

# Demos

## Increasing Access in Hard Times:

### Women and the National Voter Registration Act

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## Author Bios

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**Scott Novakowski** joined Dēmos in September 2005. His work focuses on research and advocacy on voting rights issues including compliance with the National Voter Registration Act, provisional balloting, and low-income voter participation. Prior to coming to Dēmos, Scott was an intern with DemocracyWorks in Connecticut where he worked on issues of open government and immigrants' rights, and coordinated an initiative to increase civic engagement among 16-24 year olds. He holds a Master of Social Work degree with a concentration in Policy Practice from the University of Connecticut School of Social Work and a B.A. in Sociology, also from the University of Connecticut. Scott has spoken at various conferences and testified before the U.S. Election Assistance Commission and has authored or co-authored articles appearing in Professional Development: The International Journal of Continuing Social Work Education, Tompaine.com, National Civic Review, Huffington Post, and the Women's International Perspective.

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## About Dēmos

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Dēmos is a non-partisan public policy research and advocacy organization. Headquartered in New York City, Dēmos works with advocates and policymakers around the country in pursuit of four overarching goals: a more equitable economy; a vibrant and inclusive democracy; an empowered public sector that works for the common good; and responsible U.S. engagement in an interdependent world.

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## Introduction

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The Great Recession of 2008 and its after-effects still are radically impacting the lives of millions. While men initially bore the heavier burden, women are now increasingly falling victim to unemployment, foreclosure, and eviction. Low-income women have been hit particularly hard. Women's History Month provides an apt occasion to consider both what low-income women have at stake in current debates over the economic policies that shape our lives, and how they can gain a greater voice in those debates.

The realities of women's economic status, exacerbated by the economic downturn make it especially important for low-income women to be able to exercise their full political clout. Yet, for a variety of reasons,<sup>1</sup> their rates of voter registration—a threshold requirement in most states for the most fundamental means of political participation, voting—remain low: In 2008, almost one-third of low-income women were not registered to vote.<sup>2</sup>

Fortunately, there is already a law on the books that has the potential, if implemented properly, to open up the political process to millions of low-income women. Section 7 of the National Voter Registration Act of 1993 requires state public assistance agencies to provide voter registration services to clients and applicants for benefits. As women are increasingly affected by the economic downturn and as public assistance rolls expand dramatically, the NVRA may be the most effective vehicle for ensuring that low-income women have a voice in the democratic process.

## Low-Income Women and the Economic Downturn

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Barbara Droll taught in Massachusetts public schools for 22 years and has a Master's degree in education... and now she is unemployed and homeless.<sup>3</sup> Sheri West, grandmother to six and great-grandmother to one, once owned and ran a group home for the homeless... and now, following foreclosure and eviction, she is homeless herself.<sup>4</sup> Mrs. P is a single mom who could only find a weekend job in another state, two hours from her home in Connecticut, but when her car broke down during her commute, all of her hard-earned income went to repairs. She now visits a food pantry to feed herself and her child while the bills are mounting and the phone and electricity are about to be cut off.<sup>5</sup>

The stories of Ms. Droll, Ms. West, and Mrs. P are not exceptional. The structure of our economy, combined with years of blatant and ongoing discrimination, has left many women at an economic disadvantage. In the best of times, women's wages are only 77 percent of what men earn. More than one in ten women live below the poverty line and women are more likely to be impoverished than men.<sup>6</sup> Unmarried women and women of color fare even worse: nearly a third of unmarried black or Hispanic women have incomes below the poverty line.<sup>7</sup> Furthermore, two million unmarried mothers are “nearly poor”<sup>8</sup>—between 100 and 150 percent of the poverty line—and female-headed households earn only about half the income of other US households.<sup>9</sup>

Moreover, women generally have less access to quality healthcare than men and low-income women's health is particularly at risk.<sup>10</sup> A third of low-income women delayed or went without needed care in the past year because of a lack of insurance.<sup>11</sup>

All these realities underscore the long-standing need for low-income women to have a political voice. But the impact of the recent economic downturn on women adds even greater urgency.

Women are now experiencing the lagging effects of the recession, including a rise in unemployment, declining wages, and a wave of foreclosures and evictions. Indeed, despite the higher absolute number of job losses among men in the Great Recession, unemployment is now increasing rapidly for women due to recent cuts in traditionally “female” industries such as leisure and hospitality.<sup>12</sup> Women between the ages of 45 and 64 have experienced especially large increases in long term unemployment.<sup>13</sup> As unemployment among women is rising more rapidly, wages are also falling faster for women—wages that, again, are only 77 percent of what men make even in stronger economic times.<sup>14</sup>

Perhaps not surprisingly, women have fewer personal assets to fall back on during times of economic downturn than their male counterparts.<sup>15</sup> Indeed, the majority of wealth for lower-income and minority households is in the form of home equity<sup>16</sup>—a particularly unreliable form of wealth in the current economy. Many female-headed households lost their homes during the collapse of the housing bubble and women disproportionately have been the recipients of subprime mortgages, which require higher payments than other types of mortgages. African American and Latina women have been even more likely to end up with subprime mortgages, receiving them several times more frequently than white men.<sup>17</sup> Overall, the effects of the economic downturn, including the subprime mortgage crisis, have led to a rapid rise in homelessness for households headed by women—approximately 40 percent of the homeless population consists of single-parent families of women and children.<sup>18</sup>

## Low-Income Women Need a Voice

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The issues that affect low-income women—jobs, healthcare, housing—are the major issues debated in Congress and state legislatures on a daily basis. Unfortunately, due in part to longstanding structural barriers, low-income women in many states lack the political power necessary to maximize their voices because they have not overcome a threshold administrative requirement for voting. Low-income citizens have much lower rates of voter registration compared to their more affluent peers—65 percent compared to 85 percent in 2008<sup>19</sup>—and women are more likely than men to be low-income.<sup>20</sup> According to the U.S. Census, almost 5.9 million low-income women were not registered to vote in 2008—a total larger than the populations of Wyoming, the District of Columbia, Vermont, North Dakota, Alaska, South Dakota, Delaware, and Montana combined.<sup>21</sup> In Massachusetts and Connecticut, the home states of Ms. Droll and Mrs. P, the disparity in voter registration rates between low-income and affluent citizens is about 30 percentage points.<sup>22</sup> Ohio, the home of Ms. West, does not fare much better with a registration gap of close to 20 percentage points between low- and high-income citizens.<sup>23</sup>

Additionally, the frequent moves associated with poverty, home foreclosures, and evictions make it difficult for low-income women to keep their addresses up to date once they do manage to register.<sup>24</sup>

## The National Voter Registration Act

Part of the solution for increasing rates of voter registration among low-income citizens is already available, but has been badly neglected by states for over a decade. The National Voter Registration Act was passed by Congress and signed by President Clinton in 1993 for the purpose of “establish[ing] procedures that will increase the number of eligible citizens who register to vote in elections for Federal office.”<sup>25</sup>

While the NVRA is best known for its popular “motor voter” provision requiring that state departments of motor vehicles provide voter registration services to their customers, Congress also required state public assistance agencies—those offices administering benefits such as Food Stamps (now SNAP), AFDC (cash assistance, now called TANF), Medicaid, and the Women, Infants, and Children (WIC) nutrition program—to provide voter registration services to applicants and clients. The NVRA requires that the opportunity to register to vote must be provided to each and every individual who applies for, recertifies or renews public assistance benefits, and to each and every individual changing his or her address relating to the receipt of benefits. Congress recognized that low-income Americans were less likely to own cars and, therefore, less likely to interact with a motor vehicle office.

Providing voter registration at public assistance offices in addition to motor vehicle offices was especially important for reaching low-income women, a fact understood prior to the NVRA’s passage.<sup>26</sup> A survey of clients, primarily women, in the waiting room of a Brooklyn social services office found that of 500 clients, only 12 had drivers’ licenses. A similar survey in a Manhattan office found that of 700 clients, only 8 had drivers’ licenses. Clearly, offering voter registration at motor vehicle offices alone would not reach this population in significant numbers.<sup>27</sup>

### Voter Registration in Public Assistance Agencies:

Section 7 of the NVRA designates as voter registration agencies all offices in a state that provide public assistance. By “public assistance,” Congress meant to include, at a minimum, all offices in the state that provide Food Stamps (now SNAP), AFDC (now TANF), Medicaid, and WIC.<sup>28</sup>

Under the NVRA, with each application, recertification or renewal, and change of address relating to benefits, a public assistance agency must:<sup>29</sup>

- » Provide the individual with a voter registration application;
- » Provide the individual with a form, commonly called a “Declination Form,” that contains the question, “If you are not registered to vote where you live now, would you like to apply to register to vote here today?” along with several other statutorily-required statements;
- » Provide each client choosing to register with the same degree of assistance in completing the voter registration application as would be provided in completing the agency’s own forms; and
- » Transmit all completed voter registration applications to the appropriate election official within a prescribed amount of time.

In cases such as may arise in the TANF or WIC programs in which the “client” is a child, voter registration services must be provided to the individual who is completing the application for benefits on the child’s behalf—usually the child’s mother.



## A Promise of Vast (But Unfulfilled) Potential

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There is huge potential under the NVRA to add millions of low-income women around the country to voter registration rolls. Public assistance agencies are an ideal location to reach low-income women: SNAP, TANF, and WIC reach tens of millions of women each year and all three programs have been growing recently, sometimes dramatically (see pop-out box). In fact, a recent New York Times article documents the plight of the “new poor”—those formerly belonging to the “middle class” who are now receiving public assistance.<sup>30</sup> As the effects of the recent economic downturn are increasingly felt, we can expect that an even larger number of women will be turning to these public assistance programs.

### Public Assistance and Women: The Numbers

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#### Supplemental Nutrition Assistance Program (SNAP):

- » SNAP, formerly Food Stamps, helps low-income individuals and families purchase food.
- » SNAP provided benefits to 27.8 million people living in 12.5 million households during an average month in FY 2008.<sup>31</sup>
- » Over two-thirds (67%) of adults receiving SNAP benefits were women.
- » Of the 3.9 million SNAP households with children that were headed by a single adult, 94 percent were headed by a single female.
- » Well over half (57%) of single-person households receiving SNAP were women.
- » SNAP participation has increased dramatically over the past year. In December 2009, SNAP participation reached an all-time high of almost 39 million participants—approximately one in eight Americans.<sup>32</sup>

#### Temporary Assistance for Needy Families (TANF):

- » TANF, formerly Aid to Families with Dependent Children (AFDC), provides cash assistance and work opportunities to families by providing block grants to the states.
- » In FY 2006 there were almost 4.2 million individuals receiving TANF in an average month.<sup>33</sup>
- » Women represent 90 percent of adult TANF recipients.
- » While over three-quarters of TANF recipients are children, women undoubtedly play a disproportionate role in caring for and securing benefits for child recipients.
- » Despite significant reductions in caseloads following welfare reform in 1996, TANF is now beginning to see increases in participation.<sup>34</sup>

## Women, Infants, and Children (WIC):<sup>35</sup>

- » The WIC program provides supplemental food, nutrition counseling and education, and screenings and referrals to other health and social services agencies to pregnant, breastfeeding, and postpartum women, infants, and children. WIC, by its very definition, targets millions of low-income women every year.
- » In April 2008, there were over 9.5 million individuals enrolled in the WIC program, about a half of whom were children, a quarter infants, and another quarter adult women.
- » As with TANF and SNAP, mothers are likely to be the primary caregivers of the vast majority of infants and children receiving WIC benefits.
- » Adult women receiving WIC are typically young: 85.5 percent were between the ages of 18 and 34.
- » WIC is among the fastest growing public assistance programs covered by the NVRA, experiencing an 8.7 percent increase in enrollment between 2006 and 2008.

Unfortunately, over the years, the public assistance voter registration requirements of the NVRA have largely fallen off the radar screen, leading to non-compliance in many states around the country.<sup>36</sup> Since initial implementation of the law in 1995-1996, the number of voter registration applications from public assistance offices declined by 62 percent in the most recent reporting period of 2007-2008, from 2.6 million to only 978,000.<sup>37</sup>

When implemented as intended, however, public agency voter registration produces dramatic results in bringing low-income citizens into the democratic process.

- » In Missouri, almost 208,000 low-income citizens applied for voter registration at the state's Department of Social Services in the first 18 months following a successful court action to improve compliance, an increase of 1,600 percent over the number of clients the state was previously registering.<sup>38</sup>
- » Ohio's Department of Job and Family Services reported over 29,000 voter registration applications completed at its offices in just the first two months of data reporting following a settlement agreement with Dēmos and its partners, as compared to a monthly average of only 1,775 per month in the years prior to the filing of the lawsuit.<sup>39</sup>
- » In North Carolina, over 100,000 low-income citizens have applied to register to vote in the state's public assistance agencies since the State Board of Elections worked cooperatively with Dēmos and others to improve NVRA compliance, a six-fold increase over the state's previous performance.<sup>40</sup>
- » The number of voter registration applications from Virginia's public assistance agencies increased five-fold after Dēmos worked cooperatively with state officials to improve their procedures.<sup>41</sup>

As shown by the statistics above, invigorating NVRA implementation at public assistance agencies will enfranchise millions of low-income women, allowing them to participate as voters in our political system.



## Conclusion

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The NVRA is a potent tool for creating a representative electorate. As more and more women are forced to turn to public assistance, the potential for empowering them to participate in the political process is great. If all states were to implement the kinds of changes undertaken by officials in Virginia, North Carolina, Ohio, and Missouri, we would ensure that Ms. Droll, Ms. West, Mrs. P and the millions of other women experiencing financial hardship are able to become—and to stay—registered voters with the ability to participate in elections and act as full partners in our democracy.

## Endnotes

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9. Allen J. Fishbein and Patrick Woodall, *Women are Prime Targets for Subprime Lending: Women are Disproportionately Represented in High-Cost Mortgage Market*. Consumer Federation of America. December 2006. Available at <http://www.consumerfed.org/pdfs/WomenPrimeTargetsStudy120606.pdf>.
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