



# The Safety Net We'd Build Today: Empowerment Accounts as a State-Led Pilot Concept

Written by Nic Dunn | July 2026

## Executive Summary

The launch of the war on poverty in 1964 created the intellectual and policy framing for much of today's federal social welfare system. And while there is ample evidence of America's social safety net alleviating material deprivation of the nation's poor, there is also compelling evidence that the system has yet to fully realize the aspirational vision at the heart of the war on poverty: work-based independence.

This paper draws on that intellectual framing, coupled with a brief review of the constraints of the current safety net, to articulate a twofold proposal to policymakers: we must reframe the way we think about social safety-net reform – away from solely “tinkering” with existing programs and toward comprehensive, aspirational reform – and we should explore the promise and potential for testing a reimagined, streamlined safety net in the form of empowerment accounts.

Such an approach would test, in a state-level pilot program, replacing multiple safety net programs with just one thoughtfully crafted public assistance program, integrated into the workforce development apparatus already in place at the state level. An empowerment account would consolidate the funding from multiple of these fragmented programs into a single, streamlined benefit – delivered monthly, tied to work or training, and designed to phase out gradually as earnings rise rather than collapsing at a cliff. Rather than navigating multiple programs with various rules, a family

would manage one account oriented around a single goal: a stable, supported path toward work-based independence.

State-led innovation pursuing aspirational reform – and federal legislation making it possible at scale – is also politically popular, as new Sutherland/Y2 Analytics survey evidence in this paper shows.

Seventy-five percent of U.S. voters and 74% of Utah voters believe the federal government should give more flexibility to states over social safety-net programs. Nationwide, 74% of Democrats and 71% of Republicans support empowerment accounts, with majority bipartisan support in Utah as well. And there is majority bipartisan support for policy reform that would make empowerment accounts possible, such as the Upward Mobility Act.

This paper serves as a concept proposal, marshaling evidence, principles, and arguments to persuade state policymakers to consider the development and deployment of an empowerment account pilot to test new and better ways of addressing poverty and fostering upward mobility. The objective is to start a robust conversation at the state level that will pull in additional information and perspectives to turn the concept into a “shovel-ready,” actionable legislative concept. Such state-led discussions are important to advance now to offer further evidence that states like Utah are ready, willing, and able to act on new innovation authority they are seeking from Congress.

The philosophical foundations of the war on poverty, the growing state-led welfare reform movement, the mounting evidence of the serious need for reform, and a federal vehicle that makes it possible (the Upward Mobility Act, introduced in early 2026), create a unique window of opportunity to capitalize on state-led efforts to achieve comprehensive social safety-net reform that rivals the 1996 welfare reform in its pro-work impact and lasting positive effects for families in poverty.

## The Aspirational Safety Net

On Jan. 8, 1964, President Lyndon B. Johnson stood before a [joint session](#) of Congress to deliver his State of the Union address, and uttered a phrase that has had one of the most long-standing effects on American public policy in a lifetime:

“This administration today, here and now, declares unconditional war on poverty in America. I urge this Congress and all Americans to join with me in that effort.” – *Pres. Lyndon B. Johnson*

Just [two months later](#), President Johnson elaborated further on the vision of the war on poverty.

“The war on poverty is not a struggle simply to support people, to make them dependent on the generosity of others. It is a struggle to give people a chance. It is an effort to allow them to develop and use their capacities, as we have been allowed to develop and use ours, so that they can share, as others share, in the promise of this nation.”

– *Pres. Lyndon B. Johnson*

He spoke of a national effort that “strikes at the causes, not just the consequences of poverty,” envisioning a nation where “every citizen shares all the opportunity of his society, in which every man has a chance to advance his welfare to the limit of his capacities.”

The war on poverty framing – not to mention the federal social welfare system inspired by it – has endured in the decades since as a fixture of American public policy efforts to address poverty.

A war on poverty is indeed as noble a cause today as it was in 1964. The pernicious effect of chronic poverty on families – especially children – is so well-documented that it does not need restatement in this paper. What does need elevation, however, is that a war against poverty alone is insufficient.

If “reducing poverty” as purely a function of household financial resources was the goal, simply redistributing money to low-income families would accomplish it. Indeed, many conversations today about the safety net call for precisely that.

And while the national effort President Johnson articulated in 1964 did include what we would consider key components of the social safety net, his true core message was about education, skills, work, and equal opportunity for all Americans. His message was a war for opportunity as much as it was a war against poverty.

In other words, to truly live up to the aspirational intent of America’s war on poverty, our nation’s social welfare system should prioritize work-based independence as the ultimate goal, with temporary material aid as a step along that path.

The modern social welfare system does not yet fully realize that vision.

Working harder and earning more – central goals in President Johnson’s war on poverty message – are too often disincentivized by the actuality or fear of [benefit cliffs](#). Twenty-two percent of low-wage Americans on government programs have intentionally [turned down economic opportunities](#) as a result. Twenty-nine percent of Utah’s safety net population said they [stopped looking](#) for new opportunities for the same reason.

Seasoned professionals describe navigating the web of complex social welfare programs as [incredibly difficult](#), and

akin to having a “second (or third or fourth) job for [low-wage workers](#).”

And dedicated state administrators who simply want to help their fellow Americans – not to mention would-be reformers who strive to continuously improve how this nation helps its poor – are saddled with bureaucratic complexities that constrain real impact and [stifle comprehensive reform](#).

A social welfare system that discourages work, burdens low-income families with complicated bureaucracy, and constrains thoughtful innovation, is a [far-cry from](#) “an America in which every citizen shares all the opportunities of his society, in which every man has a chance to advance his welfare to the limit of his capacities.”

But there are bright spots in America’s pursuit of the aspirational vision of the war on poverty.

Utah stands out as a leader in opportunity policy, as I wrote about at length in the 2024 Sutherland Institute report, “[Strengthening the American Dream](#).” From the best-in-the-nation upward mobility, to the integrated [one-door to work](#) model, to its culture of continuous improvement, Utah’s example demonstrates that the war for opportunity can be waged successfully.

State leaders in Utah [continue to push](#) for new reforms to move closer to the work-based-independence goal of the social welfare system, passing legislation in the last two years to test new ways of helping families [move off of public assistance](#) programs and into gainful employment, while [calling on the federal government](#) to empower states with greater innovation authority.

The state-led push to realize the true vision of the war on poverty has laid the foundation for a federal vehicle to take a vital step forward.

In January 2026, U.S. Rep. Blake Moore from Utah introduced [The Upward Mobility Act](#), alongside companion legislation in the U.S. Senate from Ohio Sen. Jon Husted. The bill [would create](#) “a pilot program for five states to

combine funding from 10 anti-poverty programs and design solutions that help families move up the economic ladder.”

Utah Gov. Spencer Cox endorsed the bill, saying in a statement in the bill’s [press release](#):

“Utah is a national leader in streamlining government programs through state innovation, evidenced by our one-door model for public assistance and workforce programs and our best-in-the-nation upward mobility.

Even so, federal rules limit how we can further innovate to clear the path for families eager to escape poverty while reducing government dependence.

The Upward Mobility Act allows states the ability to craft innovative programs that work best for families transitioning into work and greater self-sufficiency. I’m grateful to our Congressman Moore and Ohio Senator Husted for introducing this bill. We need to usher in a new era of state-led innovation, and this bill helps do that.”

– Utah Gov. Spencer Cox

This new federal legislation responds to the fact that the aspirational intent of the war on poverty is sound, and grounded in deeply American principles of work, independence, and compassion. But the system created in response has yet to fully realize that vision. A [growing movement](#) of policy experts, elected officials, and other leaders at the state and national levels are leading America into a new era of social welfare innovation that promises to finally, fully realize that vision.

Crucial to this new movement is reframing the way we talk about social safety net reform – we must begin thinking in aspirational terms. That naturally prompts this essential question, which this report endeavors to help answer: If the existing social safety net doesn’t realize the aspirational vision of the war on poverty, what would?

## The Reframe – From Tinkering to Transformation

A June 2026 Sutherland report I authored, “[Tinker or transform: The new welfare reform movement](#),” discusses how, due to the structure of the system, efforts to improve the social safety net typically must happen in incremental, piecemeal fashion, tinkering with one program at a time.

The 2025 One Big Beautiful Bill offers a recent example of this. Though the legislation certainly captured news coverage and drove national policy debates, at its core the addition of [work requirements](#) in Medicaid and [their expansion](#) in the Supplemental Nutrition Assistance Program (SNAP) are incremental refinements to existing programs.

This “tinkering” – which is frequently how policy change happens across many issues, and may yet be impactful and positive – is [insufficient by itself in the social welfare space](#):

“The lack of aspirational, comprehensive reform is problematic for the American families eager to escape poverty through work-based self-reliance, because it defers too much to a status quo that inadvertently creates obstacles.” – *Tinker or transform: The new welfare reform movement*, Sutherland Institute

A March 2026 [Sutherland policy brief](#) I authored points out that:

“The major programs that comprise the safety net were created at different times, serving different purposes, with insufficient cross-program vision or coordination to effectively help struggling families back into work and independence. Their oversight – and thus potential for reform – is fragmented across multiple federal entities.”  
– *The Upward Mobility Act: A state solutions framework for benefit cliffs*, Sutherland Institute

The Supplemental Nutrition Assistance Program (originally from the [1964 Food Stamp Act](#) and later renamed) was

created to increase nutrition levels for low-income families, and is [overseen by](#) the U.S. Department of Agriculture. Reforms to the program go through the House and Senate [Agriculture Committees](#), typically as part of the [periodic farm bill](#).

Temporary Assistance for Needy Families (TANF) was [created in](#) 1996 as part of the Personal Responsibility and Work Opportunity Reconciliation Act (replacing Aid to Families with Dependent Children), and provides cash assistance and other services to families with the goal of promoting work, self-sufficiency, and family formation. It is overseen by the Administration for Children and Families in the U.S. Department of Health and Human Services, with [reforms running through](#) the [House Ways and Means](#) and Senate Finance Committees.

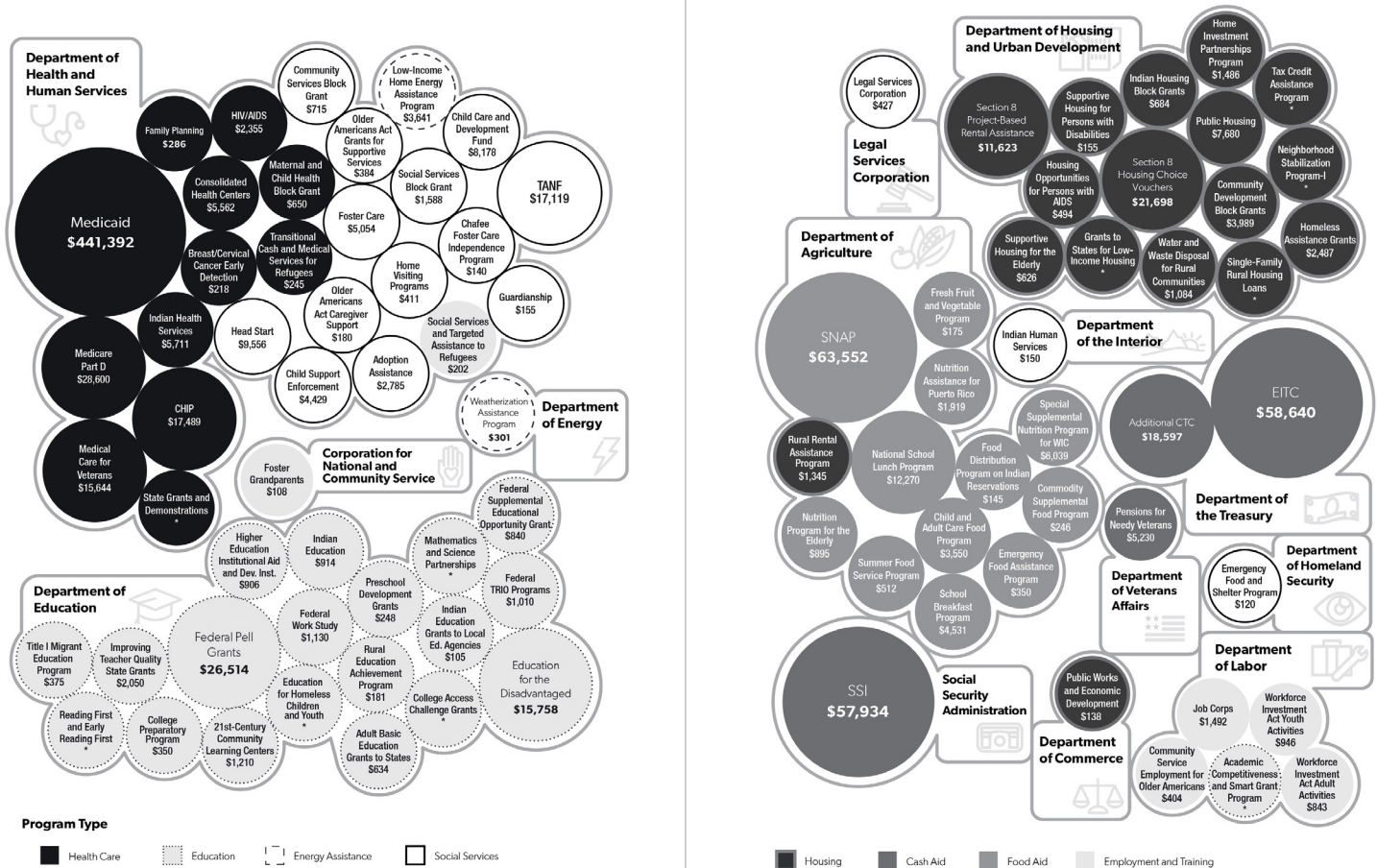
Medicaid was [created in 1965](#), to provide health coverage for low-income households, and is overseen by the Centers for Medicare and Medicaid Services within the U.S. Department of Health and Human Services. [Reforms run through](#) the House Energy and Commerce and Senate Finance Committees.

The [Child Care and Development Fund](#), which is “the primary federal funding source to help families with low incomes access child care,” was created in 1990, to help offset costs of child care for low-income working families, and is overseen by the Office of Child Care – part of the Administration for Children and Families within the U.S. Department of Health and Human Services.

Housing assistance – through the [Housing Choice Voucher Program](#) – was created in 1974 to help low-income households, the elderly, and people with disabilities afford housing, and is overseen by the U.S. Department of Housing and Urban Development.

The December 2025 AEI report “[Stranded by the Safety Net](#),” of which I was a co-author, includes [this figure](#) that visualizes the complexity of the current safety net:

Figure 1. Federal Means-Tested Benefit Programs and Spending in FY2018



Source: Angela Rachidi et al., "A Safety Net for the Future: Overcoming the Root Causes of Poverty," in *American Renewal: A Conservative Plan to Strengthen the Social Contract and Save the Country's Finances*, ed. Paul Ryan and Angela Rachidi (American Enterprise Institute, 2022), 134–35.

Note: The numbers indicate annual program budgets, in millions of US dollars. Programs denoted with an asterisk have annual obligations of less than \$100 million, according to the Congressional Research Service.

For well-intentioned policy reformers who wish to continuously improve the social safety net, its current structure means that any hope for comprehensive, cross-program reform must account for dozens of programs, overseen by multiple federal entities, and reporting through various congressional committees.

Families do not experience the safety net in the same siloed, fragmented way.

A [2023 analysis](#) from the U.S. Department of Health and Human Services' Assistant Secretary for Planning and Evaluation found that:

“Among people with any program benefit, 46 percent participated in only one program compared with more than half (54 percent) who

participated in two or more programs. Twenty-four percent of people who participated in the safety net were enrolled in exactly two programs, and 16 percent were enrolled in exactly three programs. The remaining 14 percent of people received a benefit from four or more programs.”  
 – *Participation in the U.S. Social Safety Net: Multiple Programs, 2019, DHHS*

Notwithstanding the laudable exceptions found in Utah's unique approach, the shortcomings of the nation's current safety net design implicitly call for the [intellectual reframe](#) envisioned by this paper: for policymakers and reformers to stop solely asking the question “how do we make program x better to address problem y,” and begin asking the question “if we were designing a system from scratch today, what would it look like?”

# The Empowerment Account Framework

Embarking on an aspirational re-envisioning of the social safety net requires two components at the start. First, a broad set of guiding principles, and second, a design framework that offers direction for the concept while preserving malleability for local adaptation.

As discussed in the introductory review of the aspirations of the war on poverty, the true goal of an American social welfare system is, or ought to be, work-based independence with temporary material aid as a step along that path.

AEI's "[Stranded by the Safety Net](#)" articulates three principles that, if followed, would guide reforms toward better achieving the overall goal. They should similarly guide this aspirational reform conversation.

## Guiding Principles for Reform

1. The safety net should prioritize policies that support work and marriage as a proven way to escape poverty and achieve upward mobility.
2. Assistance for those capable of work should be temporary and targeted, though the safety net should offer sustained support for those permanently unable to provide for themselves due to disability or age.
3. Federal and state funding for the safety net must be grounded in fiscal responsibility, reflecting the government's duty to be a good steward of public resources.

– *Stranded by the Safety Net: How to Fix the Benefit Cliff Problem*, AEI

Using these guiding principles and the evidence referenced in this report, we recommend the empowerment account as a testable pilot model worth pursuing at the state level. An

important clarification from the outset is that empowerment accounts should not be framed as a proven model worth scaling, but rather a promising framework worth testing in a state-based pilot.

For purposes of this paper, we do not treat empowerment accounts as a highly specified rigid definition, but rather as a framework under which state leaders can approach the development and testing of this new pilot concept.

Broadly speaking, empowerment accounts can be defined as a single unified temporary assistance benefit, tied to work outcomes, and deployed with a financial planning coach or mentor model.

In August 2022, the Texas Public Policy Foundation [published a report](#) by Vance Ginn, Julia Crusius, and Ilanit Turner outlining the empowerment account concept:

“Texas, along with other states and the federal government, needs a new, innovative, holistic approach to poverty relief. We recommend the empowerment account. EAs will initially streamline some state-administered safety-net programs into one account accessed with a debit card, but they could replace most if not all other safety nets over time if they achieve the intended outcomes of reducing people’s dependency on government.” – *Empowerment Accounts, Less Poverty and More Self-Sufficiency*, Texas Public Policy Foundation

Their report, "[Empowerment Accounts: Less Poverty and More Self-Sufficiency](#)," provides the inspiration for this concept, and as such their initial work deserves significant credit for many of the details of what this kind of program could look like, which we outline here.

To illustrate the model, take, for example, a hypothetical family receiving benefits from multiple safety net programs, such as SNAP, TANF cash assistance, child care assistance,

housing assistance, or others. Under the empowerment account framework, in lieu of the existing receipt of benefits through multiple different programs, a family would instead receive resources through a single program, providing monthly financial cash assistance to meet their basic needs that the distinct programs from the traditional safety net were addressing previously.

The core funding mechanism for an empowerment account pilot would still be the federal funding flowing into a state from the traditional safety net, but instead of multiple funding streams from multiple different federal programs, a portion of those dollars would be consolidated into a single funding source with statutorily established flexibility to be used for a variety of purposes that still meet the overall objectives of the social safety net.

The most direct federal vehicle for this kind of consolidation is the Upward Mobility Act, which I profiled in a [Sutherland policy brief here](#). Introduced in 2026, the bill would authorize up to five states to blend funding from multiple federal anti-poverty programs into a single stream, capped at prior-year levels with inflation adjustment and paired with independent evaluation and federal reporting. Crucially, a state need not wait: the design conversation can begin now, and elements of an empowerment account may potentially be tested through existing program waivers, though that path is narrower and slower. This paper does not hinge on any single bill – the aspirational case for empowerment accounts stands on its own – but the Upward Mobility Act simply makes the cleanest path to testing it available.

The core delivery mechanism for participants of an empowerment account pilot program would be a monthly cash benefit that could be delivered through a debit card-style mechanism, similar to health savings accounts or electronic benefits transfers. States that develop and test an empowerment account pilot should also evaluate the approved use categories of spending for traditional safety-net resources, and develop similarly appropriate guardrails

for the allowable use of funds under an empowerment account framework.

Because empowerment accounts are a concept framework, rather than a rigidly defined structure, the following attributes or objectives of an empowerment account pilot offer a guide for state leaders considering pursuing the pilot. Crucially, the empowerment account concept and the attributes outlined here are malleable to specific state needs or adaptation.

- 1. Target population** – this paper recommends identifying a target population for the empowerment account pilot, focusing on work-capable households currently enrolled in two or more public assistance programs. The work-requirement-eligible population under existing SNAP rules could serve as a proxy. This also helps the empowerment account pilot target current, working participants of the safety net, to test the pilot’s efficacy of smoothing the path off of government programs and into work-based independence.
- 2. Work expectation** – the cleanest approach would be to simply carry over the [work requirement](#) in SNAP from the [One Big Beautiful Bill](#) into the empowerment account pilot. This means that participants (excluding children, elderly, pregnant mothers or those caring for a child under 14, or those otherwise unable to work) would work or participate in work-related activities for a minimum of 20 hours a week or 80 hours a month.
- 3. Savings spillover** – any unspent funds in a household’s empowerment account stay with the family, exempted from asset limits.
- 4. Case management/Community Coaching** – the empowerment account would use the existing case management infrastructure at the state level, while also leveraging a community nonprofit coaching model (currently underway in Utah’s benefit cliff pilot). This

ensures the benefits of the state case management resources remain intact (particularly advantageous in Utah under the one-door to work model), while incorporating the role of civil society through nonprofit engagement.

5. **Fraud controls** – it is essential that best practices from a state’s fraud prevention efforts, to reduce payment error rates or fraud generally, apply to empowerment accounts. This may include approved use categories for spending, transaction monitoring, and [other elements](#) built on an EBT card infrastructure.
6. **Voluntary Opt-in with Randomized Selection/RCT** – pilot design should include a Randomized Controlled Trial with a treatment and control group, to test the outcomes of the empowerment account pilot against a like population on the traditional safety net. Voluntary opt-in also ensures that current safety net participants are not coerced into a new test program.

The empowerment account concept this paper envisions does not include Medicaid among the integrated programs. For practical reasons – as the Upward Mobility Act also omits Medicaid – and for substance reasons, as Medicaid is a large (in terms of dollar value) program that would be more difficult to transition into part of a consolidated cash benefit program. Nevertheless, health coverage is an essential part of the social safety net, and states exploring innovative ways to address it – or conceptualizing how an empowerment account could better coordinate with Medicaid – should certainly be part of the ongoing discussion.

As state leaders consider this concept, it is essential to distinguish empowerment accounts from other proposed, tested, or fully implemented social welfare concepts, which we do in the next section.

## What an empowerment account is not

First, empowerment accounts are distinct from universal basic income (UBI, or sometimes referred to as guaranteed basic income) concepts, even though they may share some similarities. While UBI and empowerment accounts both place financial resources in the hands of individual households with additional flexibility to direct those resources to their unique areas of need, the design architecture and the clear objectives and outcomes are different.

The idea behind UBI is that [the government](#) “gives recipients money directly with little strings attached,” and often without eligibility criteria. By contrast, empowerment accounts would both include eligibility criteria that could match very closely the eligibility criteria found in the traditional safety net, and would include guardrails in the form of work participation requirements, approved spending categories, and possibly time limits.

UBI does not meet the principles we outlined above in that it is not designed to be targeted, temporary, or pro-work in the way that an empowerment account is designed to be.

There are [deeper analyses](#) of UBI concepts and pilots – which exceed the scope of this paper – but understanding the distinction between the two is still essential to the safety-net reform conversation.

Further, empowerment accounts are distinct from other pilots or interventions that have [been deployed](#) to better address benefit cliffs or fragmentation in the social safety net, a good example of which is Utah’s \$6 million TANF pilot program, designed to help families navigate the transition off of public assistance benefits into work-based self-sufficiency. Other such programs are typically crafted in response to a specific existing problem in the traditional safety net, whereas empowerment accounts are designed to

answer the aspirational design question about if we were building the system from scratch today.

Understanding the distinct but parallel value such incremental or transformational reforms bring to the overall social welfare reform movement is essential for state leaders considering the role of empowerment accounts.

Empowerment accounts also offer distinct value as an intervention over tax credits, specifically the Earned Income Tax Credit (EITC) that is sometimes referenced as a solution to fill gaps in the social safety net. While the EITC can certainly play a role in successful opportunity policy, tax credits don't have the same immediacy for decision-relevance as monthly benefit programs. The EITC is received annually after filing taxes, so it can't inform a family's monthly decisions about work, earnings, and budgets. Whereas an empowerment account is delivered monthly and forward-facing, so it's integrated into real-time family budgets and employment decisions.

Lastly, an empowerment account is not, and should not be viewed as, simply an expansion of existing cash assistance programs. The crucial variable that distinguishes empowerment accounts – and also creates the promise and potential for this idea to be truly transformative to meet the aspirational intent we have established in the social welfare system – is that empowerment accounts are a re-envisioning and restructuring of multiple existing safety net programs, rather than an add-on to one program or area of programs.

## **The Problems an Empowerment Account is Designed to Solve**

Empowerment accounts should be viewed first and foremost as an aspirational reimagining of the safety net to better meet the vision of the war on poverty. However, there are still practical problems they have the potential to solve.

Empowerment accounts would make solving benefit cliffs – which can discourage work and earnings among low-income families as addressed in prior research from [Sutherland Institute](#), [AEI](#), and many others – significantly easier.

Designing benefit amounts that taper down as income increases in a way that is consistent, predictable, and moderate enough so as to always incentivize new earnings, is much simpler for a single consolidated program than trying to coordinate multiple [phaseouts from programs](#) with a disjointed design and oversight structure (as under the traditional safety net):

“Participating in multiple programs worsens the benefit cliff problem because households stand to lose multiple benefits at or around the same earnings level due to what is called a “stacking” effect. While most households do not receive every available benefit, many low-income households receive a core package of benefits. According to an analysis by the US Department of Health and Human Services (HHS), by far the most common program combinations among low-income households with children involve SNAP, the EITC, the CTC, and Medicaid.... When households receive these programs together, they face steeper effective marginal tax rates as the phaseout rates from each individual program stack on top of each other. This challenge is particularly pronounced when programs rapidly phase out benefits over similar income ranges, significantly reducing or erasing the overall income gains from increased employment or wages.” – *Stranded by the Safety Net: How to Fix the Benefit Cliff Problem*, AEI

A credible pilot design for empowerment accounts would be clear-eyed about the questions the pilot needs to answer,

such as how best to design and test a consolidated benefit to taper smoothly – eliminating the cliff – while still meeting families’ basic needs and preserving the incentive to work. If consolidating fragmented programs can also yield administrative savings, those savings can be redirected toward families in the program. These and other hypotheses are worth testing.

The simplified nature of empowerment accounts – one temporary assistance program rather than multiple – would also streamline safety net navigation for families, and administration for state officials. This would address much of the traditional system’s fragmentation and administrative burden that [families experience](#):

“Navigating multiple administrative systems can be time consuming. Some working parents view fragmented program rules as complicated and difficult to navigate, and programs may not be designed to support upward economic mobility.... In particular, the lack of coordination among eligibility rules and benefits schedules means that people participating in multiple programs face high effective marginal tax rates as their incomes increase.” – *Participation in the U.S. Social Safety Net: Multiple Programs, 2019, DHHS*

The Utah Legislature – in a [2026 resolution](#) passed by both chambers and signed by Gov. Spencer Cox – acknowledged the administrative complexity, meaning “some families participating in multiple social safety net programs may face confusion about differing eligibility rules and phaseouts, making financial planning more challenging.”

The resolution went on to articulate the constraints state policymakers face when trying to fix these problems:

“[D]ue to federal restrictions, states have limited authority to experiment with federally funded social safety net programs for the purpose of finding innovative reforms that can address benefits cliffs, benefits plateaus, perception gaps, or other obstacles to upward mobility experienced by families receiving public assistance.”

– *S.C.R. 7 Concurrent Resolution on State Innovation for Transition from Government Benefits to Self-reliance, Utah Legislature 2026 General Session*

The recognition by elected officials of these challenges – and the call for reform – leads to the next section that explores whether, and to what extent, there is public appetite for aspirational reform along the lines this paper envisions.

## Public Opinion and the Appetite for Comprehensive Reform

Sutherland Institute regularly partners with Y2 Analytics to survey Utah and U.S. voters about various matters of public policy. In a new poll, we surveyed 762 U.S. registered voters, and 605 Utah registered voters, in May 2026, about their views of the social safety net and prospects for reform. See Appendix A for additional methodology.

While there is some variation between nationwide voters and Utah voters, as well as between Republicans and Democrats, there are important areas of consensus that directly relate to the thesis of this paper.

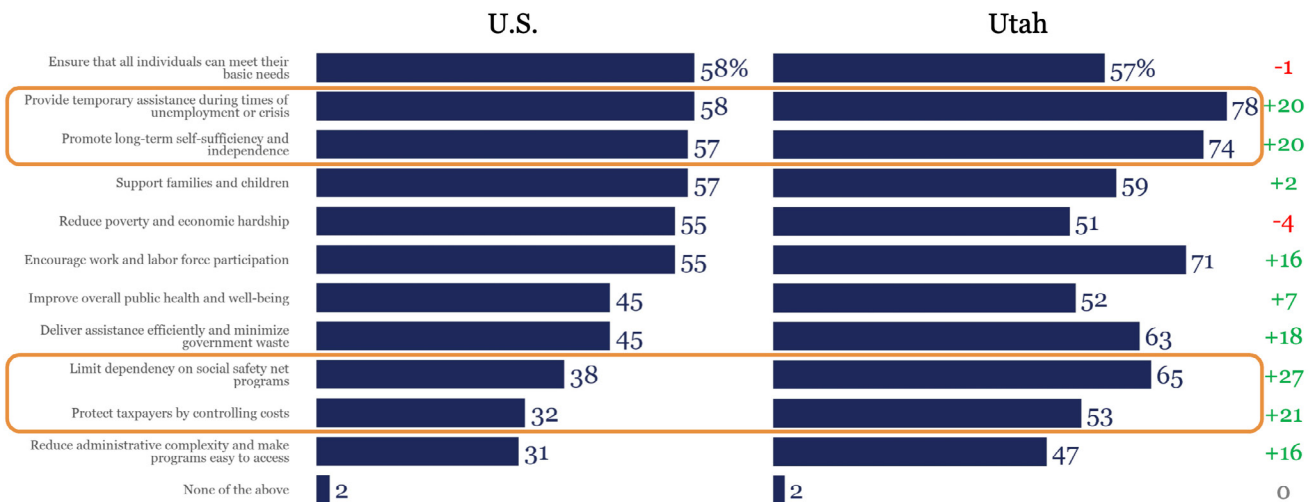
Solid majorities of U.S. voters, and supermajorities of Utah voters, believe that these six attributes should be goals of the social safety net:

1. Helping people meet basic needs
2. Providing temporary assistance in crisis
3. Promoting long-term independence
4. Supporting families and children
5. Reducing poverty and economic hardship
6. Encouraging work and labor force participation

There is bipartisan, majority agreement among Americans and Utahns that benefit cliffs are a problem.

## UTAHN'S SEE SELF-RELIANCE AS A BIGGER GOAL FOR SOCIAL SAFETY NETS THAN U.S. RESPONDENTS

Utahns goals for social safety nets differ the most from U.S. when it comes to temporary support, long-term self-reliance, limiting dependency on programs, and protecting taxpayers by controlling costs.

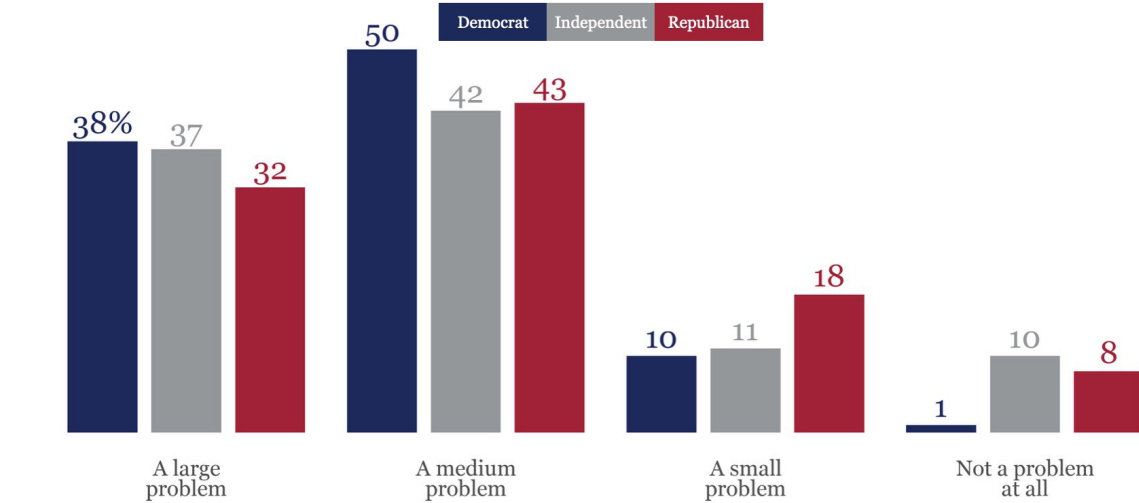


Q: Which of the following should be goals of social safety net programs? Please select all that apply. Ensure that all individuals can meet their basic needs (U.S. n = 762; Utah n = 605)



## MOST U.S. RESPONDENTS, REGARDLESS OF PARTY, SAY BENEFIT CLIFFS ARE A LARGE OR MEDIUM PROBLEM

82% of all respondents believe that benefit cliffs are a large or medium problem. There is bipartisan agreement that benefit cliffs are a large or medium problem (88% of Democrats, 79% of Independents, and 75% of Republicans).

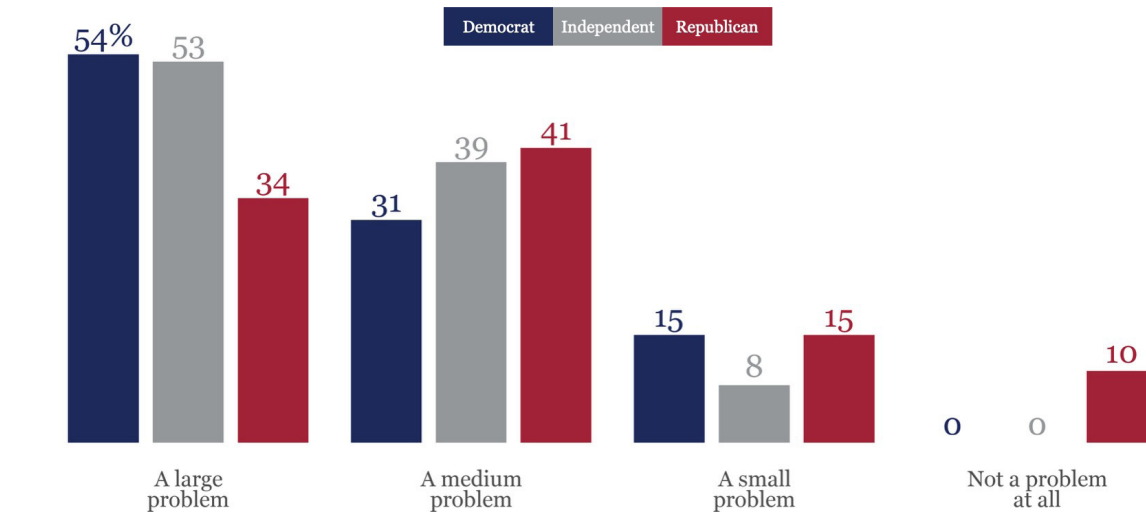


Q: Sometimes, as people make more money, they may lose eligibility for certain benefits from social safety net programs. When someone's benefits decrease by more than their income increases, this is referred to as a "benefit cliff" or a "welfare trap." How serious of a problem, if at all, do you think benefit cliffs are in social safety net programs? (n = 762)



## MOST UTAH RESPONDENTS, REGARDLESS OF PARTY, SAY BENEFIT CLIFFS ARE A LARGE OR MEDIUM PROBLEM

79% of Utah respondents view benefits cliffs as a large or medium problem. More Democrats say benefits cliffs are a large problem (54%) compared to Republicans (34%).

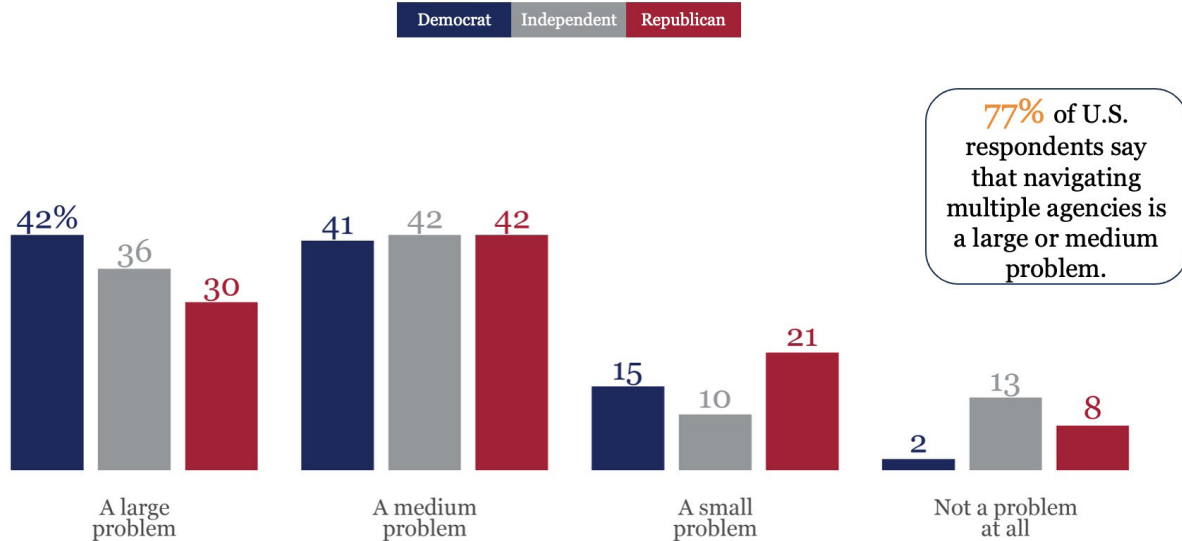


Q: Sometimes, as people make more money, they may lose eligibility for certain benefits from social safety net programs. When someone's benefits decrease by more than their income increases, this is referred to as a "benefit cliff" or a "welfare trap." How serious of a problem, if at all, do you think benefit cliffs are in social safety net programs? (n = 602)



# MOST U.S. RESPONDENTS VIEW NAVIGATING MULTIPLE GOVERNMENT AGENCIES AS A PROBLEM

Most U.S. respondents believe that navigating multiple government agencies to receive social safety nets or workforce help is a large or medium problem. 83% of Democrats and 72% of Republicans say it is a large or medium issue.

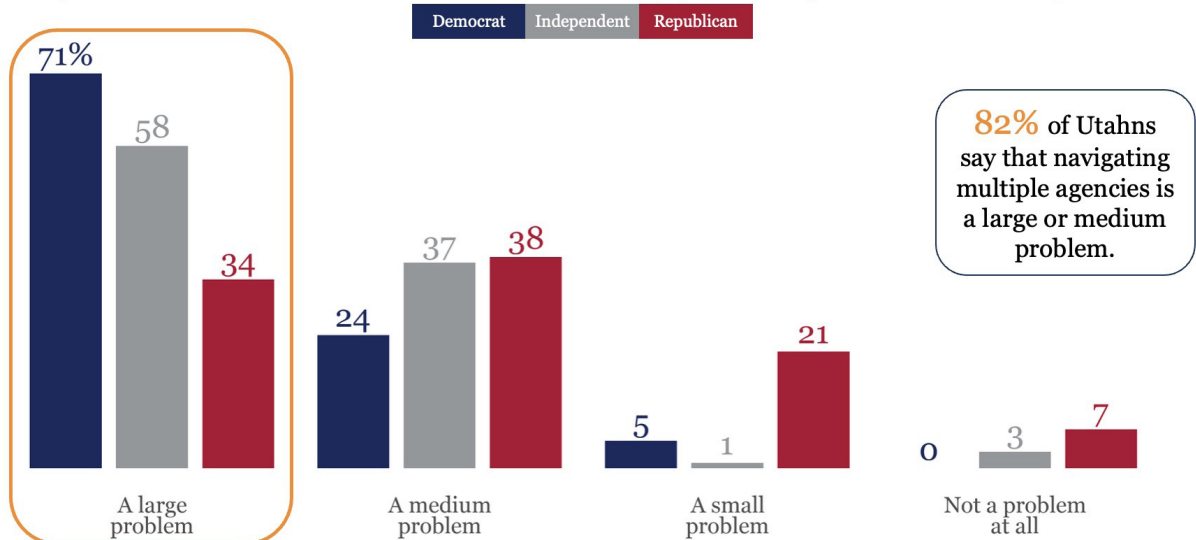


Q: Currently, social safety net programs and workforce development programs each have their own rules, funding, and application processes. In many states, people must navigate multiple different government agencies to receive benefits and get connected to work and training opportunities. How much of a problem, if at all, do you think it is for those seeking benefits to navigate multiple different agencies and/or processes involved in the social safety net system? (n = 762)



# UTAH DEMOCRATS VIEW NAVIGATING MULTIPLE AGENCIES AS A BIGGER ISSUE THAN REPUBLICANS

Most Utahns believe that navigating multiple government agencies for social safety nets and workplace training is a large or medium problem. However, 71% of Utah Democrats believe it is a large problem compared to 34% of Utah Republicans.



Q: Currently, social safety net programs and workforce development programs each have their own rules, funding, and application processes. In many states, people must navigate multiple different government agencies to receive benefits and get connected to work and training opportunities. How much of a problem, if at all, do you think it is for those seeking benefits to navigate multiple different agencies and/or processes involved in the social safety net system? (n = 603)

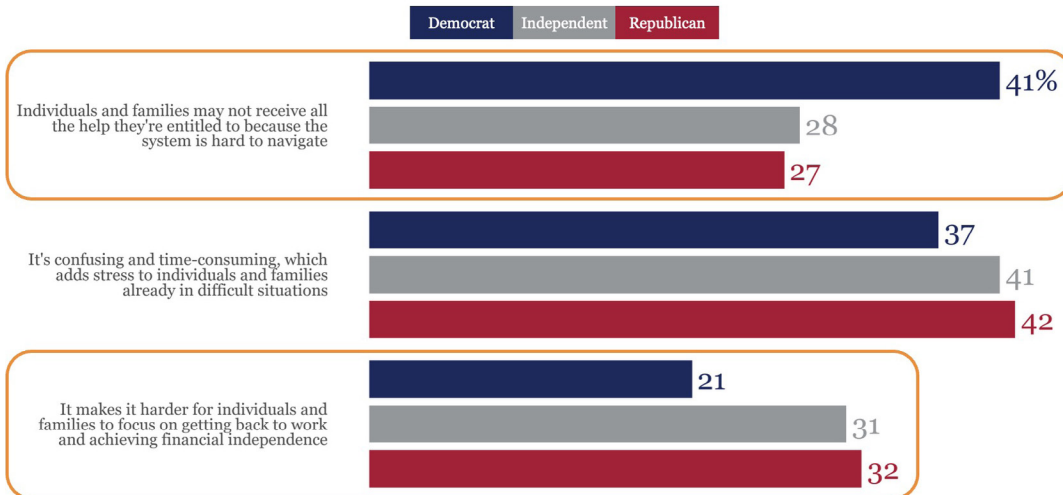


Similarly, there is bipartisan majority agreement that safety net program participants navigating multiple government agencies is a real problem.

It's worth noting that Utah's integrated "[one-door to work](#)" model is a significant reform that addresses much of this administrative burden question, and though that topic is worthy of attention it exceeds the scope of this paper.

## U.S. DEMOCRATS AND REPUBLICANS DIFFER ON WHAT THEY VIEW AS THE BIGGEST ISSUE WITH MULTIPLE AGENCIES

There is bipartisan recognition that multiple agencies make receiving benefits confusing and time-consuming. However, Democrats and Republicans differ on what the biggest problem is that stems from having to interact with multiple agencies.

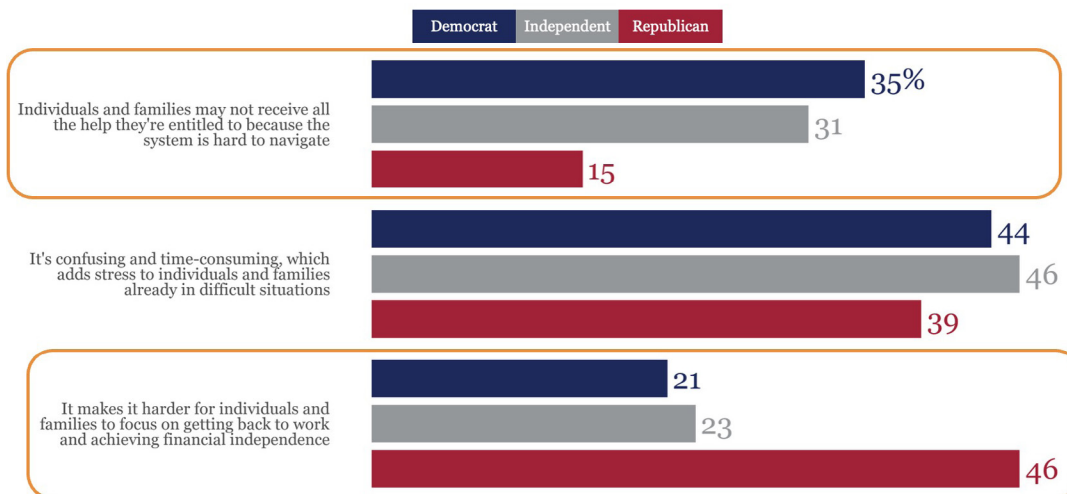


Q: Which of the following do you think is the BIGGEST problem caused by the multiple different agencies and/or processes involved in the social safety net system? (n = 714)



## UTAH REPUBLICANS AND DEMOCRATS DIFFER ON WHAT THEY VIEW AS THE BIGGEST ISSUE WITH MULTIPLE AGENCIES

Democrats focus on more on benefit access; Republicans focus more financial independence and workforce reentry. Both parties and independents view a time-consuming and confusing system as a major issue.



Q: Which of the following do you think is the BIGGEST problem caused by the multiple different agencies and/or processes involved in the social safety net system? (n = 583)



While there is consensus that the administrative burden of navigating multiple agencies to participate in the safety net is a problem, Republicans and Democrats diverge on specifically why.

The survey data evaluated thus far, while including some geographic or political variations, still points toward several key elements of consensus.

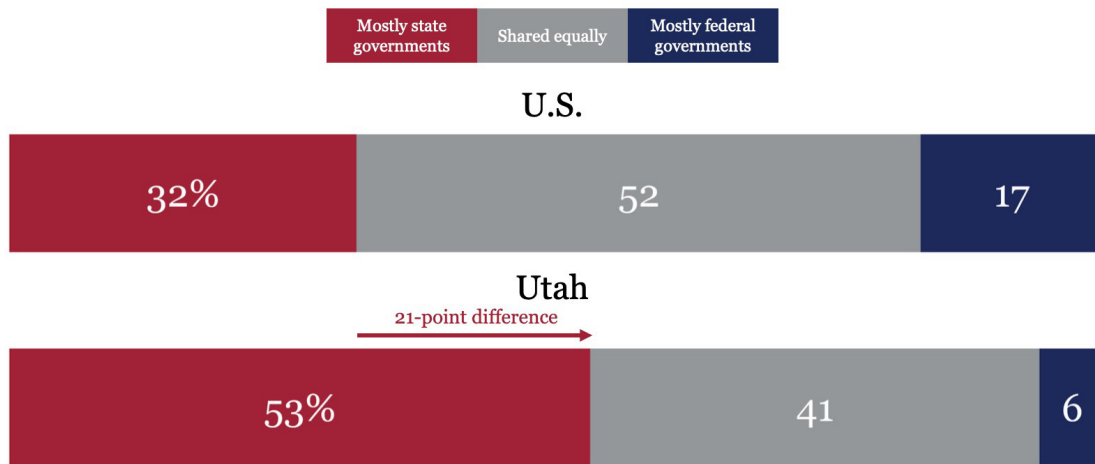
Voters in Utah and across the nation, spanning the political spectrum, believe the safety net should help struggling Americans in times of need and promote work and independence, while they also recognize the negative effects of benefit cliffs and fragmentation on the families the system is intended to help.

That consensus is important because it provides the foundation for the broader reform conversation this report envisions. The empowerment account concept rests on two key governance premises: that testing reenvisioned, streamlined social welfare pilots is necessary, and as such, states need additional innovation authority from the federal government to test such pilots.

A slight majority of Utah voters believe states should have primary responsibility for managing social safety net programs while most U.S. voters believe the responsibility should be shared equally. Notably, only small minorities of both groups think the responsibility should be mostly federal.

## UTAHN'S MORE SUPPORTIVE OF STATES MANAGING SOCIAL SAFETY NETS THAN U.S. RESPONDENTS

53% of respondents from Utah favor state governments managing social safety nets, with 41% saying they should be shared equally and 6% believing it is a federal responsibility. 32% of U.S. respondents favor states having the primary responsibility of managing social safety nets.



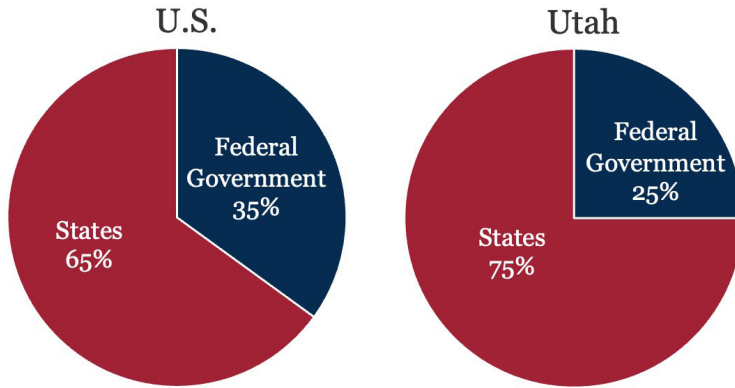
Q: Who do you think should have primary responsibility for managing social safety net programs? (U.S. n = 762; Utah n = 604)



# MAJORITY OF RESPONDENTS SAY STATES SHOULD HAVE MORE DISCRETION OVER SOCIAL SAFETY NET FUNDS

65% of U.S. respondents and 75% of Utah respondents believe that states should have more discretion with social safety net funds.

States should have more discretion with social safety net funds because they are better at understanding the unique needs of their residents allowing them to tailor programs to local needs and test what works



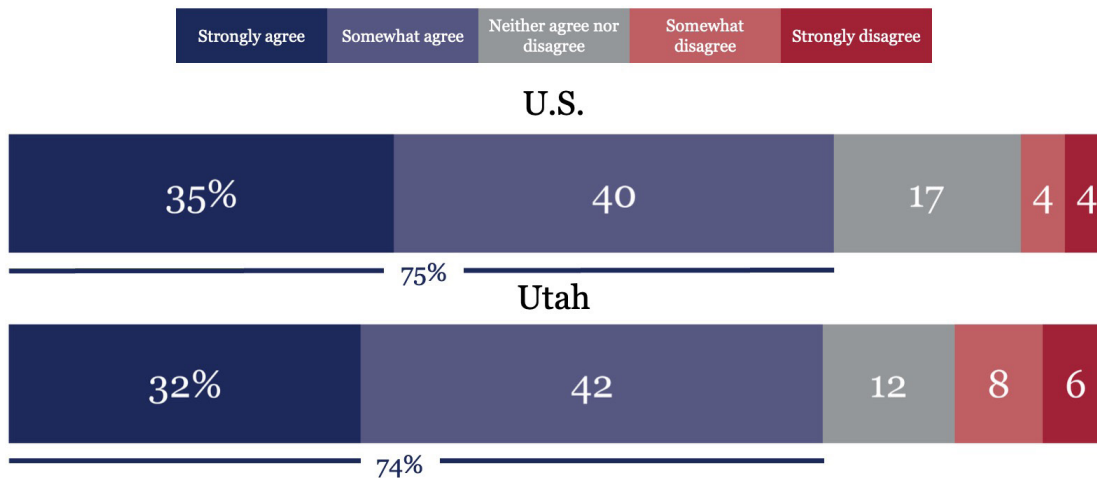
The federal government should retain control over social safety net funds because consistent federal standards help ensure equal treatment and benefit levels for low-income people regardless of where they live

Q: Which comes closer to your view even if neither represents your viewpoint perfectly? (U.S. n = 762; Utah n = 601)



# MOST RESPONDENTS BELIEVE FEDERAL GOVERNMENT SHOULD GIVE MORE DISCRETION TO STATES

75% of U.S. respondents and 74% of Utah respondents strongly or somewhat agree that the federal government should give states more flexibility over social safety net programs.



Q: Which comes closer to your view even if neither represents your viewpoint perfectly? (U.S. n = 762; Utah n = 601)



By contrast, strong majorities of U.S. and Utah voters agree that states should have more discretion with social safety net funds.

And supermajorities of both cohorts believe the federal government should give states more flexibility over social safety net programs.

One important observation: at first glance, these last three charts may seem to conflict. Fifty-two percent of American voters believe that responsibility for managing social safety net programs should be shared equally between states and the federal government, but then nationwide voters go on to say that states need more discretion or flexibility over social safety net programs. Furthermore, only a slight majority of Utah voters say the responsibility should be weighted more toward states, but then go on to strengthen their support for shifting discretion toward states.

One interpretation of these findings is that broad swaths of American voters believe in the idea of a partnership between the federal government and the states when it comes to social welfare programs, but believe that partnership is out of balance. Shifting more discretion or innovation authority to states would better represent the kind of partner relationship between states and the federal government that many Americans envision.

## Specific Reforms

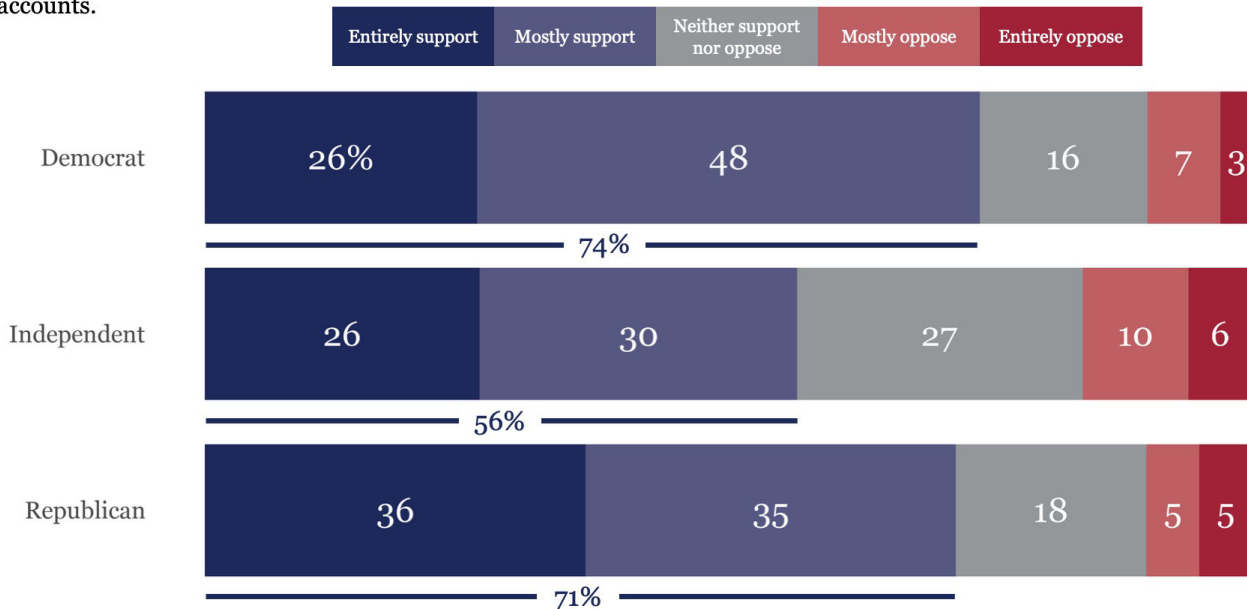
Moving from governance preferences to specific reform questions clarifies the public appetite for the kinds of reforms argued for in this paper.

The central premise of empowerment accounts is combining funds from multiple social safety net programs, which enjoys strong support across the board.

On the national level, supermajorities of both Democrats and Republicans support the empowerment account concept.

# U.S. DEMOCRATS AND REPUBLICANS ARE SUPPORTIVE OF EMPOWERMENT ACCOUNTS

Nationally, 74% of Democrats and 71% of Republicans are entirely or mostly supportive of implementing empowerment accounts.



Q: One proposed reform to social safety net programs would replace multiple separate federal benefit programs with a single "empowerment account." Under this approach, eligible low-income individuals would receive monthly assistance through a single account (n = 762)



And though Utah Republicans are slightly less supportive (60%) of empowerment accounts than Utah Democrats are (75%), the concept still enjoys strong majority support across the political spectrum in the state.

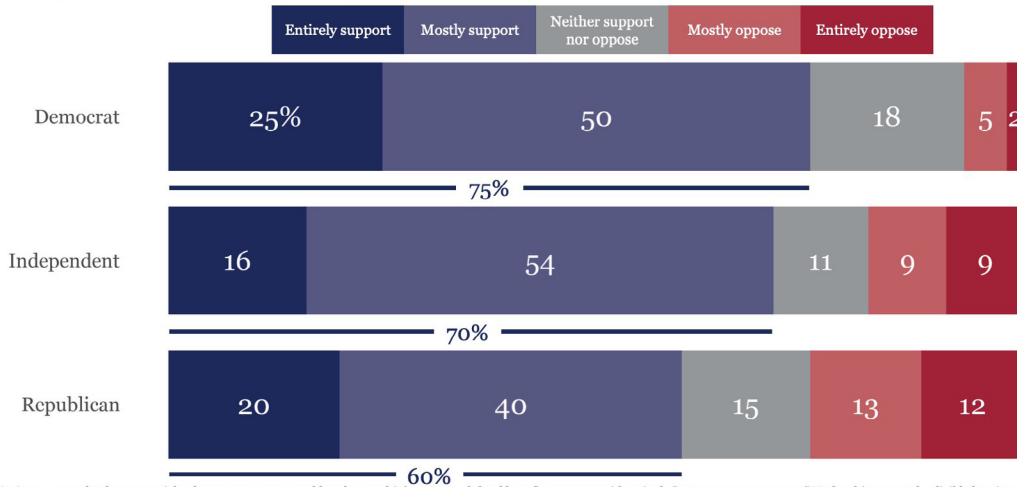
Furthermore, because this paper argues for the empowerment account concept to be deployed at first as a testable pilot program, the survey asked specifically whether

voters would support their state running an empowerment account pilot program.

On both the national and state level, supermajorities of Republicans, Democrats, and independents support their state running an empowerment account pilot program.

## UTAH DEMOCRATS ARE MORE SUPPORTIVE OF EMPOWERMENT ACCOUNTS THAN REPUBLICANS

75% of Democrats are entirely or mostly supportive of implementing empowerment accounts compared to 60% of Republicans, but majorities of both parties express support.

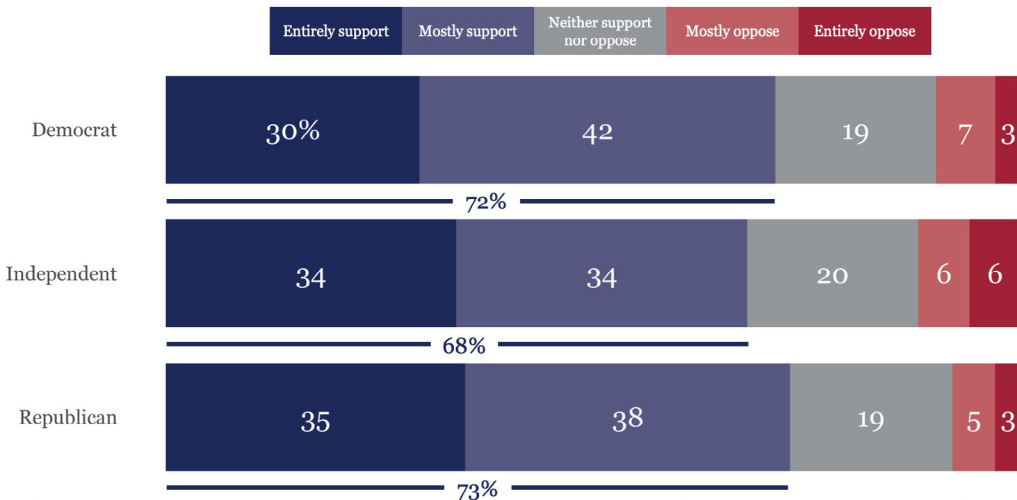


Q: One proposed reform to social safety net programs would replace multiple separate federal benefit programs with a single "empowerment account." Under this approach, eligible low-income individuals would receive monthly assistance through a single account (n = 581)



## BIPARTISAN SUPPORT AMONG U.S. RESPONDENTS FOR EMPOWERMENT ACCOUNT PILOT PROGRAMS

Nationally, 72% of Democrats and 73% of Republicans support an empowerment account pilot program in their state.



Q: Would you support or oppose allowing your state to run a pilot program to test an empowerment account approach, using existing federal safety net funding? As a reminder, under an empowerment account approach, eligible low-income individuals would receive (n = 762)



The support is even stronger within Utah for an empowerment account pilot program.

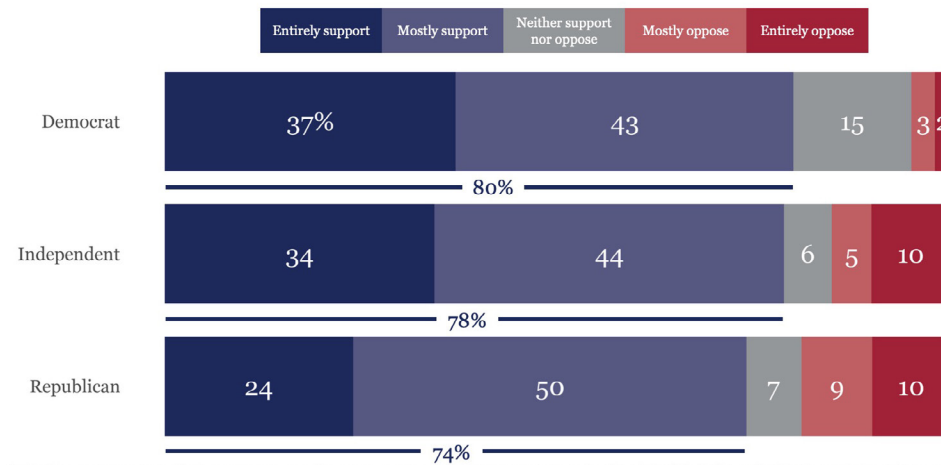
This report intentionally approaches social welfare reform through an aspirational lens first and foremost, by asking the hypothetical question: “If we were creating a social welfare system from scratch today, what would it look like?”

But for any reform – whether incremental or potentially transformational – to have the potential to move forward, there must be practical opportunities to advance its

concepts. Policy reform that would allow states to even consider the development and deployment of empowerment accounts would be significantly impactful to fully realizing the potential of this concept. So, we asked voters about their views of a reform that would allow states to integrate and streamline federal safety net funds in the way empowerment accounts envision.

## BIPARTISAN SUPPORT AMONG UTAHNS FOR EMPOWERMENT ACCOUNT PILOT PROGRAM

In Utah, 80% of Democrats and 74% of Republicans support a statewide empowerment account pilot program.

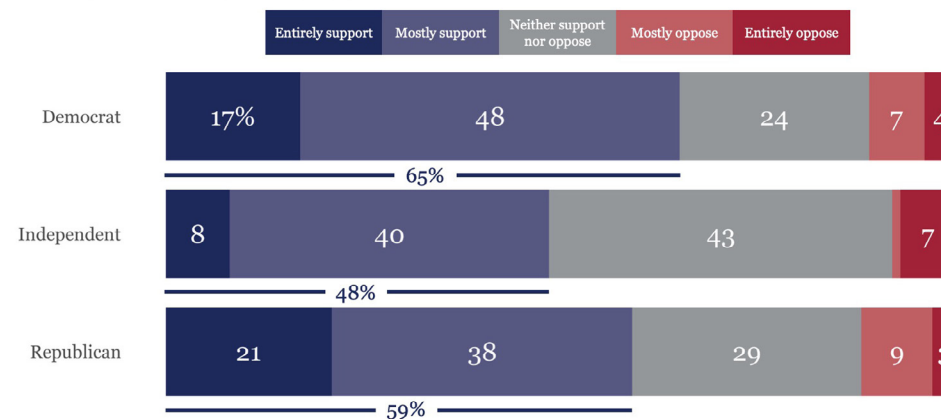


Q: Would you support or oppose allowing your state to run a pilot program to test an empowerment account approach, using existing federal safety net funding? As a reminder, under an empowerment account approach, eligible low-income individuals would receive (n = 577)



## NATIONAL BIPARTISAN SUPPORT FOR COMBINING SOCIAL SAFETY NET PROGRAMS

Both Democrats and Republicans approve of states combining funds from multiple social safety nets. 65% of Democrats and 59% of Republicans entirely or mostly support states combining funds.

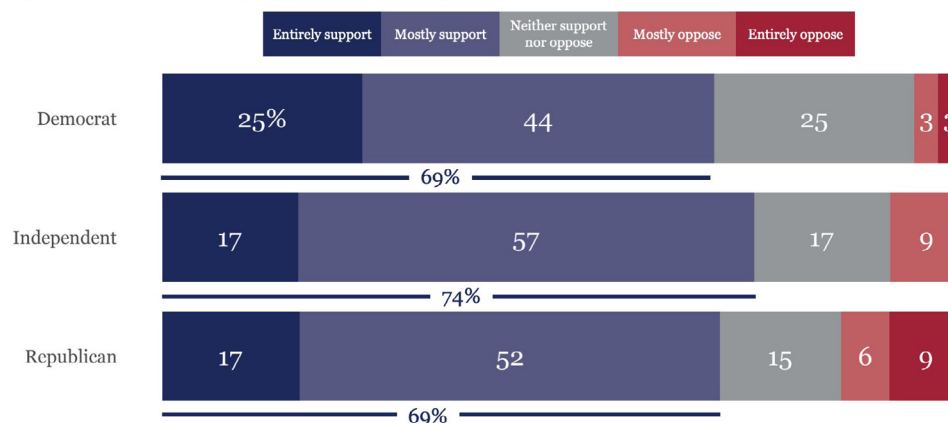


Q: One proposed reform would allow states to combine federal funding from multiple social safety net programs and test new approaches to helping families move out of poverty. Supporters say this could reduce bureaucratic burdens on families navigating multiple programs and remove barriers to work and economic progress by eliminating benefit cliffs (sometimes called welfare traps). Opponents say it could reduce federal oversight and lead to disparity in what benefits are available in different states. Do you support or oppose allowing states to combine federal funding from different social safety net programs to test new ways of addressing poverty? (n = 762)



## BIPARTISAN SUPPORT IN UTAH FOR COMBINING SOCIAL SAFETY NET FUNDS

Democrats and Republicans in Utah favor combining funds from different social safety nets. 69% of both Democrats and Republicans entirely or mostly support allowing state government to combine funds.



Q: One proposed reform would allow states to combine federal funding from multiple social safety net programs and test new approaches to helping families move out of poverty. Supporters say this could reduce bureaucratic burdens on families navigating multiple programs and remove barriers to work and economic progress by eliminating benefit cliffs (sometimes called welfare traps). Opponents say it could reduce federal oversight and lead to disparity in what benefits are available in different states. Do you support or oppose allowing states to combine federal funding from different social safety net programs to test new ways of addressing poverty? (n = 601)



On the national level, majorities of both Democrats and Republicans support this proposed reform, while independents are split.

In Utah, support for that reform is stronger across all three political affiliations.

The key takeaways from this survey data are straightforward.

American voters believe in the social welfare system’s aspirations to help struggling families, address basic needs, and support work and long-term independence, while acknowledging the safety net’s needed areas of improvement to fully realize that vision. There is strong bipartisan majority support for increased state innovation, for states to test empowerment-account pilots, and for policy reforms that would allow states to move forward.

Prior to 2026, much of this would have been an intellectual exercise discussing hypothetical possibilities of reform. But now that there is a federal vehicle, the Upward Mobility Act, these aspirational reform conversations are tangible in a way they haven’t been in decades.

## Conclusion

As the new [welfare reform movement](#) progresses, state elected officials, administrators, and policy leaders should move forward in three critical ways. First, to embrace their role as leaders and innovators in improving the social welfare system – recognizing the unique advantage state-led innovation can offer, and the strong public support for that kind of leadership evidenced by the survey data in this report. Second, to actively support the Upward Mobility Act as the federal vehicle that makes it possible for states to test empowerment-account pilots. Third – which significantly supports the first two – state leaders should begin designing now what they would implement at the state level if they had federal flexibility to do it. Empowerment accounts offer a framework that meets the need for comprehensive reform, addresses practical shortcomings of the traditional safety net, and moves closer to the war on poverty’s aspirational vision – all while enjoying significant bipartisan support and a federal vehicle currently being debated in Congress.

These reforms, if pursued, are part of a struggle, in President Johnson’s words, “not a struggle simply to support people,

to make them dependent on the generosity of others. It is a struggle to give people a chance.”

To apply his national call today, in 2026, we must declare unconditional war for opportunity. That means embracing the aspirational intent of America’s social welfare system while recognizing that it does not yet fully realize that vision. It means moving beyond merely tinkering with existing programs in the current system and instead testing ideas that can transform it into something better. It means striving to reenvision our nation’s approach to being the land of opportunity for current and future generations eager to feel that the American Dream is indeed within reach.

**Utah Sample Methodology** – Registered Utah voters were randomly sampled from a previously recruited voter opinion panel and from the Utah voter file. n = 605 interviews using self-administered online interviews with invitations sent via email and text. Interviews were fielded May 5 – May 31, 2026. Margin of error +/- 4.0 percentage points. Weighted to reflect the demographics of likely 2026 general election voters living in Utah specifically in regard to age, congressional district, race, education level, party registration, gender, turnout quintile, and recalled 2024 presidential vote.

## **Appendix A – Sutherland/Y2 Analytics Social Safety Net Survey Methodology**

**U.S. Sample Methodology** – Registered voters were sampled from online panels. Survey participants who said they were not at all likely to vote in the November 2026 general election were screened out yielding a likely voter electorate. n = 762 interviews using self-administered online interviews with invitations sent via email. Interviews were fielded May 1 – May 7, 2026. Margin of error +/- 3.6 percentage points. Weighted to reflect the demographics of likely 2026 general election voters living in the U.S. specifically in regard to age, gender, geographic region, race, ethnicity, and education level.



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