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Intersections:
Cash assistance for child poverty

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(music)

PITA: Welcome to Intersections, part of the Brookings Podcast Network. I'm your host Adrianna Pita. And today we have a special guest interviewer, Ron Haskins who’s a senior fellow and co-director of our Center on Children Families. He's going to be talking with Luke Schaffer from the University of Michigan, and Chris Wimer from Columbia University, who are both exploring the costs and benefits of simplifying the current social safety net for families into a cash benefit. That's what's often called a universal child allowance. If, after listening to today's episode, you interested in more on the subject, we hosted an in-depth program here at Brookings on May 1st that explored the workings of the current safety net and then delve into the specifics of some of the different proposals for enacting a cash grant program for children. You can find the full video on our website if you go to Brookings.edu/events or you can download the audio there or by looking for the Brookings events podcast through your preferred podcast app. That event was called “Should the U.S. enact a universal child allowance?” Now I'll turn it over to Ron.

HASKINS: While we're here to talk about an oldie but goodie an old policy idea that is now getting new traction the idea is that all families raising children should get a guaranteed payment from the government in large part because research shows that raising children is very expensive. And of course kids are the future, so parents are doing the rest of society a favor and we should help make it easier for them to raise their kids by providing them with a supplement. This supplement is usually called a child's allowance or universal child benefit. And here to help us talk about this are Luke

Schaefer from the University of Michigan and Chris Wimer from Columbia. Both of our guests are triple threats on issues like this one. They are well known for their ability to analyze large data sets which are the prime sources of information about policy issues like children's allowance and both are accomplished writers and speakers, the latter which we will test here in just a moment. And I think we're very fortunate to have them. So let's start by both of you talking for you know two or three minutes about why the children's allowance is now being discussed again after so many years when it was first introduced and the main features of the children's allowance plan that you favor and why. Why don't we begin with you Chris.

WIMER: Yes, sure. So I think the biggest impetus for us has been there's been a fundamental change in the nature of the safety net for families and families of kids in the United States. And so we've moved away from cash based assistance toward a patchwork of programs that provide in-kind or one time through the tax system.

HASKINS: It’s a trillion-dollar patchwork though, right?

WIMER: It's a big patchwork. It's a good patchwork but it's left to a lot of people without regular means of cash assistance. So we've documented in some of our work at Columbia where we've looked at the composition of safety net benefits that go to families and families with young children and the percentage of the benefits that come from in-kind assistance or from tax benefits has grown substantially over time. So we know that families need cash to meet their regular routine expenses you know food stamps are great but they provide you know, food housing. Your housing subsidy is great but it provides you know, housing. And so there are lots of expenses especially expenditures for children that are routine and that people are increasingly struggling to meet. So some of Luke's work shows that. So we looked at a child benefit, a universal child allowance as a potential solution to some of the problems around that and tried to simulate what it would look like in terms of reductions in child poverty if we were to enact it today.

HASKINS: And the answer is you get a substantial reduction.

WIMER: Almost in half, yes.

HASKINS: OK, and I know you would never plug a book. But in answering this question it would be a good thing for you to mention your $2 day book.

SHAEFER: Sure. Yes. So part of my motivation to look at the child allowance which I'm actually a relative newcomer to this old idea and Chris and his colleagues at Columbia have been working on it for longer than I have, was really trying to look at those gaps as a safety net and what it's like to live for periods of time with virtually no cash and what families do to survive. So my book with Kathy Edin, “$2 A Day: Living on Almost Nothing in America,” explores that and it tries to pare quantitative data analysis so we get a sense of what's going on in aggregate with the stories of about a half a dozen families we actually followed about 18 families over the course of a number of years who had survived for a number of months living on cash incomes below $2 a day and followed them to the plasma clinic because they were trying to get a little bit of money to pay that utility bill that they couldn't pay with their food stamps. And then we learned that the United States has actually accounts for 65 percent of the world's plasma supply. And a lot of it's driven by poor families who are looking for that little bit of cash you can get $30 every time you sell your plasma followed them as they sold their food stamps at a pretty big penalty losing a lot of the value of the benefits so that they could get access to cash

HASKINS: When you say older food stamps you mean something like a street economy.

SHAEFER: That's right.

HASKINS: Where they sold them on the street. I remember I used to have a brother who dealt with homelessness here in the district. And he used to report to me regular what the market rate for a dollar's worth of food stamps was, this is you know at least 15 years ago. So this has been going on for a long time to people. Now they don't have food stamps so you have your card. I bet they've figured out of the ways to do it.

SHAEFER: Yeah so we find the market rate is 50 or 60 cents on the dollar and it's families who are trying to you know in the large majority of cases have families trying to pay the utility bill one more month keep their kids in underwear. And so if we provided a very stable simple cash benefit that families could depend on. I think you know that would do enormously to help those families at the very bottom. The other thing that we talk about in our paper on the child allowance is income instability. So we see across all sorts of data and in a great book that just came out I'll plug somebody else's book The Financial Diaries," by Jonathan Murdock and Rachel Schneider is here

HASKINS: Believe it or not, I've read it. Someone asked me to review it. So I read it and I was really I was prepared not to like it very much but I have to say I thought it was really quite good. Their methods are a little questionable but they're amazing. They follow those families for a year. And they kept their you know the families kept extensive notes on every financial transaction deposits. Loans payback's going to the store how much, how much they spent. It's amazing.

SHAEFER: Yeah. Yeah they're trying to document dollar for dollar penny for penny how families are spending the money come in and money going out and you see these huge swings not just from year to year but from month to month.

HASKINS: Yeah, I think it's worth emphasizing year to year almost all of our national data is year to year. So you had no idea of what we see in you know within a month or but across months and it turns out it's huge.

SHAFER: Which I think goes a long way in explaining why when you ask families would they prefer greater social mobility that they make more over time or would they prefer more financial stability? They say in huge numbers they would prefer financial stability families at the very bottom in families. You know right near the poverty line and up the economic ladder I think would like a little more financial stability something they can count on. And that child allowance is the way we address all of these problems at once.

HASKINS: One thing that I'm very interested in of course is welfare reform. And we pass a welfare bill probably many people in our audience don't know this but in ‘96 20 years ago. And since that time we've had what I think is something like a revolution in American social policy that is that we have applied generous benefits to people who work so if you work at a low wage job and you have children you can get a lot of money from the government there some wonderful report from the Congressional Research Service that traces this out over a multiple year period for single parent families and these families as both you know are five times is like live in poverty as two parent families and they show over this period of time that the government benefits reduce poverty rates by half. So there are a number of people who claim that you know we declared war on poverty and poverty laws but that is not true. We do a lot to help these families but catch the point here. Working Families and now we have discovered that there's a group at the bottom I think all things considered smaller than we thought it would be in 96 but it's still a group of families at the bottom who do not have a cash income and it's very complex. We can't get into all the reasons but a lot of it has to do with the fact that the states, let's say they're not totally committed to making sure families have a cash benefit even though they have a sixteen point five-million-dollar block grant that helps them pay for those benefits. And it's much harder to get that now. And many many fewer low income families have it than had it before we passed welfare reform. So this group at the bottom is not really helped by our change to workplace policy because they don't work or at least they don't work consistently. Isn't that correct?

SHAEFER: Yeah I think that's a really good summary of what happened. So we now spend more on poor families than we ever did before. And I think the ITC has been very popular and you can see Study after study that shows the positive effects of the income shocks that are related to the big EITC expansion that we did in the early 1990s. And you know from the qualitative work Kathy Edin work really shows that there was an embracing I think of work and a lot of ways that the ITC is incredibly popular among those who get it as well and they feel it's something that I earned as taxpayers even though it's actually you know a subsidy above what families paid in taxes. But when your income falls below zero your benefits fall to zero and a lot of families are living in the red especially those you know at the margins, that extreme poor group that we study a lot of our families had been working and then either because of instability in the jobs that are available to them and instability in their family lives they fall down the hole and EITC benefits go to zero. I've begun to understand largely because of the works of our colleague Peter Germano us some of the unintended consequences of the way the Block Grant was structured as a part of the ‘96 welfare reform that really does in my mind provide an incentive for states to keep their cash assistance caseload low because there's huge flexibility in what they can use the money for. So now it's you know only one out of every four dollars that is in that black ran in the whole pot of what states get for the program only one out of every four dollars goes to cash assistance and even smaller fraction goes to supporting work which is I think what a lot of the reformers were thinking that they were doing and states use that sort of plug their budget holes

HASKINS: Just as an aside here, would you agree that a reasonable policy at this point would be to limit a block grant So the states can to meet some standards of spending on either helping people work and reinforcing work such as paying for childcare or on a cash benefit.

SHAEFER: Yeah, absolutely.

HASKINS: As you point out. I mean it's astounding how much it has changed since it was enacted in 96. Proportionate States to both cash and resolve that as I mentioned before way fewer families actually have a cash benefit.

SHAEFER: Yeah I would absolutely support that kind of policy reform. I think that has been proposed by people all across the aisle and it's something we should really consider because this problem is only going to get worse states continue to realize that they can send their cash assistance roles down to zero you know. And Mississippi watch and the roles just they're just shutting people off the rolls. One of the poorest states in the country and in my home state of Michigan we are at a budget crunch and our financial aid budget for college. And so we took a hundred million dollars and funding and now we use that every year to provide college scholarships, Yeah. And it's not money that's supporting. I don't think it's ever what anybody intended for that program to do.

HASKINS: Chris, we interrupted you, I'm sorry.

WIMER: I was going to say I mean we had an internal discussion among the authors of the paper about whether you know Tanif would be a program that you could shop to help finance the universal child allowance that we're proposing. And there was real internal disagreement because you know while the program has diminished a lot in its capacity to deliver cash aid to low income families there's enormous heterogeneity across states. And how much so even like places like California and Maine they're still you know substantial people who were getting a routine cash benefit from it. So I think we wound up sort of stepping away from the idea that 10 of us could just go away because it's you know some of us in our group were recognizing that the fact that this is a program that does help a lot of people even if it has changed in Metamorphosis.

HASKINS: OK, now that you've brought this up about paying for it and how much it might cost. I think it's a good thing to discuss because it's something you have to face both of you are kind of straying the line between scholarly pursuits and something like advocacy you strongly favor a particular policy in this case. Child loans so it would cost almost 200 billion dollars just to support the one that the two of you support. You could do different versions you could get it done and so forth. And there have been proposals for how to offset some of that cost. So one of the ways to do it actually two big policy changes would do it. One is get rid of the child exemption in the tax code to $4000 per child. That's not a credit of 4000 but it would come off your income so you apply your tax rate to that income. And the other one is the child tax credit. If you eliminate those two things It saves almost $100 billion so you get the cost down to a mere 96 billion dollars. So tell me what you think about that financing mechanism. And tell me anything that is in your mind about how you could get the Congress a Republican Congress a Republican president to support $100 billion on a new entitlement.

WIMER: Yeah. Well I won't presume to speak for the Republican Congress but our goal was to come up with a plan. We could all agree on among 10 11 however many authors we have now. That was principled. And so we spent most of our time in our discussions settling on the principles that would underlie our proposal. And we spent less time thinking about the political motivations of how it would get costed out and who would pay for it. I don't think any of us think that our proposal if it got enacted would not be paid for. And there were very clear mechanisms that we use to cover some of the cost because the child tax credit which has existed for a number of years has gotten you know

HASKINS: Since ’97.

WIMER: Yeah, and it's gotten more progressive over time but it's not the most progressive policy because you have to meet earnings floor in order to qualify.

HASKINS: May I interrupt for one second?

WIMER: Go for it.

HASKINS: Including Not a penny for those people at the very bottom.

WIMER: Right.

HASKINS: You have to have earnings at least three thousand as you well know. So this group that you're concerned about. I want to come back and talk about them a little bit more, does get nothing from the child tax cuts.

WIMER: Three thousand is a newish I mean it used to be what 10 eleven thousand something like that.

HASKINS: Oh yeah.

WIMER: And you know that was part of that stimulus spending and then it got an act and it became permanent. So it's like I said it's become more progressive policy over time but it's a policy that helps more middle class families and helps more families up the income distribution than a universal allowance would. And there's also a phase and so it's quite small even when you meet that result that three thousand so it ramps up as you earn more money. We would transform the child tax credit and the child exemption the child pension is a whole different story that benefits families much higher up the income distribution. But if we took that and used it to finance part of the child allowance then there would still be this you know need to fund the difference depending on how big you make the child benefit. Right. So we actually find that if you did a hundred twenty-five dollars a month instead of our ideal world of 250 a month that could be entirely paid for by eliminating the child exemption and the child tax credit. But if you were 250 obviously that costs you know grow accordingly and we don't presume to say that that would be direct new spending but we don't come to a consensus as a group about what the mechanism should be for covering that. But it could come from lots of different plans. Right. I mean there you know you could ask for military spending you can take from the home mortgage section. I mean there's lots of ways to you know a value added tax. So our purpose is not to dictate to the Republican Congress of how exactly that amount should be covered but I mean we have the resources to cover it. I mean we're one of the only advanced democracies in the Western world that doesn't have one of these benefits to provide a guaranteed income for kids.

SHAEFER: And I would just add that when we look at the 250 amount some of that you could think of as anti-poverty spending and some of it you think is just a tax cut for families across economic distribution. I think at the 250 level Chris right everybody does a little bit better than they do under the current system on average.

HASKINS: OK wait let's get into this a little bit because I know you did these analyses and told me I believe that because my first thought was This is really crazy because families are going to lose the child tax credit which is you know something like $60 billion dollars something like that. And they're also going to lose the $4000 child exemption. So surely some of these families are going to lose money. But Luke tells me that you analyze this and if they get a 250 month per child. Very few families are going to actually lose money even though they lose the child tax credit and exemption.

SHAEFER: Yes that's true.

(laughs)

HASKINS: I mean you're convinced that your analysis is correct and you’re willing to tell the United States Congress that all these families are going to be better off? So you have a policy with winners and no losers?

SHAEFER: It depends on where you get the other 100 billion.

ALL: Exactly yeah.

WIMER: Well that's what I'm going to say. I mean if you took away home interest deduction or something like that or a charitable contribution deduction to pay for that other 96 billion that changes the distributional consequences the distribution that we looked at only accounts for the fact that we're giving these families these new resources and then taking away their child tax credit and giving away the child. And if that gets paid for some other way then yeah. You know some people might lose. And when we look you know $125 which would be the one that would sort of pay for itself you know there are losers in the middle of the income distribution let's say from like you know 75000 to 150000. You know it's not they're not losing huge amounts of money but they're you know little and few hundred dollars a year.

SHAEFER: I just want to say that we said the 250 level because that's what we thought we were really in it to say how do we do a simple policy that really hit child poverty. And so when we set things that the 250 per child level we're talking about a 40 percent reduction in child poverty a 50 percent reduction in deep poverty. And then the virtual elimination of $2 a day poor at the annual rate I mean this would be a dramatic shock and reduction in child poverty across a number of metrics. And we think it's worth it.

HASKINS: And if someone. Well if someone said to you, you get that for almost 200 billion dollars and you think it's worth it?

WIMER: Yes

HASKINS: In the context of a nation that's already spending a trillion dollars a year at the federal level and the state level on means tested benefits for roughly for these families you know we've already pointed out there is a big problem at the bottom that there are fair number. What would be a good guess at the number of people who are in that condition at the bottom?

SHAEFER: Yeah, so in 2015 we lost the primary data source that we were using the set has been redesigned and we don't have new data but when we triangulate across a number of the other sources, food stamps, administrative roles, annual accounts, we think that there's about 2.5, 2.6 million kids who experienced a significant spell under that $2 day mark or a year. And if you look at annually we were just able to use trim and it looks like they're about I think 1.2, 1.3 million kids who are under the rate for the entire year once we adjust for under reporting.

HASKINS: So one point you are 1.3 million kids?

SHAEFER: For the entire year, yeah and three and 2.6 that experience three months or more of it over the course of the year. So that's our best estimate. So we're talking about you know not an inconsequential number of kids.

HASKINS: Let me just bring up one thing for completion sake we all know what we ought to do. I don't think you –

SHAEFER: The trillion dollar mark. It's a big chunk of that number is spending on our health care system right.

HASKINS: You’re an economist, right? If we're not spending the way it should be then it's hardly an argue against spending you want are you going to health care?

SHAEFER: Here is a great question that as an academic I get to raise as you know we have the Oregon Medicaid study says as we provide Medicaid to childless adults we see big effects on their mental health. But no actual physical health effects. We have lots of studies now that if you provide cash support to kids these are Kwasi experimental Associational. We're starting to get some pretty good studies. A lot of this is from expansions of the EITC we see very positive effects on house so I think right now our best evidence that we want to improve the circumstances the academic achievement the outcomes for kids and the health of kids providing cash is you know the cheapest way to do it.

HASKINS: OK Let's stay with this for a minute. You want to say something about that? Go ahead.

WIMER: So my background is in poverty measurement right and even under our best poverty measures you know the Medicaid spending is not counted in terms of how it reduces somebody's poverty level even though we know it reduces economic uncertainty and mitigates economic risk. So the only way that our poverty matters account for health spending is through people's out-of-pocket expenses. And so we say if you made $20,000 a year but you spent five thousand on medical expenses then your actual income is $15,000. So the only way to look at the effect of Medicaid and all that Medicaid spending on poverty is to say well how much would your out-of-pocket expenses be absent your Medicaid you know a dollar or so when we say something like we spend a trillion dollars on anti-poverty programs and the poverty rate is X or the poverty rate is Y, you need to make sure that you're accounting for those dollars on both sides of the ledger you know. And so we've done a tremendous amount of work to improve that to make sure that we're counting on the tax benefits make sure we're counting the food stamp dollars et cetera. But with medical spending that's quite tricky. We're putting that on the side of the ledger of you know the government spending this much. But you know when we say that 15 percent of kids are poor still. We've done a tremendous amount to make sure that kids are covered by.

HASKINS: A word a background here seems really important in the official poverty measure which is what you're likely to read about in the paper all th time or on television. It's a terrible measure. It's just one of the worst government measures. And the reason is all these benefits that we've been talking about here there are income tax credits out there all the expensive the most expensive benefits are left out of the account. So you could double the EITC and have no effect on the poverty level because it's not mentioned. So I want to, even though you are questioning my virtue in counting Medicaid as a benefit to families, I want to give you a tremendous compliment. I've been involved virtually since the National Academy studies back in the 90s on fixing the federal poverty. Of course, Becky Blank, whom I hope is everybody's heroine is a person who actually did it because she got to be the acting secretary of commerce and that's when we could develop a new measure. And we had many people at Brookings with census people working over the technical issues I think this was before your day I'm sure you would have been asked, oh you were.

SHAEFER: One or two.

HASKINS: OK good. I think we had 10 over the years way back. So we do have an official poverty measure but I want to point out that your work and your colleagues at Columbia in developing an alternative poverty measure which is very similar to the new federal alternative poverty make sure that the Census Bureau now reports. So that is real progress we can really tell if our program should have an impact by looking at these new measures.

WIMER: It is and it's a concrete tool that we can use to adjudicate the progress that we have made over the years. And you know I think some of the danger that folks like Luke and I come to sometimes is that you know it's all doom and gloom but we have made a lot of progress in this country and our safety net. You know even if it's a patchwork even if it's a trillion-dollar patchwork like it has made a big difference in people's lives. And we have had substantial reductions in poverty. But there's this group at the very bottom that's being sort of left behind. And that's what we're talking about I think in this paper and I think that's what Luke is talking about and some of his work with

Kathy on the $2 a day and we show in our work with the historical poverty measure that you know the role of like the EITC and other type of tax credits have really dramatically increased for families with kids in terms of the magnitude of their anti-poverty impact. At the same time the impact of Tanif has declined dramatically and that has shown up in poverty but it's even more stark when you look at deep poverty which is under 50 percent of the poverty line. I think if we had looked at you know the extreme poverty and $2 a day we would show the Tanif impact you know declining precipitously for that as well. And so part of our proposal for this universal child benefit is to provide sort of a floor for people. So when you can't go to work when you have these you know severe health challenges when you have or even if you're you know not the most responsible person in the world right like that your kid should not be punished for that. Your kids should not pay the penalty for that.

HASKINS: Here's something that I think we have skipped over. You mentioned it just briefly but I think we ought to focus on this a little bit because the results are somewhat surprising. And that is that a little benefit a little money especially during your early years there are now a number of studies that show that just produces impacts on children maybe immediate impacts are not too surprising. But we now have fairly decent studies that show that there are some long term impacts of these benefits and Luke when you framed this point you mentioned that if families had the cash I guess you didn't mention this point but we also know that studies show that they make reasonable decisions. It's not like they won't buy more cigarettes or more beer or soft drinks they may do some of that but they spend most of the money on their kids and on things that help their kids like housing. So talk a little bit about those studies and draw the connection with why they make your proposal make some sense.

SHAEFER: Yes so across a number of different studies take advantage of casino payments on reservations where families get sort of an exaggerated shock in their income. We have very Hillary Hoynes and Diane Schanzenbach and colleagues follow the introduction of food stamps in the 1970s county by county to look at long term health outcomes for kids and the EITC literature that says you know these as you mentioned it's a big benefit and a big shock up words for families. And you can follow it because families with two or more kids I think got bigger benefit as a result of the 1990s expansions across all of these you really do see very positive and I think heartening outcomes as a result of cash and you don't see usually increased alcohol abuse you see reduced alcohol abuse.

HASKINS: Let’s talk about this for about two specific outcomes what outcomes do we see as a result of this? Because what I think both of you argue is that if we had this benefit child allowance at the bottom that the families would use those wisely and would have a positive impact on the children. That's a point I want to focus on right. What are those specific impacts?

WIMER: Well there's the short term impacts of reduced poverty reduce hardship. You know you're not getting cut off but then there's the downstream impacts of increased high school graduation, increased enrollment in higher education, reductions in crime, reductions in take up of welfare benefits down the road. You know all of these kind of things are I think fairly I mean it was contentious in literature for a while being because you didn't have sort of these natural experiments that gave some families more money and some families less money. But now there's really a good thing to get a good base and there's a pretty good consensus of studies that have come to the conclusion that income especially income at the very bottom and especially income among families with the youngest children has a pretty significant causal impact on how well those kids do down the road and that sort of benefits us all.

HASKINS: I don't think he said help but there are several studies that show health benefits. Is that correct?

SHAEFER: Absolutely.

HASKINS: I’m bringing that up because Americans tend to be really impressed by improved health because they have so much direct experience with what happens and you know good health.

WIMER: So there's a version of our proposal where we would actually propose giving more money to families with younger kids. Zero to five. You know the easiest way to do this would just be have to a universal benefit for all kids. But we look in the paper about what we call a tiered plan. And then you know you could also have a benefit that's quibbling so that you know if you had your 10th or 11th candidate you'd get a smaller benefit for that Per. And that would save money too.

HASKINS: It's worth pointing out that one of your colleagues on this paper Greg Duncan who is one of the most famous social scientists in the country and is won almost every honor you can think of is a longtime proponent of higher benefits for kids say under two or three. And that's what you're mentioning here. One of the versions your proposal would give more money to those kids early and then you bring up the whole issue of brain development. And so there are other reasons that have to do with the development of children here.

WIMER: I wouldn't presume to speak for Greg but I mean I think he would be one of the people who would advocate for the tiered approach and some of their work or whether they're trying to do an experiment right now to actually ask of anyone has the extra million please. But I mean some of their work has shown that like when you give parents you know a set amount of money for their kids and you label it as something for their kids there's really no cigarette spending there's really no alcohol. I mean they're spending it on their KIDS.

HASKINS: Yeah whatever but that's been shown for many many times over the years. But the public doesn't necessarily believe that. The public thinks that people that get welfare would make mistakes and buy alcohol and other things that they don't support but that we have public policy fights over it at the state level about trying to restrict you know how various benefits can be spent. So last point actually the last performance that I would like the two of you engage in. So I'm going to set you up with an appointment with a U.S. senator who is influential in the Finance Committee and could pull this thing off for you. You got one minute to tell him: here is why you should enact the child allowance. What are you going to say to him? Chris? Oh, he wants Luke to go first

SHAEFER: Senator, here is a simple plan where you can make a dramatic reduction in poverty, improve Americans lives, and solidify your legacy for all time.

HASKSINS: You left out children’s health.

WIMER: And also you'll improve children's health.

(laughs)

WIMER: No but I mean I mean the other thing. It depends what Senator we're talking about. But when people get money for their kids especially at the low income and on the margins like they're going to spend that money on their kids to improve their kids lives so. So yeah.

HASKINS: Well good. We're going to have been using the event at Brookings to consider all these issues. The reason even in more detail and more systematically. So thank you very much for coming to Brookings and having this podcast.

SHAEFER: Absolutely, thank you.

WIMER: Thank you.

(music)