Can Public Benefits Protect Workers & Families from the Harms of Corporate Market Power?

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WORKING PAPER
JANUARY 2023
Introduction

Corporate market power touches virtually every facet of American life—from health care costs and access to grocery stores to our environment and the strength of our democratic institutions. Public benefits programs, such as the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, provide essential protections for workers and families from the harms of concentrated market power, including the prevalence of low-paid work. Corporations with market power and federal public benefits programs interact in layered, multidirectional, and intertwined ways. Despite the many real-world examples of interactions between these two forces and growing attention to corporate market power and worker power, the evidence base directly examining the intersection of market power and public benefits programs is limited.

Corporate market power is projected to keep rising, likely harming workers and consumers. Public benefits programs have the potential to act as countervailing forces to corporate market power. At the same time, these programs may also be impacted and influenced by corporate market power. Understanding the relationship between corporate market power and public benefits programs—including the range, depth, reach, and variety of interactions between the two—will be increasingly important for advocates, researchers, and practitioners hoping to strengthen public benefits programs or lessen the harmful effects of market power on low-paid workers and consumers. Exploration of the following guiding questions could help surface answers:

1. How might public benefits programs mitigate and/or reinforce corporate market power?
2. How might corporate market power influence and/or impact public benefits programs?
3. What are the direct and indirect socioeconomic effects of these bidirectional interactions? And how might they impact populations already disproportionately harmed by corporate market power and other systemic inequities, especially workers and consumers who have low-paying jobs, are Black and Brown, and/or have disabilities?

While the current research base is not yet sufficient to conclusively answer these three research questions, this working paper contributes to this emerging research intersection by sharing an initial review and identifying areas ripe for additional research. It includes:

- Background information that contextualizes the function of public benefits programs against the backdrop of increasing corporate market power and highlights implications for consumers and workers;

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i For the purposes of this short working paper, "market power" and "corporate market power" will often be used to mean corporations with market power.

ii Through our examination of the existing literature; interviews with select experts in public benefits and market power, respectively; and public use datasets.
Six examples of corporate market power’s interactions with public benefits programs, including Medicaid, Unemployment Insurance (UI), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), multiple programs’ work requirements, and SNAP; and

A conclusion that reiterates the need for potential future research at the intersection of public benefits programs and corporate market power.

The examples explored in this paper provide a high-level review of the range of interactions and their possible effects across a range of public benefits programs. These examples are neither exhaustive nor representative of the full relationship between market power and public benefits programs, nor even of the dynamics within a single program or across programs. Together, they illustrate the need for increased and sustained attention to this emerging research intersection—both at the individual program level and more broadly.

By creating an initial map of some of the existing research gaps and opportunities, this paper seeks to provide a novel contribution to the evolving body of work on building worker power. It contributes key questions and ideas for prioritizing people experiencing poverty, strengthening public benefits systems, and advancing racial equity. The content provides an upstream resource to inform the direction of research and policy efforts that would mitigate problematic interactions between market power and public benefits programs and identify ways to leverage public benefits programs to improve consumer and worker power and well-being.

Background

Research shows that market power has clear harmful effects on workers, communities, society, and social welfare. Our system of public benefits programs is one of the strongest countervailing powers the federal government has to ameliorate those harms. In the face of wages that fail to keep pace with the cost of living and the inequitable characteristics of the low-wage job market, many low-paid workers must turn to public benefits programs to make ends meet. These public benefits programs are subject to the same market power forces that affect workers and the broader economy. This section briefly contextualizes the importance, reach, and impact of public benefits programs for program participants and the United States economy. The content provides a similar context on the rise of market power in the economy over the past few decades and its implications for workers, consumers, and communities.

REACH OF PUBLIC BENEFITS PROGRAMS

Our nation’s system of economic supports, including the Supplemental Nutrition Assistance Program (SNAP), Unemployment Insurance (UI), and Medicaid, plays a vital role in the U.S. economy and in the lives of workers and consumers. Throughout the business cycle, public benefits programs provide lifelines to millions of people and help ensure basic living standards for everyone. In times of economic downturn, many public benefits programs act as “automatic
Public benefits programs also have important “multiplier effects,” meaning that for each dollar provided in benefits, more than a dollar goes back into communities and businesses. For example, in 2021, every dollar of SNAP benefits resulted in a $1.60 increase in economic activity. During the COVID-19 pandemic, the temporary emergency expansion of unemployment assistance increased spending among participants, putting millions of dollars back into local communities while supporting unemployed workers in their job searches. Manufacturers and retailers also reap financial benefits from public benefits participants' additional income.

The scale at which federal public benefits operate means that any interactions with broader economic developments have large and rippling societal implications. In 2022, total federal government spending was about $6.3 trillion. Of that amount, federal government spending on federal health insurance programs equaled $1.4 trillion, and total spending on other economic security programs, including SNAP, Unemployment Insurance (UI), and the Earned Income Tax Credit, exceeded $650 billion.

**RISING CORPORATE MARKET POWER**

Public benefits programs are influenced by economic trends—including the economy-wide increase in market power. Market power occurs when a single company or a small group of companies can set the price for goods, services, and labor. In a competitive market, corporations cannot raise their prices beyond the competitive level and still make sales. Firms with market power are not as constrained by the pressures of competition. Market power has risen significantly in recent decades. Between 1980 and 2016, markups, a measure that is commonly used to investigate and analyze market power, rose from 21 percent to 61 percent for publicly traded firms.

The increase in market power has led to harmful effects for the American people, especially people of color and workers paid low wages. Corporate market power is associated with lower wages, inferior working conditions, and reduced job mobility for workers. Corporations with market power can reduce supply and increase prices for vital goods and services, such as food and health care. Further, market power allows firms to more effectively lobby the government and push to enact policies that increase their own profits rather than focus on the common good.

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iii During periods of economic hardship, public benefits programs such as SNAP, UI, and Medicaid will automatically expand to stabilize local consumption.

iv For Medicaid, the multiplier effect is 1.5 to 2 dollars for every dollar spent on the program; and for UI, during the 2007-2009 Financial Crisis, the multiplier was at least 1.7 dollars for every one dollar.

v A markup is the amount a company prices a good or service above the cost of production. See Frankenfield, Jake. “What Is a Markup in Investing and Retailing?” Investopedia, 31 March 2021. Available at https://www.investopedia.com/terms/m/markup.asp#:~:text=In%20business%2C%20the%20markup%20is,markup%20to%20their%20total%20costs.
CONNECTIONS BETWEEN PUBLIC BENEFITS & MARKET POWER

The relationships between corporate market power and public benefits programs are complex and layered. Public benefits programs are a safeguard against outcomes that are inevitable in an economy with high levels of corporate concentration and systemic economic inequality, such as racial wealth disparities. For example, public benefits programs can bolster workers’ bargaining positions when they negotiate their terms of employment against large companies. At the same time, these programs are often administered in partnerships with large, well-established private companies.

The connections between government benefits and these corporate entities can serve to reinforce imbalances in the market, such as through procurement. For example, if a federal agency needs to contract out a component of a program’s administration, and there are limited options for third-party vendors, the government may reinforce a company’s non-competitive market status by awarding a large-scale contract that widens the gap further between other potential competitors. Contracting to companies with concentrated corporate market power can also pose risks to a program’s efficacy, efficiency, public support, and more. A recent example of this dynamic is ID.me, which is contracted by the federal government to provide verification services for unemployment assistance. The identity verification company is now being criticized for misrepresenting the capabilities of its own technologies to properly verify identities and is accused of exaggerating the need for its own products by making unverified claims about the levels of fraud in pandemic relief programs.

A program’s underlying structure and design may also shape interactions with market power. For example, the impacts of a price hike on a popular good due to concentrated corporate market power may be different or more severe for a program with a block grant structure and capped funding versus a program that is structured to be responsive to need. In both cases, however, such a hike would have ripple effects on the efficacy and reach of a program, among other effects.

High levels of market power may correlate with increased responsiveness of politicians and policymakers to the interests of the private sector. Corporations have used their influence to define the size and scope of public benefits programs.

The interplay of the above factors must also be taken into account when contemplating how corporations benefit from “corporate welfare,” or substantial government subsidies. Walmart is a prominent example of this: in most states, Walmart is a top employer of public benefits program participants, like SNAP and Medicaid. Walmart saves billions of dollars and artificially props up demand for public assistance each year by providing inadequate wages and benefits that must be supplemented with individual government assistance for a worker’s survival.

All of these dynamics speak to the systemic, nested nature of the intersection of public benefits programs and corporate market power. Corporate market power might both reinforce and
undermine a public benefits program, and a public benefits program might simultaneously also both reinforce and mitigate the impact of corporate market power, depending on the aspect of the program and the various mechanisms involved. A commonly-cited example of these dynamics is corporations’ role in previous farm bill negotiations. Corporations have leveraged their market power to bolster SNAP and other nutrition assistance programs included in the farm bill while also advocating to reinforce their own market power through corporate subsidies included in the bill.

Altogether, the complex, multi-layered relationship between these forces has important ramifications for consumers and workers—some of whom are public benefits program participants—as well as the U.S. economy overall. More research to identify the full range of policy and programmatic levers available for both mitigating harms and harnessing opportunities for maximizing the benefits of public-private partnerships will be critical moving forward.

Six Examples That Highlight the Relationship Between Market Power & Public Benefits

This section features six examples organized into three subsections that explore aspects of the complex relationship between public benefits programs and market power. The examples show that market power and public benefits programs can interact in multi-layered, multidirectional, and intertwined ways. Many examples also preview how the interactions between market power and public benefits can have significant downstream effects on workers and consumers. Each example is informed by the three research questions outlined in the introduction.

First, we explore the relationships between Medicaid and job mobility, and between UI and worker power, demonstrating that some public benefits programs can act as important safeguards against the negative effects of market power. Second, we highlight the interactions between WIC formula subsidies and market dominance, and between work requirements and employee-employer relationships, illustrating the ways in which government programs and policies might exacerbate and reinforce market power. Third, we examine Uber’s impact on unemployment insurance during the COVID pandemic, and grocery super retailers’ influence on SNAP online purchasing, highlighting that some companies with market power may try to influence politicians to adopt provisions in public benefits programs that align with corporate interests over program effectiveness.
PUBLIC BENEFITS PROGRAMS CAN MITIGATE MARKET POWER

1. Medicaid

Market power can negatively affect health care costs and access, some of which Medicaid can help ameliorate. In the U.S., health care is provided through a complex web of government, private, and not-for-profit insurance companies, and health providers. Medicaid is a public insurance program jointly funded by state and federal governments that extends health care coverage to individuals and families with low incomes. Medicaid coverage includes, but is not limited to, inpatient and outpatient hospital treatments, home health services, and physician services. Approximately 21 percent of the total U.S. population access health care through Medicaid.

Within our current system, health care is directly intertwined with private for-profit and nonprofit organizations, including through direct service delivery and indirectly through the relationship between employment and health insurance. Since health care is not guaranteed, employer-based care is a significant reason why people enter the workforce and continue to stay in particular jobs (a phenomenon known as “job lock”). Employers, particularly those with concentrated market power—have outsized leverage against workers, due to insufficient worker protections, precarious employment, and the prevalence of low-paid jobs. Medicaid provides an important counterweight to these systemic inequities by enabling eligible workers to be able to pursue occupations and jobs that best align with their needs, including moving into professions with higher wages—without losing health coverage. This effect of Medicaid on worker mobility may even have redistributive impacts—with positive implications for strengthening worker power—since public health care coverage can help workers with low incomes take higher payoff risks; these workers are especially likely to switch to industries with higher wages. Without Medicaid, job lock likely would increase, and companies with market power would have an even greater ability to set the terms of employment. States that have expanded Medicaid have generally seen a rise in program participation.

Consolidation and market power in the health care industry have increased consumer prices. Medicaid can provide consumers with low incomes some protection against these rising prices. For example, increasing consolidation among health care providers has led to increased prices for patients in metropolitan areas across the country; consolidation among commercial insurers has resulted in higher premiums for customers. Consolidation in the health care industry adds to an already burdensome health care system for consumers, and Medicaid ensures that consumers who have low incomes are protected from upward pressure on consumer health care costs. The size of government spending on health care through Medicaid can provide the federal government with considerable leverage in these interactions. Future

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research could explore opportunities to harness Medicaid as a powerful check and moderator on corporate market power.

2. Unemployment Insurance

UI can work to counteract employer market power by boosting worker power. Unemployment insurance is a jointly implemented state-federal program meant to provide temporary financial relief to workers who are unemployed “through no fault of their own.” Though states adhere to established federal guidelines, each state has a separate unemployment benefits program with varying requirements. As demonstrated during the COVID-19 crisis, UI is a powerful macroeconomic stabilizer during periods of economic downturn for affected workers and their communities.

By providing greater financial security for workers, UI helps ameliorate the employment precarity that limits worker power. The temporary financial support that UI provides enables jobseekers to search for and find a job that is best suited to their skills and goals, because it increases the lowest wage a worker would accept to work a particular job. Employers are thus compelled to offer higher wages to be a competitive option for jobseekers. Research has demonstrated a link between UI benefits generosity and job match quality, and between job match quality and positive impacts on the labor market. For example, extending the duration of UI benefits decreases the likelihood that unemployed workers will be forced to take jobs for which they are overqualified. Women, workers of color, and workers with relatively low amounts of formal education especially benefit from longer unemployment assistance.

PUBLIC BENEFITS CAN REINFORCE CORPORATE MARKET POWER

This subsection features examples involving WIC and policies on work reporting requirements embedded in many programs to highlight some of the ways public benefits programs can reinforce corporate market power.

3. WIC

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a nutrition assistance program that promotes the health of women with low incomes, infants, and children up to age 5. WIC is shown to be an effective early life intervention for improving several outcomes, such as reducing food insecurity, enhancing maternal health, and improving birth outcomes. In 2022, supply issues with infant formula elevated attention to the intertwined nature of public benefits programs and corporate market power.

WIC supplements the food budgets of participants by providing subsidies for the purchase of particular healthful foods approved by WIC. Infant formula is the most expensive food that WIC provides. Under WIC, only certain infant formula products are eligible (e.g., specific
States offer “sole-source” contracts to formula producers, such as Abbott and Nestlé/Gerber, every four years to reduce government spending. Companies bid for the lowest price on a contract to become the only provider of infant formula for WIC participants in a given state. The savings from these contracts (approximately $1.6 billion in 2021; rebates averaged 92 percent of wholesale prices in 2013) ensures that the federal and state governments can provide WIC benefits to all eligible applicants, maximizing the impact of the program. At the same time, the formula producer that wins a WIC contract to provide baby formula vouchers is effectively given substantial market power in their state’s formula market. In 2018, WIC participants secured an estimated 56 percent of all infant formula consumed in the U.S.

Despite the cost-saving benefits that formula contracts bring to states, these contracts may impact the competitive landscape of the industry. Manufacturers that win WIC contracts dominate the market in a given state, both among WIC participants and indirectly for non-participants. Companies that win contracts for WIC formula also increase their market share among non-WIC products. For example, brands that win WIC infant formula contracts also substantially increase sales of their “toddler milks.” This “spillover effect” is a byproduct of several factors such as increased brand exposure from shelf space and product placement, brand loyalty, and perceived government endorsement. The WIC program provides essential nutrition for many infants in the U.S., but in doing so may facilitate greater market power for specific companies.

Greater market share held by WIC baby formula providers may limit the total supply of formula and have severe consequences for WIC participants. Recently, Abbott Laboratories—a WIC supplier, and the top U.S. baby formula manufacturer—recalled formula and shut down its plant over contamination reports, leading to a national baby formula shortage. Families receiving assistance through WIC were especially harmed by the recall and the plant shutdown, and the federal government stepped in to ensure that families could access other brands of baby formula. Without more options for families, disruptions to any part of the supply chain, including to any one manufacturer, will continue to have outsized impacts for families with small children.

Companies producing WIC-eligible products also use goodwill from the program to increase profits. Though the Food and Drug Administration (FDA) and United States Department of Agriculture (USDA) have the ability to determine whether certain ingredients are safe for use in

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vii While outside the scope of this working paper, notably, all eligible products must be purchased at WIC-participating retailers.

viii In response to these market dynamics and the recent formula shortage, the Biden-Harris Administration recently announced taking steps toward increasing the transparency of WIC infant formula contract bids in an effort to support a competitive environment between companies. See “FACT SHEET: Biden-Harris Administration Announces Actions to Strengthen Infant Formula Access Resiliency in WIC.” U.S. Department of Agriculture, 18 July 2022. Available at https://www.fns.usda.gov/news-item/usda-0155.22.
products eligible under the WIC program, there is currently no mechanism in place for determining how beneficial these ingredients are for WIC participants. This has become an issue given the rise of products containing “functional ingredients” or “substances that purportedly offer health benefits beyond basic nutrition.” Corporations, including those producing WIC-eligible foods, charge higher prices for products with “functional ingredients” despite uncertainty surrounding their actual nutritional value. For example, formulas supplemented with docosahexaenoic acid and arachidonic acid are 15 percent more expensive than non-supplemented formulas, despite no guidance from the USDA, FDA, or even The American Academy of Pediatrics on the benefits of the compounds or the efficacy of formula ingredients more broadly. This lack of a regulating mechanism reinforces corporate market power.

4. Work Reporting Requirements

The inclusion of work requirements in public benefits programs may indirectly reinforce corporate market power in a number of ways—in addition to directly undermining the programs themselves. Many public benefits programs, including SNAP, Temporary Assistance for Needy Families (TANF), and UI, stipulate that individuals meet certain work reporting requirements to qualify for benefits. Such requirements are federally mandated and often burdensome for both participants and administrators, though states are given broad discretion to impose measures on current and prospective public benefits participants. Research shows that work reporting requirements, which have racist roots, diminish access to and the efficacy of public benefits programs. Work requirements do not account for the realities of today’s labor market, including systemic barriers to stable, quality employment and an inadequate, patchwork system of worker supports. As public benefits programs provide critical economic security supports, which can be important counterweights to corporate market power, features like work reporting requirements can indirectly reinforce market power by weakening public benefits programs.

Work requirements exacerbate employer-employee power imbalances in favor of the employer—especially employers in traditionally low-paid industries. The prospect of unemployment may trap public benefits participants in low-paying jobs or jobs with little to no opportunity for advancement out of fear of losing their eligibility for federal and state assistance. Obstacles to moving freely between jobs allow employers to pay low wages or

ignore poor working conditions.\textsuperscript{x, 115, 116} The elimination of burdensome public benefits work reporting requirements would meaningfully improve access to vital supports and thus strengthen the reach and efficacy of public benefits programs as a counterweight to the harmful effects of market power.

On the administrative side, having work requirements in public benefits programs can drain already limited resources by being costly and burdensome to administer.\textsuperscript{117} This may incentivize outsourcing to private third parties to provide services for tracking and verifying documentation. More research is needed to understand the budgetary and other implications of such procurement options and decisions.

**COMPANIES CAN USE MARKET POWER TO MAKE PUBLIC BENEFITS PROGRAMS WORK FOR CORPORATIONS**

This subsection spotlights interactions between Uber and UI, and between large grocery retailers and SNAP, to illustrate some of the ways in which companies with outsized market power can influence public benefits programs.

5. Uber & Unemployment Insurance

Uber is the largest ride-share company in the U.S., comprising nearly 72 percent of the total market share.\textsuperscript{118} As one of the largest technology companies in the U.S., Uber has leveraged influence over the political system to achieve its policy goals in ways that reduced the power of Uber workers and shifted the responsibility of financing social insurance away from private industry, where it belonged, onto the broader public.\textsuperscript{119} Uber has also benefited from a form of corporate welfare by categorizing its employees as contractors.\textsuperscript{120} Since drivers are not considered employees, Uber does not pay federal or state unemployment taxes,\textsuperscript{121} which lowers Uber’s expenses and increases profits while curtailing the potential reach of UI. This allows Uber to avoid paying its fair share into the unemployment assistance system. While their contractor status categorically excludes Uber workers from being eligible for regular UI,\textsuperscript{122} they were able to access temporary emergency unemployment assistance during the COVID-19 pandemic through the Pandemic Unemployment Assistance (PUA) program—which Uber helped champion (see below for more).

Uber has used its corporate market power to avoid paying into the UI system (which fundamentally weakens and shortchanges state UI programs) through lobbying and other tactics. For example, in 2019, California passed AB5,\textsuperscript{123, 124} a law that classifies “gig economy

workers,” including Uber drivers, as employees rather than independent contractors. In response, major gig economy corporations, including Uber, threatened to cease operations in the state. In 2020, Uber spent upwards of $50 million on lobbying and advertising efforts in California to support Proposition 22, a ballot initiative to carve out a specific exemption for ride-share companies.

At the start of the COVID-19 pandemic, Uber lobbied to temporarily expand unemployment assistance to workers classified as independent contractors through the CARES Act—while continuing to avoid paying into the UI system. During the COVID-19 pandemic, the rideshare economy was upended. In the second quarter of 2020, Uber’s revenues were $1.25 billion less than the prior year, and in the third quarter, Uber’s revenues were similarly down $1.00 billion. Drivers were not earning the income they were used to, which led many drivers to leave the profession altogether. As the economy teetered, Uber was a forceful voice for including independent contractors in augmented unemployment assistance. Uber emerged as a winner and beneficiary alongside the millions of previously-excluded workers who gained access to fully federally-funded UI benefits, as its workers became eligible even though Uber had not paid into the UI system. Today, Uber’s dominant portion of the ride-sharing market continues to expand, and the company has redoubled its lobbying efforts against any form of legislation requiring changes to its current model of business.

6. Large Grocery Retailers & SNAP Online Purchasing

The Supplemental Nutrition Assistance Program (SNAP) is one of the most effective public benefits programs for addressing food insecurity in the U.S., providing nutritional assistance to over 42 million individuals with low incomes each year. The SNAP online purchasing program was established by the 2014 Farm Bill and has since been implemented in 49 states. Through this program, SNAP participants can purchase eligible foods online from select retailers using their Electronic Benefit Transfer (EBT) cards. While the use of online purchasing options has increased, improving the customer experience of some participants, the policy has also further entrenched market power in the grocery industry.

In 2020, superstores—retailers such as Target and Walmart—received more than half of redeemed SNAP benefits despite being less than 8 percent of all SNAP-authorized entities. These large retailers seem to be extending their dominance through the SNAP online purchasing program—online SNAP purchases are heavily skewed in favor of companies such as Walmart and Amazon. In 2020, 85 percent of states participating in the program offered online purchasing only through these two grocers. This dominance by large retailers is exacerbated by government requirements for retailers to participate in the SNAP online purchasing program that can be difficult for small retailers—lacking in infrastructure and organization—to meet.

As technological advancements in SNAP offer new avenues of profit for large retailers, households relying on SNAP for their nutritional needs are left with few retailers to choose from; some may not have access to this program at all. Participants unable to travel to a
SNAP pick-up location may have to rely on costly delivery services to receive their purchases, which may spur other challenges. For example, SNAP does not cover the cost of grocery delivery, which can place additional financial strain on food-insecure individuals—especially during the COVID-19 pandemic. Additionally, some participants reside in (often rural) areas that fall outside of set “delivery zones.”

Conclusion

In the U.S., market power and public benefits are inextricably intertwined, resulting in complex and multi-layered interactions and outcomes. Corporate market power, which was rising before the COVID-19 crisis and is likely to continue to rise, contributes to economic insecurity and hardship—and has the potential to weaken programs that help address economic insecurity. On the other hand, robust public benefits programs can serve as a countervailing force, blunting the harmful effects of market power on workers and consumers with low incomes.

Further quantitative and qualitative research focused on the examples profiled in this paper and beyond will be important for building out this emerging research area. Additional research to define and quantify relationships between market power and public benefits systems will help lay the groundwork for changes to mitigate the effects of market power on low-paid workers and consumers, decrease and prevent market power, and ultimately increase worker power. In particular, identifying key levers related to program structure and administration and corporate influence will be critical for the federal government to harness the countervailing powers of public benefits programs.

Mitigating the harms of corporate market power is essential for ensuring that all people in the U.S.—regardless of income, race, or zip code—have opportunities to live meaningful, secure lives and be able to take care of themselves and their families. Additional research could build the evidence base that policymakers need to develop state and federal regulations and statutes that lead to mitigation of harms to workers and consumers and more effective and equitable public benefits programs—which will ultimately result in better outcomes for individuals, communities, and society.
Acknowledgments

We thank Areeba Haider for her research contributions; Isabella Camacho-Craft, Aileen Carr, and Cara Brumfield for reviewing drafts; and Hailey Joyce Padua for copy-editing support.

Any errors of fact or interpretation remain the authors’.

We are grateful to the Bernard and Anne Spitzer Charitable Trust for supporting this work. The views expressed are those of the GCPI ESOI authors and should not be attributed to our advisors or funders. Funders do not affect research findings or the insights and recommendations of GCPI’s ESOI.

Please refer any questions or comments to gcpiesoi@georgetown.edu.
Endnotes


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47 “Health Insurance Coverage of the Total Population.” Kaiser Family Foundation. Available at https://www.kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22%22Location%22,%22sort%22:%22asc%22%7D.
52 Ibid.
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Enrollment From February 2020 To July 2022 Has Increased in Every State. Virtually all growth was concentrated, 2022 data (Figure 3).


59 “Worker power is the ability of workers to demand and affect change in their workplace, so they can secure decent pay, safe workplace conditions, access to life-enhancing benefits, and more. Workers can gain and yield power by collective action through unions or other organizing efforts.” Government policies such as statutory and regulatory protections for workers—including minimum wage laws, bans on non-compete agreements, and strong whistleblower rights—can foster worker power. Public benefits programs can also increase worker power by increasing the leverage for workers negotiating with employers. Furthermore, workers can secure power when they can access substantial information about other workers’ experiences.” See Brumfield, Cara, et al. “Concentrated Power, Concentrated Harm: Market Power’s Role in Creating & Amplifying Racial & Economic Inequality.” Georgetown Center on Poverty and Inequality, 17 March 2022. Available at https://www.georgetownpoverty.org/issues/concentrated-power-concentrated-harm/.


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122 As we note above, unemployment insurance is an important source of worker power. When workers are not eligible for UI, this lowers their power in the broader economy.


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134 As part of the CARES ACT, the $2.2 COVID-19 relief package passed in March 2020, the Secretary of Labor was given the authority to create new categories of workers who would qualify for the enhanced COVID unemployment assistance. The next month, Secretary Scalia gave the guidance that “an individual who works as an independent contractor with reportable income may also qualify for PUA benefits if he or she is unemployed,


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