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American Social Welfare Policy: Current Issues and Future Perspectives

**Dissertation Submitted in Partial Fulfillment of the Requirement for Master's Degree
in Literature and Civilization**

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Dedication

Praise to Allah who has given us the courage and patience to achieve this work.

This research paper is lovingly dedicated to our beloved parents,
who are the source of our inspiration, they have given us the drive and discipline to overcome any
obstacle with determination and enthusiasm.

To our family who have encouraged and supported us to not surrender or give up learning.

To our friends who have helped us to finish this project.

Furthermore, we extend this dedication to all the graduated master's degree students who have
diligently assisted us to succeed.

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Abstract

This study aims to present the current state and future prospects of social welfare policy in the United States with a focus on pressing issues and possible paths forward. It sheds light on the opportunities and challenges associated with changing American social welfare policy to promote a more equitable and inclusive society. The study employs documentary research design to explore and analyze data within official documents and utilizes historical research design to provide a historical account of past events and changes within American society. The main findings of the study include that Inequality persists across economic, racial, and gender lines despite efforts to address it. The housing crisis needs long-term solutions. Discrimination impacts social welfare access, requiring comprehensive strategies. Poverty, driven by inadequate wages and unemployment, demands effective policies. Healthcare reform is needed for accessibility and affordability. Education funding disparities hinder social mobility.

Keywords: American policies, issues, perspectives, documentary, challenges, social welfare.

List of Acronyms and Abbreviations

Acronyms	Meaning
NIMBY	Not in my Backyard
CLTs	Community Land Trusts
VII	Title of Civil Rights
NCES	National Center of Education Statistics
ESEA	Elementary and Secondary Education Act
ESSA	Every Student Succeeds Act
USDE	United States Department of Education
U.S.	United State of America
ACA	Affordable Care Act
COVID 19	Coronavirus Disease 2019
COLAs	Cost of Living Adjustments
CPI-W	Consumer Price Index for Urban Wage Earners and Clerical Workers

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General Introduction

1. Background of the Study

The American Social Welfare Policy has been a pivotal part of the nation's governance and societal framework for many decades. The policy encompasses a broad array of programs and initiatives aimed at providing support and assistance to individuals and families in need. This includes but is not limited to, economic assistance, healthcare, housing, and social services.

From the Progressive Era to the New Deal, the social welfare policy environment in America changed over time to reflect changing cultural attitudes and issues. In response to societal unrest, political changes, and economic shocks, policymakers worked to advance equity, justice, and equal chances despite persistent disagreements.

These factors have shaped the development of social welfare programs and services, as well as the approach and attitudes towards assisting vulnerable populations. Additionally, the availability of grants and funding for social welfare initiatives played a crucial role in shaping policies and implementing effective programs. For this study on American social welfare policy, it is important to understand the historical context and the various factors that have influenced its development.

2. Statement of the Problem

To ensure citizens' social welfare and improve their quality of life, the American social welfare policy aims to create the ideal social policy. Despite several legislation and reforms during the early decades, it encountered some difficulties. Because of this, it is challenging to predict its future, particularly with regard to discrimination, housing, health, education, and poverty. For this study on American social welfare policy, it is important to understand the historical context and the

various factors that have influenced its development. This will help explore the present challenges of this system and predict its future perspectives.

3. Research Questions

The current study addresses the following questions:

- What are the emerging issues in social welfare policy in America?
- How can the future of American social welfare policy be responsive to the evolving needs of the population?

4. Aims of the Study

The primary aim of examining current American social welfare issues is to identify and understand the challenges and shortcomings within the existing system. This involves analyzing issues such as income inequality, healthcare access, housing affordability, and unemployment. By scrutinizing these areas, policymakers and stakeholders can gauge the effectiveness of current programs and identify areas needing reform. The second aim, predicting the future of American social welfare policy, builds on this analysis to forecast how demographic changes, economic trends, and political shifts might influence social welfare. This forward-looking perspective is crucial for developing strategies that ensure the social safety net evolves to meet the needs of future generations, addressing emerging issues proactively rather than reactively.

So the study aims at :

- Examine the current American social welfare issues.
- Predict the future of the American Social Welfare Policy.

5. Significance of the Study

Social welfare policy directly addresses critical social issues like poverty, inequality, healthcare access, and food insecurity. Studying it provides insights into the challenges faced by different segments of the population. Therefore, the study will yield conclusions that aid in comprehending the reality of American social welfare policy as it stands today. The findings of the study can also be utilized to predict how the American social welfare policy will develop in the future.

6. Research Methodology

The study of the American Social Welfare Policy necessitates the use of both a critical reading to forecast future developments and a historical account of the creation of policy. Therefore, documentary research and historical research designs were jointly used to conduct the study. Documentary research is qualitative in nature and serves to collect and analyse data from such documents as books, reports, journals, magazines, recordings, newspapers, and diaries. It helps researchers understand a phenomenon thoroughly by obtaining insightful information about the investigated research problem. Historical research provides a historical foundation of social changes and past events. This type of research allows the investigation of topics that could not otherwise be studied by examining past evidence.

7. Structure of the Study

The dissertation is divided into two chapters. The first chapter provides a brief historical account of the evolution of the American social welfare policy and introduces its current challenges and the factors behind them. The second chapter attempts to portray the future of this system by examining its effects on the various sectors of the American population and how better policies can be adopted for more social equality.

CHAPTER ONE
Current Issues of American Social Welfare Policy

CHAPTER ONE: CURRENT ISSUES OF AMERICAN SOCIAL WELFARE POLICY

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Introduction

The study explores social welfare, a constantly evolving and complex issue, focusing on the nation's challenges with sustainability, equality, and ethics. It highlights the role of poor people in the nation's well-being and the historical development of social welfare. The chapter addresses urgent problems faced by American social welfare policy, including conditionality, disciplinary measures, interstate migration, inadequate social support, employment opportunities, education, public health facilities, and government failures.

1.1. The Origins of American Social Welfare Policy

Throughout its history on the continent, social welfare in the United States has experienced several transformations due to the impact of long-standing customs, as well as the rapid expansion of the economic and social sectors. When the nation was first established as an agrarian culture, informal networks within the community were used to support individuals in need. Nonetheless, a formal economic transition is occurring, most likely as a result of urbanization and industrialization, which have severely overcrowded the labor market and increased demand for a majority salary (Garland, 2016)

In response to the challenges brought forth by the Industrial Revolution, the government established social insurance scheme. One of the earliest social insurance scheme in the early 1900s was the set of rules governing workers' compensation laws. Federal employee retirement plans and perks for military personnel also date from this era (Skocpol&Theda, 1992).

Instead of implementing a national master plan, social welfare initiatives in the United States have taken a practical approach, addressing specific issues. Although the federal, state, and municipal

governments that are relevant to the process support it, they do it in a decentralized manner. Furthermore, it is primarily the responsibility of the private sector in the healthcare industry to guarantee that insurance and pensions associated with employment are provided (Day, 1997).

When local and state governments were insufficient to handle the difficulties of the American people in addition to nonprofit organizations during the 1930s Great Depression, the federal government withdrew its assistance (Garland, 2016). The federal government employed loans and grants that were intended for relief and employment programs rather than the states, and the support formally started in 1932 (Day, 1997). Specialized federal emergency assistance and public works measures were then put into action.

During a 1935 speech to Congress, President Roosevelt offered the draft that would eventually become the Social Security Act. That same year, on August 14, 1935, the Act was ratified in his honor (Moran, 2011). The national social insurance systems that were intended to address the issues of unemployment and old age made this bill a law (Moran, 2011). Additionally, it provided federal funding to states for means-tested initiatives such as Aid to the Blind and Old-Age Assistance, which provided financial help to people whose Social Security benefits were insufficient or nonexistent (Moran, 2011).

Federal payments to support maternal and child health and welfare services were also included in the Social Security Act program. These provisions ultimately evolved into programs like Aid to Families with Dependent Children and Temporary Assistance for Needy Families. It also included payments for vocational rehabilitation and public health services, which were later taken out of the Social Security Act and incorporated into other laws (Gordon & Baltan).

Much work was done on the Old Age Insurance plan before it was finally put into place. The initial plan was pushed so that payouts began in 1940 rather than 1942, and by 1939 it had been replaced

with a family-based system that paid benefits to dependents of deceased and retired workers (Moran, 2011).

People working in occupations that had never before been covered were added in the 1950s expansion. Quite often, new techniques of tax collection and accounting for the relevant financial groupings had to be devised in order to complete this procedure. (Bentley, 1998).

With the addition of Disability Insurance in 1956, the program saw a major expansion. Adult-age disabled children of deceased or retired workers, as well as anyone with severe disabilities who had reached the age of fifty, were eligible to petition for state assistance. Improvements made in 1958 and 1960, respectively, increased compensation for dependents of disabled workers and removed the age 50 threshold for benefits for disabled workers. Supplementary benefits for disabled widows and widowers aged 50 and beyond were also expanded under the 1967 changes. (Bentley, 1998).

The 1972 amendments introduced the delayed retirement credit and automatic cost-of-living increases in order to liberalize benefits for workers who retire after the normal retirement age. In 1977, the underlying structure of the benefit computation was changed to hold replacement rates constant across time. (Axin, 2018).

Further modifications requiring coverage for federal civil service employees and tax-exempt organizations were implemented in 1983. The benefits received by the higher-income beneficiaries were taxable, and the regular retirement age was gradually raised to 67. The coverage level for domestic workers' earnings was raised in 1994 by further modifications, which made adjustments based on the growth in average earnings (Garland, 2016).

Due to the Great Depression, private industrial pension scheme, particularly those in the rail sector, were at their worst in the 1930s. In the mid-1930s, specific railroad retirement scheme were designed in conjunction with the broader Social Security program, keeping in mind the unique needs

of train personnel. To the greatest extent feasible, these systems synchronized taxes and benefits. The fact that workers' compensation schemes had been established in every state by 1948 was another noteworthy development during this time. Conversely, federal insurance programs for workers were established in the 1950s (Poppendieck, 1998).

Before World War II came to an end, special legislation was passed to provide military members with a range of benefits. These included educational opportunities and vocational rehabilitation, all aimed at supporting veterans. This legislation offered a number of advantages to those who served in the military. (Page 127 of Benton)

The Social Security Amendments were implemented in 1965 as part of the Medicare (Medical Insurance) program, offering medical coverage to anyone 65 years of age and above. When Medicaid (now known as Medical Assistance) was first implemented, it offered low-income individuals access to medical care. The 1972 introduction of the Supplemental Security Income program necessitated the augmentation of social welfare aid systems.

Other programs were added in addition to these. For instance, in 1964, food stamps were provided along with housing and energy subsidization schemes. Block grants intended for use by the Temporary Assistance for Needy Families program were substituted for Aid to Families with Dependent Children under the revised guidelines of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Axin, 2018)

Family allowances are not part of any specific program, but workers who have kids and those who are struggling financially can benefit from certain tax deductions and reductions and here is some good news - all kids get free public education until they finish secondary school.

1.2. The Current Issues

The American basis for social welfare and equality is currently tarnished by a number of significant problems. The most significant issue is the growing issue of wealth and income inequality, which has reached previously unheard-of heights in recent years (Piketty&Saez, 2014). Social cohesiveness and stability are at risk due to the widening gap between the wealthiest members of society and the remainder of the population, which is rapidly becoming more socioeconomically devastating (Stiglitz, 2012).

A major problem that currently plagues the United States is a housing crisis, particularly in the urban areas, due to a lack of affordable housing. With a catastrophic rise in housing costs, while incomes have pretty much been stagnant, most low-income families reside in atrocious conditions that further contribute to the homeless and transient population.(Desmond, 2016).

Also, discrimination remains a fact of American life, particularly at the level of race and gender. (Pager & Shepherd, 2008). While the law has evolved in its reaction to racism and other discriminations. The application of the law is still unknown to these groupings that have received incomplete legal protections in employment, education, and housing. (Pager, 2003). Similarly, women have also been facing gender discrimination in workplaces that leads to wage inequalities and lower prospects for career enhancement. (Blau& Kahn, 2017).

Another serious barrier is poverty which touches the lives of millions of Americans who experience economic hardship and lack access to basic resources that can meet their basic needs. (Edin&Shaefer, 2015). Poverty affects people's economic production leading to communities and society in general facing economic burdens characterized by reduced levels of productivity, increased health care spending, and increased levels of crime. (Currie &Widom, 2010).

Besides that, there are also myriad controversies associated with the U.S. healthcare system including low access to medical treatments at low cost, gamut disparities in health outcomes, and the fast rise of healthcare costs(Blendon et al., 2018). These factors create health disparities which mostly affect the marginalized population with limited access to health care facilities. (Blendon et al., 2018).

On the contrary, with that consideration in mind, evidence-based policymaking coupled with unleashing investments that increase the opportunities in the economy, access to affordable housing, healthcare, and any other pivoting activities can lead toward a universal pluralistic society. (Saez&Zucman, 2019)

1.2.1. Inequality

Inequality refers to a very pervasive problem, one that seeps into multiple dimensions of societal inequality, including the distribution of income, wealth, education, health, and possibilities. These subtypes of inequality and the reasons behind them should be known in order for effective policy interventions to reduce disparities and move further toward an equitable society.

1.2.1.1. Types of Inequality

Societies in the U.S.includemany uneven features. Some come along with social and economic dynamics that lead to results of different quality and disparity. The biggest part of economic determination that can be mentioned is income inequality. It refers to a constant process that reveals the inability of the masses to accumulate their share of income among others in a population. Piketty in the book specifies that over the past several decades, it has been possible to witness an exponentially growing rift between the very high earners and the rest of the U.S. population. 1% of the country dominates equity fairly well (Piketty, 2014).

Wealth inequality is yet another very important aspect with a grouping of the uneven distribution and accumulation of wealth among individuals or households. Wolff articulates that in the year 2017, the top 1% of households in the United States owned more wealth than the bottom 90 % combined, thereby giving a clear indication that there is immense concentration of wealth amongst a very small proportion of the population.

Moreover, one form of system that is a root cause of social inequality is educational opportunities in which not all students get the same education. Education equality is referred to as a different quality of education and resources wherein those who belong to disadvantaged social classes, Indigenous groups, or certain races are understood to be lesser compared to the educated classes or those who belong to the white race or dominant group (Reardon, 2013). Reardon and Portilla's analysis (2016) demonstrates that the sustained achievement gaps which are piped into the intergenerational cycles of poverty and social disadvantages between the lower income earners and the more affluent are caused by several factors.

Inverse health inequality refers to one more type of inequality dealing with the gap in the health range and health services between the groups. It has been proved that the communities which are under bad living conditions, like some minority races and poor people gaps, are always lucky to be in a diseased time interval. They very often have shorter life expectancies, and they also show a lesser tendency to realize preferences regarding the quality of health care. (Williams & Mohammed, 2009).

1.2.1.2. Causes of Inequality

The causes of inequality are complicated and deeply entangled within historical, economic, social, and political factors. Probably the most critical factor in income and wealth distribution inequality is the uneven distribution of economic resources and opportunities, under the

influence of structural shifts, such as globalization, technological change and labor market. In this context, globalization and technological progress have brought about outsourcing and automation in industries which divide labor markets and cause flat-tilting wages for low- and middle-income earners to disproportionately benefit the wealthy. (Stiglitz, 2012).

Structural racism and discrimination are very important players in the perpetuation of inequalities, mostly affecting racial and ethnic minorities. Such historical wrongs as slavery, segregation, and systemic racism have created lots of persistent disparities in employment, education, housing, and healthcare that have entrenched wide racial gaps in wealth and other social outcomes. (Oliver & Shapiro, 2006).

Besides, progressive tax policies that favor the rich and minimal safety nets increase income and wealth inequality since they benefit the rich and companies. Hence, heavy taxation is placed on low-income earners and their families. Such tax breaks for the rich and slashing of social welfare programs widen the gap between the poor and the rich, hence increasing socioeconomic inequalities and weakening social mobility. (Saez & Zucman, 2016).

In summary, inequality in American society shows up in a good number of aspects: economic, educational, and health inequality, all of which are influenced by numerous factors that are intricately interconnected. These gaps should be tackled by holistically designed policy initiatives that will address the underlying causes of discriminatory behavior, prioritize social and economic progress and make sure that everyone's opportunities for achieving their dreams are not only possible but also a reality, regardless of background or personal financial standing. Along with realizing the different shapes and factors bearing on inequality, policymakers and other essential bodies can then come up with various strategic interventions that guarantee equal opportunity for every group of American citizens.

1.2.2. Housing

The housing crisis in America is a multifaceted issue influenced by economic, social, and policy factors, with rising prices, homelessness, and urban-rural divides. Government policies, regulatory barriers, and environmental sustainability are crucial.

Hence, Housing is one of the major pillars of social welfare; however, it has become non-affordable with time in the United States of America. It has become so unreachable and unaffordable for many. In this section I am focusing on the crisis in housing with causes, consequences, and possible emergency measures for the solution of this pressing issue.

1.2.2.1. Housing Crisis

The housing situation in the United States is dire: it is grossly short on affordable housing, especially in urban centers. Also, adding to the problems are such factors as rapid population growth, stagnant wages and explosive housing prices (Desmond, 2016). Demand continues to outstrip supply at an alarming rate and it becomes unaffordable for millions of Americans to rent or own a place to live (Desmond, 2016).

The major contributing factors behind this housing crisis are inadequacies in the construction of affordable housing built on stringent zoning regulations and land-use policies, along with NIMBY movements'not in my backyard'opposed to new developments. (Glaeser&Gyourko, 2018).

Moreover, historical patterns of racial segregation and discrimination practiced in housing provision have encouraged and continue to encourage unfairness in access to good housing and facilities in a neighborhood. (Rothstein, 2017).

The impacts of the housing crisis indeed range from individual to family to community levels across the nation. So, housing insecurity and homelessness almost turn out to be common conditions for low-income households and minorities(Desmond, 2016). Besides, such improper housing conditions breed negative health and educational outcomes, along with economic instability. (Desmond, 2016)

1.2.2.2. Emergency Solution of Housing

Immediate measures are urgently required to assist all people and families suffering from housing insecurity. Some of the ways can include increasing affordable housing programs that offer Housing Choice Vouchers and Low-Income Housing Tax Credits to expand the supply of subsidized housing units for low-income families(Desmond, 2016). These programs offer rental assistance and financial incentives to developers to construct affordable housing units to ease housing costs for vulnerable populations (Desmond, 2016).

Another critical solution is the introduction of rapid rehousing programs aimed at rapidly rehousing homeless people and their families into a stable housing situation. Usually, short-term rental assistance programs and case management services help a homeless person get permanent housing and be self-sufficient once again(National Alliance to End Homelessness, 2017)

Besides this, since community land trusts ensure a sustainable solution for the housing crisis, they protect affordable housing against displacement in areas that are gentrifying fast. CLTs acquire land and develop affordable housing units which they either sell or lease to low- and moderate-income residents at below-market rates for the maintenance of the affordability of homes and community stability in the long run. (Hickey &Ducoff, 2018)

Further, supportive housing programs combine housing with intensive services aimed at complex needs, such as mental illness or substance abuse disorders. Supportive housing programs

combine affordable housing with supportive services to help vulnerable populations gain life stability and attain housing security. (Tsemberis et al., 2004).

All said, it calls for the urgency of measures and comprehensive solutions concerning the housing crisis in the United States. So that, every individual and family is guaranteed a safe, affordable, and secure place to live. In this way, upon the adoption of emergency measures, the expansion of the program for affordable housing, rapid rehousing initiatives, community land trusts, and supportive housing models will lead society to a position where the roots of homelessness and housing insecurity can be eradicated and people move toward a just and inclusive housing system for all.

1.2.3. Discrimination

Even in the modern day, discrimination persists as a societal issue in the US, affecting everything from housing and work to healthcare and education. The chapter will cover the background of discrimination, the ways in which race and gender overlap and some of the legal tactics used to combat discriminatory behaviors.

1.2.3.1. History of Discrimination

Discrimination runs very deep within the heritage of the United States. This is embedded within systemic oppression and inequality where already marginalized groups have to struggle with institutional barriers to equal rights and opportunities. Discrimination within the historical context means slavery, Jim Crow laws of segregation, and anti-immigrant policies that have predominantly affected African Americans, Native Americans, Asian Americans, and Latino communities. (Alexander, 2012)

In most sectors, such discrimination cemented racial and ethnic hierarchies throughout the 19th and 20th centuries. An example of such discrimination is the racially restrictive covenants on housing and redlining that systematically excluded people of color from homeownership and bound them to live in areas segregated with concentrated poverty defined by a lack of resources and opportunities. (Rothstein, 2017).

Hence, the Civil Rights Movement of the 1950s and 1960s was a milestone in the fight against discrimination and gave landmark legislation in the form of the Civil Rights Act of 1964 and the Voting Rights Act of 1965, removing the legal barriers to equality and providing equal protection under the law for all. Despite such legal developments, the specter of discrimination has persisted in many subtler forms of functioning. It perpetuates social and economic disparities across the disadvantaged groups in society (Rothstein, 2017)

1.2.3.2. Race and Gender

The challenges of discrimination are often heightened when race and gender intersect, impacting women of color who face barriers, in various aspects of their lives. This form of discrimination shaped by intersectionality manifests in ways such as pay, limited access to healthcare and education as well as higher rates of incarceration and police brutality. (Crenshaw, 1991)

Women of color have historically been marginalized within both feminist and civil rights movements through exclusion and invisibility within mainstream discourses. It will be experience-dictated that stories and lived experiences of Black women, Indigenous women, and other women of color remain invisible in the light of the very argument for such an approach to intersectionality that seriously needs taking for the struggle against discrimination and in the promotion of social equity (Crenshaw, 1991).

Furthermore, race-based and gender-based stereotypes intermingle inseparably in perception and treatment which constitute differences in employment, housing, criminal justice, and health care. Intersectional discrimination will amount to the recognition and challenging of multiple structures of oppressions and privileges that shape everyday realities(Crenshaw, 1991).

1.2.3.3. Discrimination and Legal Strategies

Legal measures are of great significance in combating prejudice and the progress of civil rights within the borders of the United States of America. Legal structures, such as Title VII of the Civil Rights Act of 1964 and the Equal Employment Opportunity Commission help individuals who are under discrimination to find possibilities of getting justice for workplace misconduct. As these laws prevent discrimination, the concept deals with race, color, religion, sex, or national origin. This is a possible basis for a charge against offending practices that can be made under the law. (Alexander, 2012).

Similarly, affirmative action policies serve the same purpose in trying to redress past inequities and create a society with diverse knowledge in education and employment. Affirmative action programs consider race, gender, and other characteristics during admission and recruitment procedures in institutions to present equal opportunity to minority groups. (Gurin et al., 2004)

Such organizations exist, like civil rights organizations that challenge policies and practices through lawsuits, public awareness campaigns, and grassroots organizing. They try to make institutions and individuals responsible for discrimination, but at the same time, demand systemic change to realize equity and justice for all.(Rothstein, 2017).

The bottom line is that discrimination has proved to be an intransigent problem in the United States, with historic injustice and systemic disparities as their foundation. Overcoming discrimination requires the application of an integrated approach—one that acknowledges the

intersections of race, gender, and other identity-based oppressions. Legal strategies, affirmative actions, and grassroots activism are very important tools in the fight against discrimination and pave the avenue toward a more inclusive society.

1.2.4. Poverty

The U.S. economy is plagued by poverty that is experienced by a considerable number of citizens who are challenged by inequality as well as unsettled lives. Through this section, the study goes a bit deeper into the nature of poverty as an economic concept concerning its adverse effects on individuals, communities, and society as a whole.

Poverty in America remains a significant challenge, affecting millions of individuals and families across the nation. Despite being one of the world's wealthiest countries, the United States experiences substantial economic disparity, with a considerable portion of the population struggling to meet basic needs such as food, housing, and healthcare. Factors contributing to poverty include unemployment, underemployment, wage stagnation, and the high cost of living in many areas. Additionally, systemic issues such as educational inequities, racial discrimination and limited access to affordable healthcare exacerbate the problem. Addressing poverty in America requires comprehensive policy solutions that focus on increasing economic opportunities, improving access to quality education and healthcare, and creating a more inclusive social safety net.

1.2.4.1. Causes of Poverty

The issue of poverty is characterized by its multifariousness as many factors account for. Disparities in income, distribution of wealth, and more generally a gap between the haves and have-nots are the problems of structure inequality. Other structural factors, such as stereotyping, minimal choice in education, and poor health institutions contribute to perennial poverty among marginalized

communities that comprise different colors of people, including; men and women with disabilities (Marmot & Wilkinson, 2005).

Thus, other economic factors, like unemployment, low income, and underemployment matter a great deal with the rate of poverty. Low-skill labor jobs have restricted job prospects and this can keep many people at the poverty line or locked in inter-generational poverty. Actually, on the one hand, the shortage of cheap housing and health care does affect financial insecurity which should lead to the worse experience of poverty. (Shipler, 2005)

Another of the key causes contributing to the perpetuation of poverty is highly cultural, such as family and generational socializing; isolation, and a lack of social security. For children, being poor often means difficulty in seeing quality education or receiving provisions of health facilities which could further lead to diminishing attempts and make poverty still a recycling way around society (Lareau, 2003). Furthermore, systemic barriers to the chance are attached to the criminal justice system and mass incarceration which disproportionately trap vulnerable societies in poverty and economic instability (Alexander, 2012)

Dealing with the underlying reasons, behind poverty requires strategies and actions that tackle disparities, foster economic growth and establish support systems for marginalized communities. Marmot and Wilkinson suggest that boosting funding in areas, like education, healthcare, housing affordability, and job training is essential for disrupting the cycle of poverty and encouraging economic advancement (Marmot & Wilkinson, 2005).

Poverty in America does not only impact the economic well-being of individuals, but also has far-reaching social effects. One of the most significant social effects of poverty in American society is the impact it has in education. Children growing up in poverty in America often face barriers to academic success due to bad social circumstances leading them to experience long-term

educational disadvantages that can limit their future opportunities and perpetuate intergenerational poverty.

1.2.4.2. Social Impact

Poverty has a profound impact on health and well-being. Individuals living in poverty are more likely to experience chronic health conditions such as: diabetes, obesity and heart disease due to limited access to healthcare and a lack of resources to maintain a healthy lifestyle. In addition, the stress of poverty can lead to mental health issues such as: depression and anxiety.

Furthermore, poverty can lead to social isolation and a lack of social support. Individuals living in poverty may be more likely to experience feelings of shame or stigma associated with their economic circumstances, leading to social exclusion and a sense of disconnection from their communities. This can further create feelings of hopelessness and block opportunities of social mobility. In addition to this, it can lead to increased rates of crime and violence within communities. Economic disparities can create a sense of desperation and frustration among individuals, leading to criminal activities as means of survival.

1.2.4.3. Economic Impact

Poverty has big economic consequences affecting not only individual households but also the community and economy. Economic costs are a result of low productivity, increased spending on health, and reduced economic mobility (Boushey, 2016)

One of the greatest contributions of poverty to the economy is the decrease in productivity and economic output. The poor face many challenges in getting jobs, education, and health care that hamper their full productivity in the workforce and economic development.

Ultimately, poverty does not diminish only individual welfare but also general economic growth and prosperity (Boushey, 2016)

Besides, poverty tends to greatly burden healthcare and public resources. People who live in poverty are more likely to suffer bad health and chronic diseases because of a lack of access to preventive health care and medical facilities. Currie and Schwandt (2016) state that "On the other hand, the high occurrence of health problems among low-income groups worsens healthcare expenses and increases dependence on public aid programs. Thus, placing a heavier cost on public finances and resources"(p. 78).

Poverty is fed back to exacerbate income inequality and increase social cleavages within society. Resource concentration among a few allows for exacerbating the chasm between the haves and the have-nots. Thereby, undercutting social cohesion and increasing social inequality. Increasing inequality is destabilizing, not only to the economy but also to institutions and democratic governance(Boushey, 2016)

Therefore, poverty is a multivariate complex problem that is entrenched in more intractable aetiology and far-reaching economic consequences. This paper will discuss how entrenched structural inequities, economic divergences, and social barriers sustain poverty, and elicit economic development and societal unity. There is a need to combat poverty with holistic policies and interventions that can foster economic opportunity, invest in human potential, and give birth to a more inclusive and just society.

1.2.5. Health

Social welfare includes the services of health care and efficiency in the healthcare system. It is one of the biggest challenges in the United States. The next part of this section is going to discuss the fields of health insurance and the challenges to the U.S. health care system.

1.2.5.1. Health Insurance

Health insurance has a big role in access to health care and protection from expenditure on medical costs. Despite trying to extend coverage, millions of Americans are still without health insurance or underinsured. This limits millions of people from having access to necessary health care services (Collins et al., 2019)

Although employees may possess only employer-provided health insurance, this proves to be the primary way to acquire coverage and offers access to a broad variety of services as part of group insurance plans provided by employers. Additionally, government-sponsored programs like Medicaid and Medicare expand coverage by providing affordable care for people who live in poverty, the elderly, and those with disabilities (Collins et al., 2019)

In 2010, the Affordable Care Act aimed to extend the extent of health coverage through Medicaid expansion, health insurance markets and subsidies for low-income people. Declining the gaps is being done to no small extent with the low-income groups being most affected and those residing in states where Medicaid eligibility was not increased. (Collins et al., 2019)

Additionally, the growing premiums for health insurance and in-pocket costs create serious financial obstacles for a lot of Americans who cannot pay for a doctor's visit or other required treatments or sometimes lose their homes. Acknowledging the existence of the difficulties mentioned above is not enough; overcoming them is of the essence in creating equality of health access rights for everyone (Collins et al., 2019).

1.2.5.2. Problems with the U.S. Healthcare System

The U.S. Healthcare system is characterized by many problems that deter it from properly giving quality and affordable care to every citizen. Among the big challenges is

fragmentation in the delivery of care. That is, there is no coordination among the providers in the duplication of services and the delivery of care(Schoen et al., 2013).

Besides, the model of fee-for-service payment encourages quantity over quality because it rewards many unrequired medical procedures, overutilization of services and exaggerated health expenses. This method of payment does not focus on the patient's health outcome or quality of care. Also, aggravating health disparities and poor health outcomes (Schoen et al., 2013)

Health care disparities along racial, ethnic, and socioeconomic gradients persist where the marginalized communities face barriers to accessing care at the right time and appropriateness. This occurs because of structural biases, discriminationand health-related social determinants which create differences in health outcomes and inequality in care, exacerbating the prevailing disparities in health(Baicker et al., 2014).

Additionally, the processes which involve the administration of health systems are periodic and they are enforced with a lot of bureaucracy which gives rise to inefficiency, administrative waste and different increases in healthcare costs. Simplicity in administrative processes, absence of paperwork and the standardization of billing will put in motion the removal of unnecessary administrative strain which will subsequently lower the cost of healthcare (Schon et al., 2013)

Finally, the healthcare system of the U.S. must be reformed system-wide to bring about changes for the better in the realms of accessibility, affordability and quality care respectively. Besides increasing the coverage of health insurance, reallocating hospital funding to value-based care, reducing the existing medical disparities and making administrative processes more efficient may serve as some of the measures to be taken in the work to build a respectable and performing health system which serves the welfare of all people in the U.S.

1.2.6. Education

Education is the backbone of social welfare because it prepares individuals to have the knowledge and capability required for personal and professional development. Education in the United States is explained below with its intricacies and challenges.

1.2.6.1. Education System in U.S.

The public education in the U.S. is highly decentralized. The major role is located in state and local government. The system map involves all institutions like private, governmental and charter schools from kindergarten to twelfth grade. This kind of education and training is a requirement for studying at higher learning institutions, such as colleges and universities. Data shows grades 1-6 in the academic year 2020 (National Center for Education Statistics [\[NCES\]](#), 2020).

The educational system of a state governs this program exactly in accordance with its standards and regulations, mainly from its local revenues supplemented with federal funds (NCES, 2020). The Elementary and Secondary Education Act (ESEA) of 1965, later changed to the Every Student Succeeds Act (ESSA) in 2015 aims at providing everybody, especially people in disadvantaged groups with a fair chance to get a quality education which is supposed to increase their academic performance as well as help them advance in life. The United States Department of Education (U.S.D.E.), in their study entitled, The Condition of Education 2016 convey the numbers on the number of youth who leave school before graduation to be 43% for the Hispanic Community and 7% for the White community (U.S. Department of Education, 2016).

Education at the public level is regulated in content by national standards and financially supported by the national and municipal budgets. The federal funds will cover up to 50% of the education costs. The Elementary and Secondary Education Act of 1965, later obligated to the

EveryStudent Succeeds Act of 2015, aims to provide inclusivity in education and ensure academic competence, especially among the poor and disadvantaged. College boundary where their students are struggling to graduate at a high rate. (U.S.Department of Education, 2016).

1.2.6.2. Challenges and Major Issues

Though the U.S. system of education has great strengths, it has many problems, especially in executing its mandate to provide equal, quality education to all students. The achievement gap is a long-standing problem that really reflects variations in educational achievement and academic performance among student demographics(Reardon, Kalogrides, & Shores, 2019)

Furthermore, inequalities in educational opportunity and achievement are exacerbated by poor funding and distribution of resources, especially in economically disadvantaged areas of the student population. Scarce resources like competent educators, educational materials and support services impact the quality of education and in turn prolong the disparities in the success of students(Reardon et al., 2019)

Equally, the normalizing of standardized testing and accountability measures has raised much controversy over whether they work as intended to enhance student learning and close achievement gaps. As noted by Reardon et al., critics argue that such tests exacerbate inequalities, reduce curriculum breadth and squeeze out critical thinking and problem-solving skills in favor of test-centric teaching(Reardon et al., 2019)

Moreover, discipline-related issues in school, particularly disproportionate actions towards students of color and those with disabilities, nurture the educational gaps and propel the pipeline to prison even more. Closing these gaps will require embracing restorative justice practices,

promotion of positive school environments, and providing support services that address underlying factors that cause behavior challenges (Losen& Martinez, 2013)

In conclusion, mitigating the hurdles that face the U.S. education system requires holistic reforms focused on equity, improving resource allocation and systemic fairness. Initiatives toward narrowing achievement gaps, increasing funding for schools that serve disadvantaged students and promoting inclusive and culturally sensitive teaching practices stand as pivotal measures toward making sure that all students access a first-rate education tailored toward 21st-century success.

Conclusion

In conclusion, our investigation of current issues in American social welfare policy indeed yielded much insight into the complex challenges society faces. These issues include income and housing disparities, discrimination, poverty, health inequalities, and educational disparities outline imperatively the need for transformative policy measures oriented toward fairness, justice and human dignity. This chapter also reviewed the various historical milestones of the US welfare system, the impact of significant events on this system, and the amount of official assistance to low-income groups. The next chapter highlights the future perspectives of this system.

CHAPTER TWO

Future Perspectives of American Social Welfare

CHAPTER TWO : FUTURE PERSPECTIVES OF THE AMERICAN SOCIAL WELFARE

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Introduction

The study is taking place at a time when society is transforming, and social welfare policies are changing along with society. The upcoming chapter focuses on the possibilities for American social welfare in the future, how policies will change the welfare system, how social welfare policies are being advanced, and the opportunities and obstacles that need to be addressed.

To help readers understand how social welfare programs function, this chapter examines policies that impact the development of the American social welfare model. Future generations' opportunities and outcomes will be determined by the decisions made. This means fostering communication, cooperation, and mutual understanding to pave the way for reflecting a legacy that shapes the future according to the goals and values of the general public.

2.1. Effects of Social Welfare Policy

The wellbeing and freedom of individuals in the United States now have a foundational framework thanks to social care laws. The multifaceted effects of these facilities on people's lives, including economic growth, access to healthcare, and educational advancement, are interwoven with the fabric of society as a whole. Stakeholders, including politicians, academics, researchers, and others, must closely monitor the aforementioned developments while examining the benefits of various social welfare policies, such as those about health, education, and other areas.

The decrease in poverty and economic inequality is a significant consequence of social welfare policies. For instance, Medicaid, the Earned Income Tax Credit, and the Supplemental Nutrition Assistance Program, in varying amounts, lift millions of individuals and families out of poverty every year (Duncan & Murnane, 2016). Receiving financial aid, health care, and other forms of support from the government is essential to reducing the number of individuals suffering from the negative effects of poverty and assisting in stabilizing their overall economic well-being.

Furthermore, by offering healthcare services and preventive care to the populace, social welfare programs also promote improvements in public health outcomes. The Affordable Care Act is one instance of this (ACA). More than 20 million previously uninsured Americans now have access to health insurance thanks to the ACA, which has improved health outcomes and decreased healthcare disparities (Sommers et al., 2017). People can get affordable healthcare because it allows them to take advantage of preventive screenings, illness management, and other therapies that will lead to better health outcomes and lower medical costs.

Social welfare policies have a significant effect on an individual's educational attainment, just like they do on other aspects of life. Programs like Head Start, Pell Grants, and Title I, which provide funding for schools with a shared goal of putting even low-income children and students on top of them, help attain education. Head Start enhances the cognitive abilities of children and academic aptitude in addition to helping them get ready for school, according to studies that demonstrate its beneficial effects (Gormley et al., 2019). Moreover, the best way to make higher education accessible to low-income students is to duplicate that level of Pell Grants or other available programs, as this will allow them to pursue advanced degrees and expect professional jobs.

Furthermore, social care policies are the main factor influencing labor market dynamics and worker participation. In this regard, it is crucial to note that initiatives like job coaching programs, insurance against layoffs, and workforce development programs can assist unemployed individuals in finding new employment or transitioning to a different trade or occupation (Holzer et al., 2017). These kinds of initiatives help people during recessions and unemployment by training them in new skills and providing temporary social relief. This helps to prevent long-term unemployment and indirectly ensures economic activity.

Social welfare programs also play a crucial role in belonging to social participants and withstanding what a community may confront when times are hard. Social welfare policies stand to increase the probability of a sustainable social environment through numerous manifestations, including solving societal issues, reducing inequality, and developing a sense of empathy, and that help is available for those in need. Besides, decisions like investments in affordable housing, community development, and social services contribute to increasing the resilience of the community making individual and collective properties grow. (Moffitt, 2015)

Overall, the influences of the social security system extend way beyond what a person normally thinks of when it comes to its recipients by changing the certain climate of a society as well as on the other hand, tracking down and promoting the respective socio-economic complete picture of a society. Different from the traditionally perceived poverty eradication and health care enhancement, these policies open a multitude of pathways for the beneficiaries to study and work, which are new, good policies being designed regularly to complement those of the past activist times. Indeed, these initiatives empower individuals to reach the level of the rest of society by providing them with both opportunities and the chance to lead a healthier life through actions that encompass a wider spectrum of social, economic and equity considerations.

2.2. Perspectives on Advancing Social Welfare Policies

To advance social welfare policies requires a diverse approach that informs and protects the platforms of social enterprises, which in turn serve society by employing a wide range of new strategies. Understanding the need for population change that is occurring over time in every age group is essential to the advancement of social welfare policy.

Lawmakers in particular need to emphasize the value of crisis management and develop some fresh solutions for the problems facing society. For instance, the ageing population demography indicates the need for more specialized health care; hence, these policies should be those that provide universal access to reasonably priced healthcare (Sommers et al., 2017, p. 1250). Furthermore, the evolving form of work, such as the emergence of gig economies, highlights how critical it is to provide financial stability and job security for every employee (Holzer et al., 2017).

The future course of social welfare is heavily impacted by potential policy changes. To ensure that social welfare programs are not only sustained but also operate effectively and satisfy the needs of the aged, policymakers must modify Social Security and Medicare by loading and referring to them differently (Duncan & Murnane, 2016). People can stabilize their lives and get support during economic downturns while looking for employment prospects. However, those in need of the money are not receiving it under the present jobless programs (Moffitt, 2015)

Improving equality and ensuring social justice lie at the core of social policy improvement, and establishing justice in access to benefits plays a central role in enabling people who are living in adverse conditions to be strengthened and grow through support (Gormley et al., 2019). Therefore, it is important to address the social disparities in education and housing so that all people irrespective of their economic status can have chances and a future (Sommers et al., 2017).

Public awareness and advocacy are important drivers of change in social welfare policies, and public engagement promotes networks and good support that lead to understanding development as well as legislative change (Duncan & Murnane, 2016). Grassroots organizing has a ripple effect, making the oppressed see potential solutions to their problems in the public sector, and they seek to ensure that public policies correspond with their goals and needs (Holzer et al., 2017).

The heart of the economic security of all citizens needs to be social welfare policies adaptation to different kinds of work, which is the main factor in our social life. Polishing the way politics are done can bring fair labor practices into the system and indeed, it can give backing to the worker who cannot fit into the traditional workplace (Moffitt, 2015). Policies need to be adapted to the current labor market challenges to bring more life out of it and meet the needs of all the poor.

To sum up, the development of social welfare policies needs both a holistic and systematic strategy that focuses on the latest needs of the people, policy adaptations, inequality-reducing initiatives, public engagement and resolutions of the new approaches to labor. By considering these standpoints, policymakers can work on the layout of a society which will ensure that each person is offered a fair environment that has all the necessary ingredients for success.

2.2.1. Evolving Needs of Population

As the world changes, the needs of people are also changing. Healthcare and job nature are the most significant aspects changing. With that, there are many challenges to be addressed, especially in the economic structures of social welfare policies set in place. The evolving needs of the population in America are a reflection of its dynamic and diverse society, influenced by various economic, technological, social, and environmental factors.

Over the past few decades, there has been a significant shift in demographics, with an aging population and increasing cultural diversity due to immigration. This demographic transformation necessitates adaptations in healthcare, with a growing demand for geriatric care and culturally competent medical services. The rise of technology and the digital economy has also redefined educational needs, emphasizing Science, Technology, Engineering and Mathematics education and digital literacy to prepare the workforce for future challenges.

Housing requirements have shifted as well, with a trend towards urbanization and the need for affordable housing in metropolitan areas. Environmental concerns, exacerbated by climate change, have increased the need for sustainable living practices and infrastructure resilience.

Furthermore, societal concerns including mental health, racial justice, and financial inequality are gaining prominence and necessitating the development of community support networks and comprehensive governmental solutions. The COVID-19 epidemic has accentuated weaknesses and expedited transformations in telecommuting, telemedicine, and virtual learning, emphasizing the significance of flexibility in fulfilling the changing demands of the US populace. A rich and just society will depend on our capacity to foresee and respond to these complex demands as long as these trends persist.

2.2.1.1. Population and Healthcare Demands

With shifting demographics and sophisticated medical technology, the healthcare demands of the population have been increasing in complexity coupled with a growing need to address the aging population with an elderly-centric care system (Holzer, Lerman, & Sorensen, 2017). There is an increasing prevalence of chronic diseases, such as diabetes and heart diseases, that require longer-term medical management and care (Sommers et al., 2017). Furthermore, it has been increasingly recognized that mental health conditions such as depression and anxiety are very major factors among other various healthcare needs that are not so apparent in our diverse society (Moffitt, 2015).

Having access to healthcare is still a growing issue today since the healthcare systems are quite expensive. Given the fact that the Affordable Care Act managed to broaden the insurance coverage to hundreds of thousands of people, specifically among the low-income earners

(Sommerset al. 2017). There are still, however, instances when people and doctors face serious but solvable financial problems, such as the growing health care charges, the lack of access to rural areas, and the unbalanced health services (Sommers et al., 2017).

2.2.1.2. Changing Nature of Employment and Job Security

In the last few years, the world of employment has experienced great changes, resulting in effects on job stability and income, which has become a matter of concern for many people. Growth in technology and global connectivity has resulted in replacing manpower work with automation in various sectors, hence impacting the workforces of different sectors (Holzer et al., 2017). The gig economy model plays a major role in the economy of today and is getting more and more popular. It offers workers flexibility and sometimes long hours but gives them convenience without the benefits and security of a regular job permanently (Holzer et al., 2017).

Furthermore, the COVID-19 pandemic brought to light the weaknesses in our labor market when businesses reported moderate to massive workforce reductions because of the forced shutdowns. Basically, workers receiving very low salaries and those working in the service industries were more affected as compared to others thus making the inequalities even bigger.

In this connection, the state shall be obliged to establish policies to protect citizens from adverse economic outcomes, that is, to contribute to the provision of affordable healthcare and social benefits when to cover the period of unemployment, and to provide fail-safes such as skills training and education to enable the quick switching from old to new industries. (Holzer et al, 2017).

2.2.2. Potential Policy Changes

Public knowledge and lobbying in America significantly influence community involvement, cultural norms, and legislation. Public figures, media campaigns, non-profit organizations and grassroots

movements lead these initiatives. Grassroots activism, such as suffrage of women , civil rights and Black Lives Matter, has led to significant changes in society.

The need for time and societal problems is faced by many policymakers, and they are initiating discussions of probable changes in social security plans. Also, political leaders are bringing up various transformations. for example, the redesign of Medicare and Social Security, and also the creation of new jobless pay systems.

2.2.2.1. Adaptions to Social Security and Medicare

Two of the oldest and most responsible social welfare programs in America, Medicare and Social Security, are confronting some demographic and financial problems that must be confronted. As populations grow, concerns are being raised about the sustainability of these programs in the long run (Furman, 2017). Decision-makers are experimenting with various methods to keep the programs running whileatthe same time meeting the demands of their current and forthcoming pensioners.

One suggested change includes an increase in the social security income receipt age. As the life expectancy of people continues to rise,some argue that changing the retirement age would bring the program some financial balance(Furman, 2017). On the contrary, others believe that the retirement age, which is the proposed amendment, may harm workers with a lower income who have shorter lifespans and, as such, rely more on benefits from social security.(Furman, 2017).

Changing the cost-of-living adjustment (COLA) formula is another way to change the social security benefit policy. Despite this, COLAs are currently determined using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Another indicator, according to certain authorities, may be better appropriate for the spending patterns of seniors (Furman, 2017).

By doing this, Social Security payouts might be able to keep up with growing costs for things like housing and healthcare.

The same things are currently being considered by policymakers regarding the increase of Medicare to offset the giant costs generated by big health centers and the fact that chronic diseases are on the rise. According to one of them, for example, one possibility is to broaden out Medicare with some other benefits, like dental care, vision, and hearing, that are somewhat out of bounds now (Blumenthal & Morone, 2019). This could have an additional benefit for the creative step towards preventive care for which the elderly have been waiting for a long time (Blumenthal & Morone, 2019).

2.2.2.2. Innovation in Unemployment Benefits

The COVID-19 pandemic highlighted the critical vulnerability of unemployment benefits as a cooperative scheme against poverty for workers who lost their jobs. Nevertheless, the traditional unemployment insurance system faced difficulties in reaching the multiplying demand and long industrial closures amid the pandemic (Farber & Valletta, 2018). As a result, policymakers are considering innovative approaches to improve the effectiveness and inclusivity of unemployment benefits.

The suggested reform might cater to non-traditional workers such as those participating in the gig economy as well as independent contractors, by changing the eligibility criteria for unemployment benefits. The criterion of those workers is that, usually, they do not meet the current time and may also not meet the available traditional unemployment insurance (Farber & Valletta,

2018). By expanding eligibility, policymakers can ensure that all workers have access to income support during periods of unemployment.

2.2.3. Inequality and Social Justice

Inequality and social justice are interconnected issues in American society, affecting economic disparity, racial and ethnic discrimination, gender inequity, and access to education, healthcare, and housing. Addressing these disparities requires comprehensive policy interventions. Raising the minimum wage, ensuring fair taxation, and expanding social safety nets are crucial. Raising the minimum wage and promoting quality education can help bridge the gap. Addressing racial and ethnic disparities in the criminal justice system, healthcare, and employment is essential. Ensuring equal pay, reproductive rights, and representation in leadership positions is crucial. Promoting inclusivity and ensuring marginalized communities have a voice in policy-making is essential.

In terms of pluralism and social justice, these are serious problems because of their deep importance for social prosperity or adversity. The research at the respective level has a variety of pillars that support human dignity, social cooperation, and stability. Among these steps, that have to be taken are, for example, access to services and opportunities for the affected populations, as well as taking innovative measures to reduce inequality in education and sheltering.

2.2.3.1. Equity in Access Benefits

Ensuring equity in access to benefits is essential for promoting social justice and reducing inequality. Access to healthcare, education, housing, and other essential services should not be contingent on socioeconomic of the individual status or demographic characteristics

(Bilchik&Trone, 2016). However, systemic barriers often prevent marginalized individuals and communities from fully accessing these benefits, perpetuating cycles of disadvantage and inequality.

One approach to promoting equity in access to benefits is through targeted interventions and affirmative action policies. These policies aim to level the playing field for historically marginalized groups by providing additional support and resources to address systemic barriers (Bilchik&Trone, 2016). For example, affirmative action programs in education and employment seek to increase representation and opportunities for minority and disadvantaged groups.

Community-based initiatives alongside grassroots organizations are crucial for social justice and equity at the local level. Empowering and giving them self-determination to are two of the main tools when the first approach is building management of the community that seeks out ways to create social inclusion through social capital (Bilchik&Trone, 2016). Fostering a partnership between the government, non-profit organizations, and other community partners is critical for leading to equity and social justice.

2.2.3.2. Reducing Disparities in Education and Housing

Particularly education and housing are those areas pointing out social disparities, especially housing have an enormous effect on mobility and the ability of individuals to achieve economic independence. Addressing these disparities requires targeted policies and investments to ensure that all individuals have access to quality education and affordable housing.

Inequality is widespread in the educational sector, and this is often created by the lack of resources, funding, and opportunities accessible to different strata of society, which has varied outcomes for students (Hanushek&Woessmann, 2015). Low-income and minority groups are mostly unable to go to under-resourced schools not because they don't want to but due to restrictions on such opportunities as advanced coursework, committed staff, and sporting events. To ensure there is

an equitable system for these learners, the elected policymakers in the education sector should focus on these matters, including the equitable supply of funds to schools that have huge needs, providing financial support to schools that enroll needy children and making school climate, culture improvements to reduce the effects of macro-social issues on the everyday lives of the less privileged individuals.

Similar to this, housing discrimination is a major problem that contributes to the growth of social and economic inequalities. Those who identify as minorities are disproportionately affected by housing instability, discrimination, and a shortage of affordable housing (Desmond, 2016). In addition, rules-based and other barriers to home ownership should be eliminated. People with low socioeconomic status or under specific conditions should be able to access supportive housing or financial aid, and laws prohibiting racial profiling and other similar practices in the real estate industry should be strictly enforced. Furthermore, supportive housing, neighborhood redevelopment, and community development initiatives can contribute to the creation of more diverse and equal communities.

2.2.4. Public Awareness and Advocacy

Public awareness and advocacy in America are a multifaceted process involving grassroots movements, non-profit organizations, media campaigns, and influential public figures. These movements, such as the civil rights movement and Black Lives Matter, mobilize large segments of the population to address societal issues. Non-profit organizations like the American Civil Liberties Union, Sierra Club, and Planned Parenthood lobby for environmental protection, healthcare access, and human rights. Media campaigns, such as hashtags like : MeToo and ClimateStrike, reach a

broad audience and influence public figures. Education and community outreach programs empower individuals to advocate for themselves and others.

Public support and knowledge are crucial in the field of social welfare because they result in better policies and a more equitable society. The section is divided into two main areas of advocacy and public participation: encouraging local movements to bring about social change and energizing and involving people in social welfare issues. Through community mobilization and voice mobilization, legislators can implement significant reforms that address everyone's concerns.

2.2.4.1. Engaging the Public in Social Welfare Discussions

A step-by-step interaction method is used to achieve social welfare discourse, where public engagement makes room for integrating media interactions with expert presentations and broad appeal on the subject (Holtz-Bacha, 2016). Public awareness campaigns, community forums, and media distribution are avenues for disseminating information, connecting with the community, and encouraging civic engagement.

Social media platforms have become great forums for people to address social welfare issues in many ways. Other users can share personal narratives, voice their opinions, and participate in call-to-action events (Holtz-Bacha, 2016). Campaigns focused on a subject can reach a wider audience by utilizing hashtags, online petitions, and liveliness. This will facilitate discussion and increase support for the cause.

Additionally, to resolve contentious issues, more open forums for discussion and debate must be created through the efforts of elected officials, civil society, and religious leaders (Holtz-Bacha, 2016). Establishing transparent communication platforms will enable stakeholders to communicate with one another in an open and accommodating manner, thereby meeting each other's interests.

Though they may also use community planning support and demand the voice of those who will be affected to guarantee that policy decisions resonate with lived experiences and with multiple perspectives, trust-mongers are successful and can correct misconceptions.

2.2.4.2. Strengthening Grassroots Movements for Change

Activating communities, promoting policy reforms, and accelerating social change are all important tasks carried out by grassroots movements (Nicholls, 2017). Platforms for local movements, community activists, and volunteer networks typically focus on combating structural injustices, advocating for minority rights, and holding legislators accountable for their actions.

Besides, the organized actions to attract, allocate and use resources, the clustering of people, and the adoption of popular suffering (Nicholls, 2017) which are some of the most important tools of paraprofessionals are demonstrated by grassroots movements. By adopting grassroots efforts, one can create collective action, establish social ties, and question the authoritative domain to attain tangible results and policy wins.

The best way to move forward is to give individuals the tools to create lasting social change, which can be through strategies such as door-to-door canvassing, town hall meetings, and direct action campaigns; this way they will gain some momentum, raise awareness and have a public drive to this effect (Nicholls, 2017). By enabling people to coordinate their efforts into collective movements, it is possible to conceive of a wider-scale social movement and effect changes within the systems.

Furthermore, fostering power dynamics among advocacy groups, grassroots organizations, and traditional institutions can help ensure that advocacy campaigns are successful

and last (Nicholls, 2017). More land is covered, a larger base of support is shaped, and common concerns are successfully resolved through collaborative plans, coalition building, and pooling of resources, all of which contribute to the development of more inclusive and equitable social welfare policies.

2.2.5. Work Arrangements

American reforms aim to enhance job security, fair compensation, and benefits for workers. Key areas include expanding labor protections for gig workers, reclassifying gig workers as employees, increasing federal minimum wage, promoting paid family and sick leave, promoting workplace flexibility, investing in education, and evolving workplace safety regulations to address emerging industries.

Within the last couple of years, the sweeping changes in the manner in which people work have been heavily powered by automation, globalization, and the rapid modification of the labor market. Work has gone through an evolution of sorts, thus it is high time for the policymakers to revise the reforms if needed, so that they match the current modes and extend a helping hand to the workers in a dynamically changing economy.

2.2.5.1. Policy Reforms

Policy reforms are essential for addressing the evolving needs of the workforce, promoting the economic security, and ensuring that labor laws remain relevant in the digital age (Grunow, 2019). Key areas for policy reform include labor rights, employment protections, and social safety nets.

Policy reforms are necessary for the adaptation of a labor markets to specific requirements, ensuring an optimal future financial condition, and for the provision of labor law framework that effectively addresses the digital age (Grunow, 2019). Key elements of these policy reforms are the workers' rights, the legal warranty for the job, and an inclusive social protection system.

Moreover, policy reform needs to place a priority on initiatives to enhance workplace conditions, increase job satisfaction, and support work-life balance (Grunow, 2019). Some aspects such as an increase in the minimum wage, additional paid family leave, and flexible work schedules can benefit the workers' physical and mental health, help to achieve the goals of enhancing productivity, and generally facilitate a fair, more balanced growth of the economy.

Additionally, eliminate obstacles to inclusion and diversity in the workforce and deal with differences in access to work in a way that promotes job opportunities (Grunow, 2019). Establishing anti-discrimination laws, improving curriculum for education and training, and providing employment opportunities for excluded groups are all excellent strategies to create a labor market that is both resilient and equitable.

2.2.5.2. Adapting Social Welfare Policies to Support Economy Workers

Adapting social welfare policies to the opportunities of economic workers is an essential prerequisite for ensuring that all people can benefit from crucial aid and securities. (Berg, 2018). Policymakers must explore innovative approaches to deliver social assistance, healthcare, and retirement benefits to workers in non-traditional employment arrangements.

One approach to expanding eligibility criteria for social welfare programs is by allowing individuals who are doing gig work, freelance workers, and other workers outside of the mainstream economy to enjoy the benefits that traditional employment-based benefits offer (Berg, 2018). Thus, it has been demonstrated that an expansion of the social welfare systems facilitates the reduction of the earnings inequalities that seem to prevail in the contingent workforce and further gives a feeling of balance, especially when non-regular workers are involved.

Further studies must be carried out as this approach—portable benefits—is not uncommon. Portable benefits provide workers with greater flexibility and they can choose to keep their coverage regardless of their job situation, the nature of the company they work for and the characteristics of the job (Berg, 2018). With a thinking portable benefits programs as a solution for health care, retirement, and unemployment with all of these benefits executed to let workers keep continuity.

Moreover, building the capabilities of the skilled workforce through lifelong learning, issue-based training, and upgrading opportunities is critical to empowering the workers' economy for them to flourish rapidly changing labor market (Berg, 2018). Furthermore, affordability and access to education and training programs are features that can provide employability, upward mobility, and income fairness for workers.

In summary, social welfare policy reform and adaptation are indispensable tools for managing the challenges and chances that come with changing job patterns at a policy standstill. By concentrating on labor protections, ensuring economic security and supporting workforce development, policymakers are making labor markets less vulnerable and more welcoming to the worker. Thus, society will gain benefits.

Conclusion

The future implementation of welfare programs in the United States depends on the advantages and disadvantages people will face, regardless of their success or effectiveness. Social welfare aims to combat social inequality and disparities, offering solutions to shifting population expectations and quality of life. Collaboration among sub-communities, public advocacy efforts, and grassroots leadership are crucial for achieving equitable and hopeful outcomes. The nation of social welfare is a matter that affects everyone, calling for courageous, compassionate, and close cooperation. Individuals can create a resilient and inclusive social welfare system by innovation and communication, reflecting shared values of justice, self-worth, and opportunity for all.

General Conclusion

This dissertation has discussed American social welfare policy today in an effort to increase the understanding of the present situation, For a future outlook of the policy as well as to guarantee the welfare of the citizens and enhance their quality of life. Whether in the case of the formerly excluded groups, or in discrimination, housing, health, education, and poverty, American social welfare policy still presents a number of challenges, even after years of advocating for change and reform. Knowledge of historical and social factors that influenced the formation and development of social welfare policy is important for analysis of the current problems and further management of its further destiny.

The study attempts to address two main research concerns regarding the future of American social welfare policy as a response to the changing requirements of the populace and the rising challenges in the policy.

The current study intends to investigate the challenges surrounding American social welfare policy at the moment and forecast changes and future orientations for American social welfare policy

Social welfare policy is aligned directly to pertinent social problems that affect communities including poverty, inequality, health and lack of food. Altogether, the information presented in this work is helpful in understanding the specific concerns of various groups of the population, as well as conclusions that contribute to the improvement of the given area of identifying the state of American social welfare policy. Furthermore, the insights gained from the course can be applied to predict directions and trends in growth of social welfare policy.

A mixed-methods approach was employed, utilizing both documentary research and historical research designs. Documentary research involved qualitative analysis of various sources including books, reports, journals, magazines, recordings, newspapers, and diaries, providing a comprehensive understanding of the research problem. Historical research offered a foundation for understanding past social changes and events, allowing for an in-depth examination of topics through the analysis of historical evidence.

Several key findings have emerged from this study:

1. **Inequality:** Despite efforts to address inequality, significant disparities remain across economic, racial, and gender lines. Systemic discrimination and economic policies continue to hinder the equitable distribution of social welfare benefits.
2. **Housing:** The housing crisis remains a critical issue, with current emergency solutions providing only temporary relief. Long-term policies are needed to address affordability and availability.
3. **Discrimination:** Historical and ongoing discrimination significantly impacts access to social welfare benefits. Comprehensive legal and policy strategies are necessary to combat these persistent issues.
4. **Poverty:** Poverty continues to be a major problem, driven by factors such as inadequate wages, unemployment, and lack of access to essential services. The economic impact of poverty underscores the need for effective social welfare policies.
5. **Health:** The U.S. healthcare system faces significant challenges related to accessibility and affordability. Reforms are essential to ensure that all citizens receive adequate healthcare coverage.

6. **Education:** Disparities in funding and access to quality education present significant challenges within the U.S. education system. Addressing these issues is crucial for promoting social mobility and reducing inequality.

There were also several limitations that the study came across such as ensuring that the data collected was relevant and accurate this was an obstacle since data was sometimes incomplete or out dated. Also, deliberation of political and economic factor shows that sometimes some results discovered may be out of date due to the change in political and economic climate within short span of time. As was let out by the conducted qualitative case studies, the conclusions drawn may not extend to all types of settings.

Further studies should focus on the effects of the existing policies in social welfare, as well as how the new policies launched are effective or not. Further qualitative analyses are needed on how various types of discrimination interact and the cascading effects that these multiple discriminations have on programs and services that address social welfare. The effects of technological advancement and radical innovation on the social welfare delivery and engagement might present policies' new horizons.

Thus, it is crucial to emphasize that, despite the considerable difficulties that can affect American social welfare policy, there are opportunities for further development of the presented topic. With efforts aimed at responding to initial triggers for inequality escalation, raising public awareness and advocacy, as well as the consideration of the demographic shifts in population characteristics, the sustainable and progressive reforming of the social welfare system is attainable.

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ملخص

تهدف هذه الدراسة الى عرض الوضع الحالي والآفاق المستقبلية لسياسة رعاية الرفاه الاجتماعي في الولايات المتحدة مع التركيز على القضايا العاجلة والمسارات الممكنة للمستقبل. كما تسلط الضوء على الفرص والتحديات المرتبطة بتغيير سياسة رعاية الرفاه الاجتماعي الأمريكية لتعزيز مجتمع أكثر عدالة وشمولاً. تعتمد الدراسة تصميم البحث الوثائقي لاستكشاف وتحليل البيانات ضمن الوثائق الرسمية وتستخدم تصميمي البحث التاريخي لتقديم سرد تاريخي للأحداث والتغيرات في المجتمع الأمريكي. تشمل النتائج الرئيسية للدراسة على استمرار لعدم المساواة في الاقتصاد 'العرق والجنس على الرغم من الجهود المبذولة لمعالجتها. تحتاج أزمة الإسكان إلى حلول طويلة الأمد. يؤثر التمييز على الوصول إلى الرعاية الاجتماعية، مما يتطلب استراتيجيات شاملة. يتطلب الفقر، الناتج عن الأجور الغير كافية والبطالة، سياسات فعالة. هناك حاجة لإصلاح الرعاية الصحية من أجل الوصول والتوافر. يعيق التفاوت في تمويل التعليم الحركية الاجتماعية.

الكلمات المفتاحية: سياسات أمريكية، قضايا، وجهات نظر، وثائقي، تحديات، رعاية اجتماعية