FOR SUBMISSION

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Hearing on Welfare Reform at 30: Restoring the Promise of
Work and Personal Responsibility in Federal Welfare Programs
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Thank you, Chairman LaHood, and Ranking Member Davis, for the opportunity to testify today. I am Kristin Rowe-Finkbeiner, Executive Director of MomsRising. MomsRising is the on-the-ground and online grassroots movement of moms and people who love them. We have a total membership of 3.7 million, and a combined social media and radio audience of tens of millions more.

Our members live in every state, and they are working every day to build a nation where every family can thrive. They speak out, educate and engage on the issues that matter most to mothers and families, and share their lived experiences with policymakers at every level of government. We are grateful for the opportunity to bring their voices before this Subcommittee.

At MomsRising, we hear from moms every day that they and their families are working hard, playing by the rules, and are yet unable to make ends meet. The cost of raising children has skyrocketed: In 2026, the average cost of raising a child from birth through 17 is as high as $331,933, which is about $30,000 per year. This is closing doors to opportunity: For instance, rent costs alone went from an average of $243/month in 1980 to $1,487/month in 2024. Given the rising costs, it's not so surprising that in this high cost environment, most families now need the wages of moms to put food on the table and a roof over the heads of their children.

People feel worse off financially now than they have at any point in the past 25 years. Those feelings are rooted in fact. The same basic pillars of living — housing, healthcare, food, transportation, child care, utilities — now consume so much of a household budget that a typical family needs to earn $145,000 a year to make ends meet.

A pound of hamburger now costs more than people earn in an hour at the federal minimum wage of $7.25 an hour. Gas prices (and car prices) are going up steeply. Groceries are up. Health care costs are rising steeply, and millions are being pushed off health care altogether as premiums rise. And for those who are taking care of older parents or family, paying for dignified aging and disability care is also mind-bogglingly expensive.

And that's before we even really start talking about the costs in money and time that come with raising kids.

No amount of juggling, balancing, or calendar maintenance can fix the chain of dominoes that currently start disastrously falling the moment a person becomes a mom.

For the households that need the wages of moms to survive, and that's most of them, child care is essential. But the cost of child care now exceeds the price of public college in most states, and childcare is more than rent in 17 states. Affordability isn't the only crisis in child care: 51% of people live in a child care desert, meaning there aren't enough facilities that people can access or afford. And almost two-thirds of parents who do secure child care say it isn't what they hoped to find, forcing many of them to use more than one arrangement or provider.

Plus, child care workers are some of the lowest-paid workers in the country and often are pushed out of their profession due to low pay. This compounds the lack of child care supply and damages quality. "The reality is that child care small business owners are often working 50 or 60 hours a week for low pay, unable to save for retirement or take sick days, in order to provide safe care. The rising prices for everything affect child care providers, too. 12 percent of them rely on SNAP themselves. Lacking consistent federal support and facing the same rising costs as families, child care providers of all types and sizes are having to shut down, not offering more options to parents." All told, the child care crisis is estimated to cost our nation $172 billion per year.

Infant child care is among the most expensive, and that cost is amplified because the U.S. is one of only six nations in the world that doesn't have some form of national paid family and medical leave. This means that when a new baby arrives, moms often have to go back to work before they are healed or have time to bond with the new baby. A quarter of moms in the U.S. return to work within two weeks of giving birth. In this mix, many moms are pushed out of their jobs entirely. This, too, is costly. Families lose $34 billion per year due to lack of access to paid family and medical leave.

For those moms who somehow make it work at work, it's still not fair: Moms overall are paid just 74 cents for every dollar paid to full-time dads, Black moms are paid just 56 cents and Latina moms just 51 cents for every dollar a full-time non-Hispanic white father makes. This is part of deep and enduring wage and hiring discrimination against moms. One study found that if presented with equivalent resumes, hiring managers hired non-moms 84% of the time, but moms just 47% of the time. Women raising children were also offered significantly lower starting salaries, while dads got a wage increase. This hurts everyone: According to the Institute for Women's Policy Research, the nation's gross domestic product would go up almost 3% if there were pay parity.

The human costs are also immense, too.

Between 2016 and 2023, mothers reported a nearly 65% increase of "fair to poor" mental health. And the United States now has the highest maternal mortality rate among developed nations, with Black women three times more likely to die from a pregnancy-related cause (To make matters worse, maternal care deserts now exist in more than 35% of counties, including 56% of rural counties).

Over the last thirty years since TANF was created, the program's reach has declined significantly, even as costs continue to rise. More specifically, this federal block grant has been frozen at $16.5 billion per year since it started in 1996, losing more than half of its value to inflation. At the same time, many states have diverted TANF funds away from the core purposes of the program; and also burdensome documentation requirements and bureaucratic barriers, as well as other TANF policies that act as barriers to assistance for families in real need. The result is fewer and fewer families receiving direct cash assistance from the program. In fact, less than 1 in 4 families in deep need in America get TANF.

We should modernize TANF; and we should also recognize what 30 years of experience has taught us: If we want parents to work, we have to make it possible for parents to work.

That means more cash assistance for people to put gas in the car, or buy diapers, or childcare. It means paid family and medical leave when a new baby arrives, a serious health crisis strikes, or a parent or an aging loved one has a health emergency. It means access to affordable, high quality child care. It means living wages for care workers so they can stay in their profession. It means health coverage that families can rely on, accessible maternal health care, affordable elder and disability care, food assistance when times are hard, and a Child Tax Credit that allows families to afford the enormous cost of raising children. These aren't alternatives to work - they are what makes work possible.

And when we talk about moms and work, we need to remember something important: Caring for children is often treated as "not working" when a mom does it herself. But the moment she needs someone else to provide that care so she can go to a paid job, we recognize it for what it is: Work — expensive work. Today, child care costs more than public college tuition in most states.

Moms know the value of work because moms are working all the time — whether that work comes with a paycheck or not. What they don't need is someone withholding food or health care from their children to "motivate" them to work.

What they do need are policies that make paid work possible (and that don't put moms in "no win" positions whether they work in the unpaid job of caring for their children, or in the paid labor force). The idea that taking away a family's resources to buy diapers, school supplies, groceries, pay the rent, or get health coverage will somehow make child care appear or turn a low-wage job into one that can support a family is simply ridiculous. And it doesn't match what we actually hear from the thousands of moms who have shared their experiences with MomsRising this year alone:

Take Amparo, a mom to a three year old in NYC, who is a member of MomsRising. Before becoming a mom, Amparo was a clinical research manager at an integrated health care network. She had a career and she wanted to keep working. But when her son was born, the soaring cost of infant and toddler care made the math impossible and she was forced to leave her job to care for him. She could not afford to work and pay for child care. But with her income gone, her family also struggled to make ends meet on her partner's wages alone and turned to medicaid and WIC. Those programs didn't keep Amparo from working - the lack of affordable child care did. Because of WIC and Medicaid, her child had food and her family had health care.

But her story doesn't end there. *This fall, Amparo hopes to re-enter the workforce because her son will now be eligible for NYC's universal 3k program. Her biggest worries now aren't whether she wants to work - it's whether or not an employer will hire her after years out of the workforce, and how she will afford care for the hours outside of her son's six-hour school day. (*Amparo's hiring concerns are valid: Women are facing real challenges in the labor market. In July alone, about 165,000 women were pushed out of the labor force, while men's labor force participation held steady. The job losses that month were concentrated in industries like hospitality and education, where women make up a large share of the workforce).

Amparo's story illustrates something that is often missed: Work requirements do not create the conditions that make work possible. Child care does. Paid family and medical leave does. Health care does. A vibrant job market that hires moms does. Programs like TANF, SNAP, WIC, Medicaid make sure that families get the stability they need to get through difficult periods, which saves taxpayer dollars in the long run.

Amparo is far from alone. Thirty years after TANF was enacted, we know much more about what helps families weather a crisis, raise kids who can thrive, stay attached to the workforce, and build towards economic security.

Families do better when we remove barriers to work, rather than put new barriers between them and food, health care, and other basic necessities.

One effective example of this is the Child Tax Credit (CTC). For families across the country, the CTC monthly payments weren't a reason to stop working. They were money for child care so a parent could go to work. Money for gas to get to a job. Money for rent, school supplies, and the unexpected expenses can throw an already tight family budget into crisis. In fact, research shows the Child Tax Credit fueled both families and the economy.

Amber, a mother of two in NH experiences that firsthand. She ran an in-home child care business until her landlord sold the building where she lived and worked, costing her both her home and her livelihood at once. She began delivering groceries to earn money while her family was unhoused. The monthly Child Tax Credit helped her pay for the gas she needed to make those deliveries and earn an income, while also helping her get her daughter to multiple medical appointments each week.

For Amber, that support wasn't a substitute for work. It helped her work.

That is the lesson we should take from the last thirty years. Families need a care infrastructure—not because they lack responsibility or ambition, but because life happens. A baby is born. A spouse dies. A parent gets sick. A landlord sells a building. A job disappears. Child care costs more than a paycheck.

The question for policymakers should not be how quickly we can take assistance away from families when those things happen. It should be how we open avenues for families to regain their footing, care for their children, stay connected to work, contribute to their communities, and move toward greater economic security.

Having said that, building a care infrastructure isn't just about opening avenues for families to thrive, it's also about boosting businesses and the economy. It can't be overlooked that in our consumer-fueled economy, women and moms make the majority of consumer purchasing decisions. So, when moms don't have funds to spend at the grocery store, or to get our kids new shoes to fit their tiny growing toes, or for school supplies, or to fill our tanks with gas and more, then there are negative ripple effects throughout our entire economy.

The flip side is true too: Opening avenues for moms to thrive, opens doors for our economy to thrive. One key study found that building a care infrastructure would lift our country's long-term real GDP growth by 10 to 15 basis points. Further, studies show that passing care infrastructure policies would not only boost our economy, but also significantly help close the significant wage and hiring gaps modern moms face, which in turn, increases consumer spending capacity and our economy writ large.

In other words, when moms are doing well, our nation does well. Lifting families, lifts our economy. Reinforcing the programs that allow moms and families to thrive isn't just the right thing to do, it's the smart thing to do. On the following pages, you'll find several MomsRising members stories as windows into some of the programs that are working for families that need to be reinforced:

- **Amy** is a single mom with a 7-year-old in Jamaica, Queens. Her son is on the autism spectrum. She was forced out of the workforce when her son was a baby due to lack of affordable child care. They struggled with homelessness as a result. Now she is in graduate school, growing her earning potential. Without SNAP and Medicaid, she'd struggle to put food on the table and get access to health care. "We need SNAP and

Medicaid so Leo can grow and do his best in school, and so I can be the best mother and student I can be."

- **Julie** has three kids, ages 17, 15 and 1 in Bedford, NH. She is a social worker. She and her wife have been married for 5 years. When her oldest two were 3 and 6, her husband died of an accidental overdose. "I was just stupified. Suddenly I was at the helm of a ship I wasn't prepared to steer. I had never utilized food pantries before. Had never signed up for free school lunches." She enrolled her family Medicaid and they relied on it from 2014-2018. "These were pivotal resources that allowed me to survive. But navigating the system is so hard." There have been times she and her wife skipped meals so the kids wouldn't go hungry. Today, they have more financial security: They no longer rely on food pantries or Medicaid, and Julie's kids receive an SSI survivor benefit, which helps pay their mortgage.

- **Ashley** is a mom of three in La Marque, Texas. She is a certified grief coach and nonprofit founder. When her middle child was born in 2019, she was laid off from her job. Because child care is not affordable or accessible, she's struggled to maintain consistent employment since then. "The best solution for me was to do contract work," she told us, but it's inconsistent. Sometimes, her mom helps with child care, but her mom is a disabled vet and is limited in what she can do. "It's been a struggle." Without Ashley's income, money is very tight for her family. They rely on WIC and Medicaid, and, for a time, SNAP as well. "WIC helps me keep healthy food on the table that my kids need to grow and thrive. Eggs are expensive. Milk is expensive. Fresh produce is expensive. These days, it feels like everything in life is expensive. WIC helps fill in the gaps. Medicaid is also a lifeline for us. It's unfathomable to me that any lawmaker would attack programs that help working families like mine access health care, while doling out big tax breaks for billionaires and giant corporations. The thought that any lawmaker prioritizes a billionaire's greed over my daughter's access to her asthma medication makes my stomach churn."

- **Deborah** and her husband have three kids. They live in Seattle. She and her husband both work full-time and have struggled to cover the extremely high cost of child care, which made it very difficult for them to save for emergencies or college or chip away at their debt (including student loans). When Deborah transitioned back to her university position following maternity leave in summer/fall 2021, they were able to enroll their infant in part-time care and the monthly CTC credit helped them afford it. She told us, "Being able to receive the CTC monthly really helps ease that burden so we're not stretched so thin every month."

- **Sandra** lives in Spokane. She cares for her grandson, whom she adopted. She is retired from Costco and they live off SSI and a small pension, so money is tight. But before 2021, she didn't qualify for the CTC or EITC because she wasn't working. The expanded credits had a huge impact for her family and enabled her to pay for expenses for her grandson like a Cub Scout uniform and shoes for school.

- **Andrea** is a public school teacher in Hudson, FL and a single mom. She is head of household and doesn't receive child support. She told MomsRising, "I budget very carefully but constantly find myself growing an out of control debt, which is VERY stressful. I had to supplement my teacher's salary by selling handmade items, as well as offering workshops to children at a local yoga studio. When the monthly Child Tax Credit payments started in July 2021, it was a huge relief. That $250/month meant a lot to me and my daughter as any help makes a big difference, not feeling underwater every single month is quite a blessing I was excited to experience for the first time. These funds enabled me to invest in my daughter. She has struggled with her mental health, especially during COVID. Because of the Child Tax Credit payments, I was able to pay for her therapy. It also helped me enroll her in dance lessons, which is her passion. I can't tell you how much it meant to me to be able to invest in my daughter's wellbeing. So often I have to make the decision not to, simply because we can't afford it. There is nothing more important for any parent than seeing their child thriving and reaching for their highest potential. I say this as a mother and as an educator."

- **Amber** is a mom of two in New Hampshire. For many years, she ran an in-home child care program. But when her landlord sold their building, she lost her home and her livelihood in one fell swoop. With the housing crisis in New Hampshire, there was simply nowhere for them to go. She told MomsRising, "During that time, the monthly Child Tax Credit payments were nothing short of a lifeline for my family. They especially helped with gas. When we first became unhoused and I lost my business, I earned money by delivering groceries. The Child Tax Credit payments helped me cover the cost of gas so I could work and earn an income. The Child Tax Credit payments also helped me provide as much stability as I could for my kids during a time of upheaval in our lives. They helped ensure I could maintain my daughter's access to health care. She sees a lot of specialists, including rheumatology, cardiology, physical therapy, occupational therapy and more. We average about 4-5 doctor's appointments a week. Some are in Boston, others are in Manchester. The cost of gas to get her to and from her appointments adds up quickly, and the Child Tax Credit payments were a tangible lifeline." When the payments ended, it forced her to choose between basic needs.

- **Kyshanna** is a working mom of four in Lexington, North Carolina. SNAP and Medicaid are critical for her family. Even with SNAP, as inflation soars, she sometimes has to skip meals to ensure her kids get enough to eat. Her youngest has autism, and the early intervention services he's received through Medicaid have made an enormous difference for his growth and development. She told MomsRising that GOP cuts to Medicaid and SNAP are a slap in the face. She says families like hers struggle as it is every single day, and that lawmakers are supposed to work for the people, not against us.

- **Amber** is an in-home caregiver for seniors in Decatur, Indiana. She is a foster mom to three children in addition to her three biological children. SNAP is essential to keeping healthy food on her table. She told MomsRising she "can't imagine" how her family would manage if they lost SNAP. Still, as costs soar, she's struggled to stretch her benefits to cover fresh produce. Medicaid is the reason her children can see a doctor, dentist, and optometrist.

- **Sara** is a single mother of three in Moline, Illinois, where she works as a special education teaching assistant. SNAP, WIC and Medicaid are crucial sources of support for her family, especially as the cost of food continues to rise. She told MomsRising, "Americans shouldn't have to struggle like this everyday. Barely able to feed my family as is, now this. I thought they were supposed to be lowering prices for the average family. Not putting them in hard situations. We work every single day for very little. We need someone to protect us, the average Americans."

- **Cindy** lives in Baltimore. She is a mother and a grandmother. She has stepped up as a sandwich generation caregiver for her family. Her brother is disabled and homebound. For a long time, her mother provided that care, but now she needs care herself, so Cindy cares for both of them. She also helps care for her three grandkids as their mother struggles with her mental health. "For a while, I couldn't work because of my family's caregiving responsibilities. During that time, I relied on SNAP to buy groceries. Without SNAP, I don't know how we would have survived. If you've ever tried to grocery shop for three growing kids, you know it's expensive, especially now, as costs continue to skyrocket. Making sure everyone in my household gets three meals a day is a huge challenge SNAP is our saving grace. Without those funds, I have no idea how the kids would eat. Period."

- **Sarah** is a widow. Her daughter is 9. They live in Kalamazoo, Michigan. Sarah works two jobs, and told MomsRising she "is making it and getting by, but it's hard to do." She is unable to pay for child care, but works nights and when her daughter is in school. SNAP has been a significant source of support. Money is tight and having it has allowed her to be independent and provide for her daughter. Recently, she lost her SNAP benefits because of an error her employer made on her paperwork, which put her family in crisis. They were reinstated but significantly reduced due to a missed email by an understaffed department.

- **Tami** is a single mom of 15-year-old twins who works at an assisted living center in Chanute, Kansas. She notes that as teens, her twins never stop eating. SNAP and Medicaid are critical for her family, especially amidst rising costs. She told MomsRising she's already budgeting every dollar, and if SNAP is cut, she worries they will go hungry.

Chairman LaHood, Ranking Member Davis, esteemed members of this Subcommittee, I urge you to keep the moms of America, the members of MomsRising, and all the stories and data shared here in mind as you make policy and budget decisions that will shape their futures and those of so many other families. Thank you.