit for women is

## KEY FINDINGS

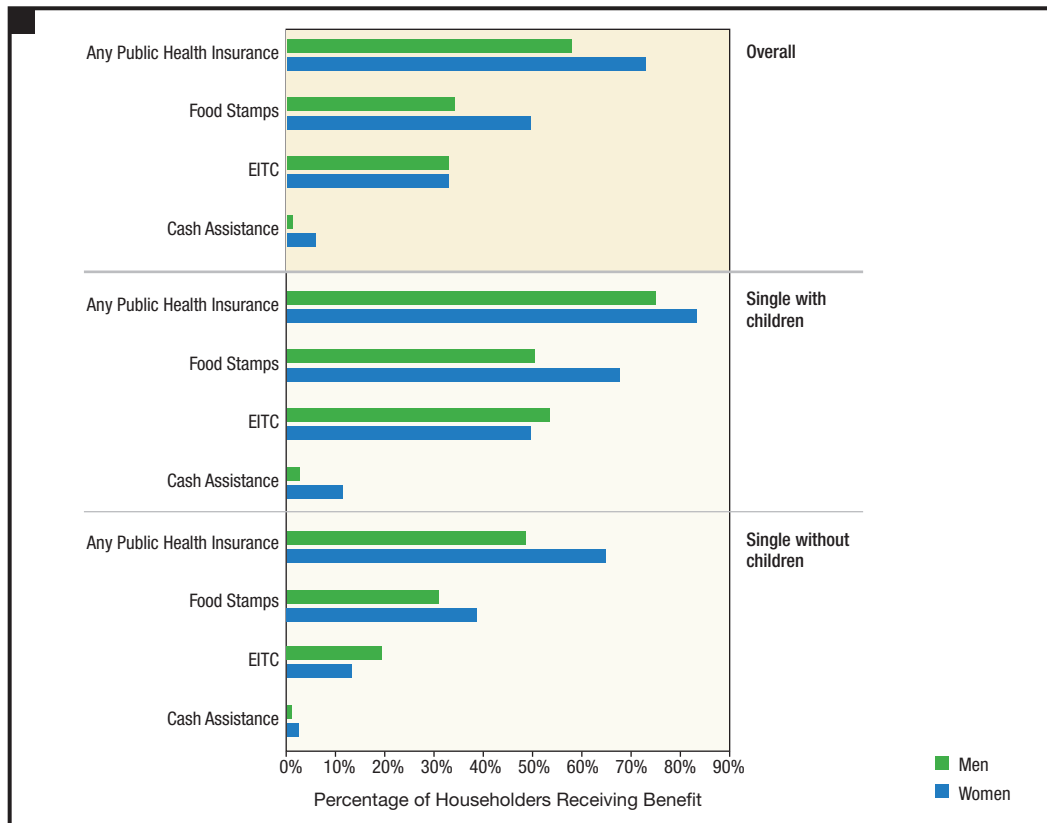
- Because women have primary responsibility for the care of children, women use social safety net programs more often than men.
- Gender differences in safety net use cannot be fully explained by gender differences in family type. The obstacles to engaging with the safety net are often greater for single fathers than single mothers, and single mothers are more likely to receive cash and food assistance.
- Although some of these gender differences are rooted in differences in eligibility and could thus be straightforwardly addressed, others rest on gender norms and other cultural differences that especially stigmatize safety net use among men.

somewhat greater (\$3,150) than for men (\$2,400).

Cash assistance is not widely available in the United States. The number of recipients in the main cash assistance program, Temporary Assistance for Needy Families (TANF), has steadily declined in the two decades since the last round of welfare reform, which added work requirements and lifetime limits on eligibility. Although poor women are almost five times more likely to receive cash assistance than poor men, assistance rates are very low across the board. Just 5.7 percent of poor women's households and 1.2 percent of poor men's households receive any cash assistance. Among the few women who do receive cash assistance, the amount of income support is high relative to other major safety net programs. As shown in Table 1, the median cash assistance amount rivals or exceeds the median benefit value of EITC and SNAP. Because spouses residing in the same household have the same observed benefit levels, observed differences in safety net receipt are driven by those who are not married.

We cannot examine in this short article the substantial variation—by region, state, and rural/urban status—in the reach of the U.S. safety net. If we were to do so, the picture of the safety net would be considerably more complex. As one

FIGURE 1. Percentage of Poor Men and Women Receiving Safety Net Benefits in 2016, by Major Program and Family Type



Note: Universe limited to civilian heads of household living below the official poverty line. Public health insurance coverage captures the share of households where a householder, their spouse, or children—either in the household's primary family or a subfamily—receive benefits from any of three programs (Medicaid, Medicare, SCHIP).

Source: IPUMS-CPS.

TABLE 1. Median Amount That Poor Men and Women Received in Safety Net Benefits in 2016, by Major Program and Family Type

	Program	Men	Women
Overall	Food Stamps	\$2,160	\$2,400
	EITC	\$2,400	\$3,150
	Cash Assistance	\$2,160	\$2,439
Single with Children	Food Stamps	\$3,180	\$3,912
	EITC	\$3,359	\$3,359
	Cash Assistance	\$2,832	\$2,527
Single without Children	Food Stamps	\$1,584	\$1,632
	EITC	\$338	\$338
	Cash Assistance	\$1,326	\$2,244

Note: We present household figures based on self-reported income and benefit receipt data in the Annual Social and Economic Supplement to the Current Population Survey, which covers EITC, food stamp, and cash assistance benefit levels. Dollar values are not available for public health insurance.

example, recent longitudinal ethnographic research suggests that TANF cash assistance receipt is particularly low among poor rural mothers.<sup>2</sup>

### Sources of Gender Differences in the Safety Net's Reach

What accounts for gender differences in the safety net's reach? The most important source is family type. As Figure 2 shows, 37 percent of poor women are single mothers, while only 11 percent of poor men are single fathers. This matters because single parents are especially vulnerable and thus targeted by U.S. safety net policies. Since women are more often single parents than men, it is not surprising to find overall gender differences in safety net receipt.

But these gender differences in single parenthood are not the complete story. Figure 1 also shows that single fathers access the safety net at lower rates than single mothers (except in the case of the EITC).

Why do single fathers receive safety net benefits less often than similarly situated single mothers? In understanding this result, it's relevant that safety net use is deeply stigmatized, with many who are eligible often forgoing benefit receipt. Many find the process of applying for aid demeaning and at times forego needed benefits rather than submit to a process that strips away dignity. These considerations of dignity may figure especially prominently for men because they're expected to be "breadwinners." Moreover, when men do

apply for benefits, they may face more resistance (or less help) from caseworkers because men who do not fulfill bread-winning expectations are seen as undeserving.

These gendered forms of stigmatization are likely not the only causes at play. Men may also have less access to information about safety net programs, because unlike women, men may not talk as much to each other about benefits. Men also face eligibility obstacles. They are often less needy than similarly situated women: Men, even at low incomes, have higher average pay than women.<sup>3</sup> Additionally, ethnographic research shows that fathers sometimes take unofficial custody of children when mothers are unable to care for them, perhaps because of a drug problem, but do not seek aid so that the mother will retain her benefits.<sup>4</sup>

It is also relevant that poor men are more likely than poor women to be incarcerated. When these men exit the criminal justice system, they face difficulties finding work and are often dependent on a girlfriend or mother for housing.<sup>5</sup> The precarious nature of their living arrangements can preclude them from seeking aid, either because they do not have a permanent address, or because insofar as the man's presence in the household becomes known, it can disrupt existing flows of aid to other members of the household.<sup>6</sup>

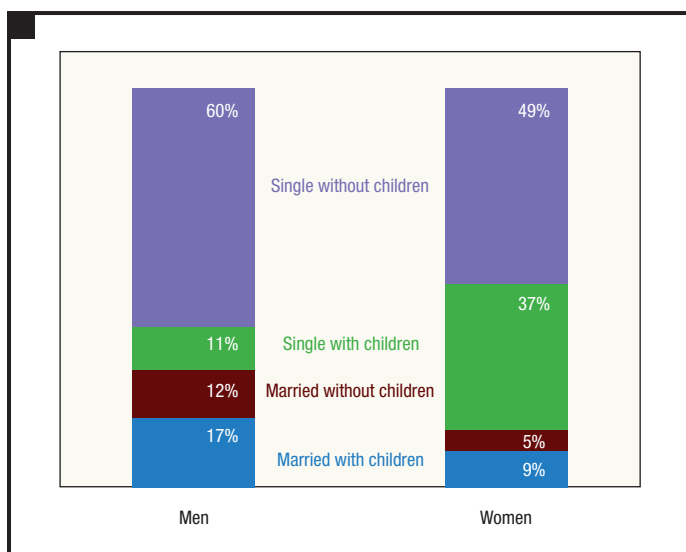
### Conclusions

Given that women more often care for children, it's hardly surprising that they're more likely to engage with the safety net, as it understandably prioritizes the support of children. This simple result, as important as it is, is not our main takeaway.

The main takeaway from our analysis, instead, is that among men who do care for children as single fathers, safety net engagement is lower than among poor single mothers. Qualitative research shows the obstacles to engaging with the safety net for single fathers are often greater than those for similarly situated women. Although some of these obstacles are rooted in differences in eligibility and could thus be straightforwardly addressed, others rest on gender norms and other cultural differences that especially stigmatize safety net use among men.

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FIGURE 2. Men and Women Living Below the Official Poverty Line in 2016, by Family Type



Note: Universe limited to civilian heads of household living below the official poverty line, including nonfamily householders. Married householders with no spouse present (less than 2% of the total poor population) are excluded.

Source: IPUMS-CPS.

## NOTES

1. All statistics reported in this article are from the authors' tabulations applying household weights to the Annual Social and Economic Supplement of the Current Population Survey data. See Flood, Sarah, Miriam King, Steven Ruggles, and J. Robert Warren. *Integrated Public Use Microdata Series, Current Population Survey: Version 5.0* [dataset]. Minneapolis, MN: University of Minnesota, 2017. <https://doi.org/10.18128/D030.V5.0>, hereafter "IPUMS-CPS."
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