



Introduction

Wages are the primary source of income for Ohioans, but they are not the only way that families make ends meet. **Several government programs supplement families' finances and can make a substantial difference in reducing economic stress and the likelihood of violence.** Financial assistance can mean the difference between living in poverty or not. Understanding the role of the public safety net and government anti-poverty programs is critical for improving Ohioans' financial stability and the prevention of IPV.

Earned Income Tax & Child Tax Credits

A major tax policy related to poverty is the Earned Income Tax Credit (EITC). The EITC is one of the largest anti-poverty programs administered at the federal level. Ohio is one of the 29 states that has implemented its own EITC. **A major difference between the federal EITC and Ohio's is that Ohio's is not refundable.**³⁴⁵ Non-refundability harms the lowest earners most because they pay the smallest income taxes, though they pay a larger share of their income than other earnings groups in sales taxes for consumer goods.³⁴⁶ **The Center for Budget and Policy Priorities estimates that 5.6 million people were lifted out of poverty by the EITC in 2018.**³⁴³ A second major tax credit is the federal Child Tax Credit (CTC). Despite its shortcomings, the CTC is still a major anti-poverty program, particularly when combined with the EITC.³⁴⁸ **The Center for Budget and Policy Priorities estimates that 4.3 million people, including 2.3 million children, were lifted out of poverty by the CTC in 2018, and together, the EITC and CTC lifted 10.6 million people from poverty and reduced the poverty of another 17.5 million people.**

The Supplemental Nutrition Assistance Program (SNAP), formally known as food stamps, provided food assistance to 1,383,000 Ohio residents or 12% of the state's population in 2019.³⁴⁹ The amount of assistance is dependent on household size and poverty level. To qualify, a household must have an income of below 130% of the federal poverty guidelines.³⁵⁴



Poverty does not cause intimate partner violence (IPV). Rather, the same conditions that create poverty also create the risk factors for IPV.

Several risk factors for IPV are related to economics and financial insecurity. They range from personal factors to conditions affecting our entire society.

Economic Risk Factors for IPV Perpetration

Societal: Income inequality

Community: Neighborhood poverty, diminished economic opportunities, high unemployment rates

Relationship and Individual: Economic stress

Strengthening household financial security and strengthening supports for workers and families are two ways to reduce risk for IPV perpetration in Ohio.

Women, Infants & Children Program

The Women, Infants, and Children (WIC) program is the second major food assistance program at the federal level, administered by the Department of Health in Ohio.³⁵⁸ WIC serves pregnant and postpartum women, their infants, and children up to 5 years old who are at risk for poor nutrition.³⁵⁶ **About 1/2 of the infants born in the U.S. are served by WIC.**³⁵⁷ **Ohio's average monthly caseload in 2018 was 208,955 women, infants, and children.**³⁵⁹ To qualify, an individual must fall within 185% of the U.S. Poverty Income Guidelines.³⁶⁰ Individuals already participating in SNAP or TANF automatically qualify for WIC.³⁶¹

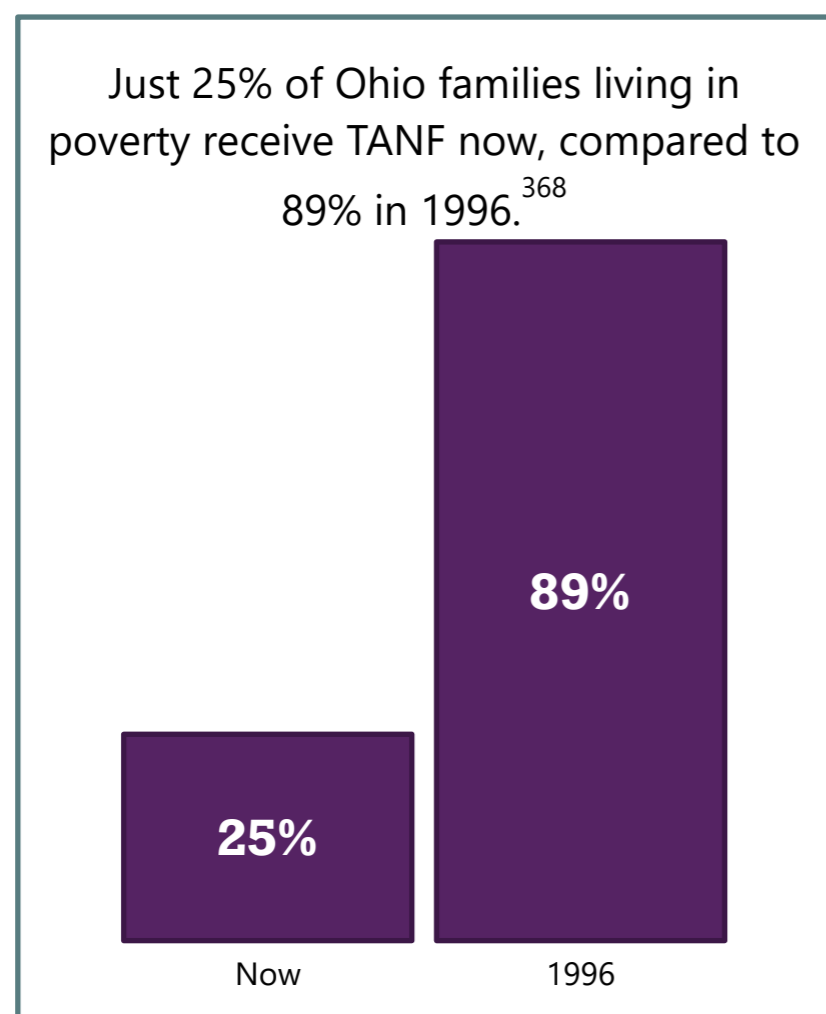
In 2012, SNAP (food stamps) alone kept 10.3 million Americans out of poverty.^{337d}

The Myth of Welfare

The primary cash assistance program in the United States and Ohio is Temporary Assistance for Needy Families (TANF), commonly known as welfare.³⁶³ TANF is a block grant program meaning states have wide latitude in determining who qualifies and what types of aid they receive. **Research findings show states with higher percentages of Black residents have lower benefit amounts and stricter policies.**³⁶⁴ Fifty-five percent of Black children live in states where the maximum monthly TANF benefit is equivalent to

just 20% of the federal poverty level, compared to 40% of white children.³⁶⁵

Ohio has many restrictions on TANF recipients. Individuals have a 36-month lifetime limit, after which they cannot receive TANF benefits, regardless of their income level.³⁷² Most recipients must also work or be engaged in other allowed activities for **at least 30 hours per week.**³⁷³ **TANF is a difficult program to access and maintain eligibility due to its low poverty threshold and strict requirements.** For these reasons, many advocacy organizations do not consider TANF effective under the current structure in alleviating poverty.



Unemployment Insurance & COVID-19

Unemployment insurance (UI) is a government program that has become substantially more important during the coronavirus pandemic. UI is meant to serve as a safety net to help families avoid catastrophe if they lose their jobs, **but its design allows the already economically vulnerable to slip through the cracks.**

Ohio's UI system is underfunded, currently running on loans from the federal government. These low-cost loans are vital to averting crisis among more than 336,000 Ohioans who remained jobless through November 2020 compared with the previous November.³⁷⁹ The most urgent need is to continue benefits and extend them as long as they are needed, for those displaced by the pandemic and recession.

As we enter recovery, the long-term solvency of the state's UI system will need to be addressed.³⁸⁰ The federal government made several temporary changes to UI in response to the pandemic. **Approximately 1/2 of the individuals collecting UI since the pandemic-induced recession began are included only through expanded eligibility.**

Congress provided additional COVID-19 relief money through the federal budget bill passed at the end of 2020.³⁸⁸ **The 2020 appropriation extended how long workers could file for UI, continued the inclusion of workers who are not typically covered by UI and partially restored the additional weekly benefits (at \$300 per week).**

Social Safety Net Barriers and Opportunities

Barriers

- Benefit levels for most government programs are low, reducing their efficacy in reducing poverty.
- Many government programs have low poverty thresholds that exclude many families who need assistance but make just slightly too much.³⁹⁰
- Programs often have confusing and arduous application and renewal programs.
- Ohio's Earned Income Tax Credit (EITC) is not refundable.

Opportunities

- Ohio has a state level Earned Income Tax Credit (EITC).
- The federal EITC and Child Tax Credit lifted 10.6 million people from poverty in 2018.
- Ohio's SNAP (food stamps) coverage is very high, indicating low barriers for entry.³⁸⁹
- Emergency federal expansions to Unemployment Insurance in 2020 included more workers than ever before, providing necessary security for millions of families across the country.

Social Safety Net Recommendations and Action Items

Increase benefit levels of government programs

Increase accessibility of government programs (through thresholds and application processes)

Make the Ohio EITC refundable

References can be found at <https://www.odvn.org/intersecting-pandemics/>