

THE BROOKINGS INSTITUTION
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POLICIES TO PROTECT WORKERS AND FAMILIES:
LESSONS FOR STRENGTHENING SOCIAL INSURANCE

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P R O C E E D I N G S

MS. EDELBERG: Welcome, I'm Wendy Edelberg, Director of The Hamilton Project. Thank you for joining us today for a discussion on Social Insurance Programs and what makes them succeed and endure. This webcast is part of a series of work that The Hamilton Project has produced on the Social Insurance System, how it's organized, the benefits, and how to strengthen it.

Today, we released a paper from Hamilton Project visiting fellow Bob Greenstein. We are very fortunate to benefit from experience he brings as a veteran of the Antipoverty Movement. After helping to design the landmark Food Stamp Act in the Carter Administration, Bob founded the Center on Budget and Policy Priorities. For years, Bob has been a dedicated, thoughtful, pragmatic, and quietly influential force in the economic -- in the economic policy arena. He has helped to inform countless policymakers and policies that have helped poor Americans.

Today, he releases a paper that looks back at the last four decades of Social Insurance Programs to assess what makes them politically strong. He pays particular attention to whether the programs are targeted or universal and questions the oft held assumption that programs targeted towards poor Americans are less likely to succeed. His paper finds that growth in both targeted and universal programs have lowered poverty rates increasingly over time.

In 1970, government benefits and taxes kept out of poverty nine percent of those who would otherwise be poor. By 2017, that number had risen to 47 percent. This is a reminder why these programs are important, and why we need more evidence and action to strengthen them. You can find Bob's paper, along with the rest of our research about the Social Insurance System, on The Hamilton Project's website, HamiltonProject.org.

Today, we will share with you a conversation on these issues between Bob and E.J. Dionne, a Senior Fellow at Brookings and Columnist at *The Washington Post*. Afterwards, Brookings Senior Fellow Belle Sawhill will moderate a roundtable of economic experts exploring how best to design social insurance programs.

Today's events will provide concrete and actionable advice for how to create robust and durable social insurance programs that reflects the best of government. You can follow along with us on Twitter, @HamiltonProj, and you can submit your questions for the roundtable panelists using the #SocialSafetyNet, or emailing us at info@hamiltonproject.org. And again, thank you for joining us. And now, let's turn it over to the conversation between Bob and E.J.

MR. DIONNE, JR.: I'm honored and delighted to be here today with Bob Greenstein, a person for whom I have such profound respect, to discuss his extraordinary paper, that addresses with mountains of data, beautiful mountains of data, I should say, one of the most important debates among those who favor more robust programs to battle poverty, inequality, and human suffering.

So, let's get right into it. Bob, it's often said that social programs that are targeted, that go only to people below certain specified income levels, always do poorly in the political process and are cut or eliminated over time. On the other side, it said that universal program invariably do better. You know the old adage, the programs for the poor end up being poor programs. What does your paper find on this?

MR. GREENSTEIN: Thanks, E.J. Well, my paper looks at the 40 years from 1979 to 2019. And it finds that over that period, and I look at programs that are mandatory programs, most of which are entitlements, and find that, over that period the targeted programs, which include programs like, SNAP, Food Stamps, Medicaid, the Earned Income Tax Credit,

expanded more and grew faster than the main universal programs, Social Security, Medicare, and Unemployment Insurance, or UI.

The targeted programs actually grew at an average annual rate, about 40 percent faster than the universal programs did. Now, within each of the two categories, targeted and universal programs, there was great variation. On the targeted side, Medicaid and the Children's Health Insurance Program, CHIP, grew more than sevenfold, even after adjusting for inflation and population growth.

SNAP nearly tripled, both in terms of its expenditures and the number of beneficiaries. And the EITC actually grew faster than that. But programs that are cash assistant spending programs, for people who are not elderly or disabled and are often referred to as welfare, they were cut pretty brutally.

On the universal side, Social Security and Medicare grew with the aging of the population. But Unemployment Insurance was cut at both Federal and State levels. And in the years from 2011 through 2019, fewer than 30 percent of the unemployed received benefits each year, during that period. This is tied to a mistaken notion, I think, many people have, that the targeted programs were cut heavily in the early Reagan years, in the 1996 Welfare Law, and never recovered, while Social Security went untouched.

Programs like SNAP and Medicaid were indeed cut, in the early Reagan years, and in the '96 Welfare Law. But they bounced back then and were expanded robustly. And today, they're actually significantly larger and more expansive than they were before the Reagan cuts or before the Welfare Law. Meanwhile, Social Security was cut in the early '80s, and in particular the provision enacted in '83, that raised from age 65 to 67, the age at which you can retire and draw full Social Security benefits, rather than reduced benefits. That takes effect in full, for people born in 1960 or later. And for those people, it is a 14 percent

across the board benefit cut, relative -- regardless of the age, at which they retire, relative to the benefits they would have received, if the age would have remained at 65.

So, the bottom line, is that this notion, that universal programs always do well and better, targeted programs nearly always do badly is not supported by the history of the last four decades, and in my view should be set to the side.

MR. DIONNE, JR.: You know, that's -- I mean, that's so important. And there is, of course, variation in how narrow or broad the populations that the various targeted programs sort of are. Does that matter in how well the programs fair, politically?

MR. GREENSTEIN: I think this is a key issue. Cash Welfare Assistance, which did miserably, for several reasons, one being it's really focused on the poorest of the poor, people well below the poverty line. By contrast, if you look at the targeted programs that have really expanded, most of them go well above poverty, often into the middle-class.

Last year, the EITC served married families with two children, up to \$54,000 a year. In Medicaid and CHIP, the income limit for children to qualify, in the median state, was over \$70,000 a year, in 2020. And the ObamaCare Subsidies to make health insurance more affordable, they're -- they go up to over a \$100,000 a year, for a family of four. You -- you know, it used to be said that one of the key political problems with targeted programs was that people just modestly above the poverty line, who were struggling themselves, resented these programs they didn't qualify for, even though they were struggling.

What we've seen in the last several decades is that that can be addressed, by broadening targeted programs, so they don't concentrate only on the poor and extend well beyond that. And I think the history shows that you can really strengthen the support and the constituencies for these programs by doing that, without having to go all the way to the top of the income scale and make them universal. I think it almost could be viewed as a new model

for targeted programs, as compared to how we thought about them, several decades ago.

MR. DIONNE, JR.: Yeah, I really think that broad targeting versus narrow targeting dimension is very important. But the targeted universal dimension doesn't explain everything about how these programs have fared politically and in other ways. What factors, beyond the breath of the targeted population, help explain the strength, including the political strength, of various programs and their weaknesses?

MR. GREENSTEIN: There are a lot of factors. I'll just -- I cover in my paper. I'll just mention a few here. And some of them I wish weren't the case, but they are what they are. Programs tied to work do better. You have to have an extensive work record to qualify for Social Security or Medicare. The EITC and Child Tax Credit require earnings. The programs that have done most poorly, Cash Welfare Assistance, Unemployment Insurance, go to people who aren't elder or disabled, and in most cases are not currently employed, but who parts of the public view as people who could be working.

Another factor is whether the benefits are in cash or in kind, or through the tax code. Compare Cash Welfare Assistance to SNAP, Food Stamps. SNAP serves many families without any earnings, and it does not go up into the middle-class. Yet, while cash assistance has been cut sharply, SNAP has expanded robustly. This is consistent with years of public opinion research, that show much greater public support for providing benefits to help people meet needs, like food or healthcare, than giving them straight cash assistance.

In fact, there public opinion research showing that the public is willing to redistribute considerably more when the benefits are in kind or in cash. Research also shows the public is much more favorable to benefits delivered through the tax code.

So, yes, the EITC and Child Tax Credit provide cash, but they're not viewed as cash spending programs. They're viewed as part of the tax code, and for some people, they

provide tax cuts. And those two tax credits, one, or the other, or both, have been expanded more than a dozen times, since the 1980s.

Another key factor is role of the Federal Government. Programs that are fully federally funded and not dependent on Governors and State Legislatures to fund their benefits do much better. Social Security, Medicare, the EITC, SNAP, the Child Tax Credit, all fully federally funded. Federal Administration is also important, or where the states administer programs having strong Federal rules, standards, requirements for eligibility benefit levels. Access can be very important, as well, in programs like SNAP and Medicaid.

Here again, the two programs that have done most poorly, Cash Welfare Assistance, Unemployment Insurance, are both highly decentralized. Now, needless to say, the groups that a program serves matter. Programs for the elderly do best. Programs for people who are not elderly, or disabled, or raising children, do worse.

And a final factor I'll mention is cost. By their very nature, expansions in targeted programs tend to cost less than expansions in universal programs. When policy makers on the Hill have to pay for expansions or to struggle with concerns about deficits and debt, I think, the lower cost of targeted expansions is probably one of the reasons that the targeted programs have expanded more over recent decades than the universal ones.

MR. DIONNE, JR.: What about reaching eligible people, that -- the take up rate, as people say? What kind of differences do you see there?

MR. GREENSTEIN: This is another area where there's a common assumption that universal programs have take up rates at or almost at 100 percent. And the targeted programs have all kinds of barriers, and they miss like a half of the people eligible for them. Those notions are much too simplistic.

Here, too, the variations are greater within the targeted category and within the

universal category, than between the categories. Social Security, 100 percent. But Unemployment Insurance, the take up rate is -- some estimates are as low as 40 percent, others 50 percent, 60 percent. And on top of that, many of the unemployed aren't eligible in the first place.

By contrast, in SNAP, 83 percent of the eligible households participate, and because people who are eligible for large SNAP benefits participate at much higher rates than the people at the top of the SNAP eligibility scale, who qualify for small benefits and may have less need, the data show that the households that get SNAP receive about 95 percent of the benefits that would be provided if every eligible household participated. Similarly, in the EITC, families with children receive close to 90 percent of the benefits that would be provided, if everyone eligible participated. And in Medicaid, say, for children, 92 percent of children eligible for Medicaid or CHIP are in -- and not otherwise insured, are enrolled.

Now, for Medicaid and SNAP, these figures are much higher than the take up rates were several decades ago. And there is clear research linking that to a series of changes, reforms, in SNAP and Medicaid to ease application burdens, make it easier to remain enrolled, reduce the burdens on families of doing so. And there is hope for further significant progress on that front because, in December, Biden issued a Presidential Executive Order directing all Federal Agencies that run programs, targeted and universal alike, to take steps to reduce burdens and raise take up rates.

And the leading academic experts on that area, Pamela Herd, and Donald Moynihan, of Georgetown, call the Biden Executive Order, "a huge sea change". So, I'm hopeful we'll see further progress there, in the years ahead.

MR. DIONNE, JR.: You know, I want to stay with this -- this sort of general discussion of people who are eligible, taking up programs. It's a criticism aimed at targeted

programs, so that they fail to reach large numbers of eligible people, and that, as a result, universal programs are assumed to be more effective in reducing poverty. What did you find on that?

MR. GREENSTEIN: Let me start with some fascinating figures from the analysts at the Center on Budget and Policy Priorities. In 1970, targeted and universal programs combined, the safety net as a whole, kept out of poverty nine percent of people who would otherwise be poor. By 2017, safety net programs kept out of poverty 47 percent of people who would otherwise be poor, still less than many Western European Countries, but progress due to the expansions, and targeted programs, and the growth of Social Security.

So, let's take a closer look. To be sure, Social Security lifts way more elderly people out of poverty than everything else combined. But if you look at people under 65, targeted programs lift more than twice as many people out of poverty as Social Security and Unemployment Insurance combined. Then, the targeted programs, the data show, also do more to reduce racial disparities in poverty, although those disparities remain very wide.

MR. DIONNE, JR.: What policy implications do you draw, when policy -- whether policymakers in the future, going forward, should focus primarily on universal or targeted programs, or perhaps you have already given a partial answer to that, which is more broadly targeted programs. But how -- where should the focus be, moving forward for people trying to reduce poverty and inequality?

MR. GREENSTEIN: I think, what we really need is a mix of universal and targeted programs. And many of those targeted programs should be broadly targeted. I mean, universal programs do have some advantages. But in order to go much farther in a universal direction, you need lots more tax revenue to finance it.

Western European Countries, that have more universality, raise a lot more

revenue than we do, including a lot more on the middle-class, through value-added taxes, for example. I mean, E.J., if you look at the OECD figures, most Western European Countries raise revenue equal to between 38 and 47 percent of their GDP. It's 33 percent in the United Kingdom, and 34 percent in Canada.

In the U.S., from Federal State and Local Government combined, we raise revenue equal to only 25 percent of GDP. And there are no examples of countries going much further in a universal direction without raising significantly more in tax revenue than we do. That creates a concern, that if you try to go too far in a universal direction, without raising the revenue to support that, you could end up squeezing other parts of the Government to heavily, including squeezing programs for people of limited means and potentially making them worse off, if you redistributed benefits focused on low- and modest-income people to become benefits that went all the way to the top of the income scale.

I mean, one thing I think we should always remember is, if you have a fixed amount of funding for a given amount of Federal Funding, you can provide more assistance to low- and modest-income people through a targeted approach, than if you take the same amount of money and spread it thinly over the whole population.

MR. DIONNE, JR.: That's really interesting, which means, if you really want to talk about more universality, you are going to have to talk about higher tax rates than even the Democrats have been willing to put on the table.

MR. GREENSTEIN: Yeah. Well, not just higher tax rates, but going below \$400,000 a year.

MR. DIONNE, JR.: Yeah. That's -- do any -- which brings us to Build Back Better, which actually would -- did have tax increases in it. Do any of the developments in the battles over the Build Back Better Legislation strike you as illuminating some of the issues about

targeted verses universal programs. I'm particularly interested in the Child Credit, which seemed so successful, and had a lot of success, and yet, seemed to have a political problem at the end, with at least one or two important figures in the debate.

MR. GREENSTEIN: Well, I don't think the Child Tax Credit issues revolved around universal or lack of universal. But what I think is the more interesting issue is the healthcare area. So, when the House Democrats were initially assembling a \$3.5 trillion Build Back Better Bill, last fall, and then later in the fall, when they actually passed the bill that was slightly north of \$2 trillion, there was a competition -- in determining what should go in the bill, there was a competition between a universal Medicare Dental, Hearing, and Vision Benefit, on the one hand, and on the -- and two targeted health expansions, closing the Medicaid coverage gap in the 12 states that haven't taken the Affordable Care Act's Medicaid expansion, and continuing the increase in subsidies for people buying coverage in the ObamaCare Marketplace, so that more of them could afford coverage.

Well, when the dust settled, both in the outlines for \$3.5 trillion packages, and in the bill that actually passed the House Floor, the Medicaid Benefit was out, and both of the targeted health expansions were in. Why was that? Well, I think a key reason was that the Medicare benefit was so expensive. It was really hard for policymakers to shoehorn it in there.

And then two additional factors are worth mentioning. The Medicare Benefit, and I want to be clear, I do think Medicare should have a dental benefit. The Medicare benefit would have improved coverage for people who are already insured. The targeted expansion's primary effect would be to enable people, primarily of limited means, who would otherwise be uninsured, to have coverage. And the two targeted expansions also would do much more to reduce racial disparities in health coverage.

So, I think, all of those were factors, and what they kind of tell you is, rather than

starting with abstract universal versus targeted debate, you have to look at each situation on its merits and sort of determine what are the priorities, given with what you're faced with. And in putting those bills together, the determination was that the higher priority was the two targeted health coverage expansions.

MR. DIONNE, JR.: You know, we have a few minutes left Bob, and I -- I wanted to sort of ask you if you think that this targeted universal debate is the wrong debate, essentially, and that there is a role for both, but we should rule out targeted programs as politically and effective. What is the argument, going forward, that might get us a bit farther than we've been able to get, in terms of lifting up the poor? Where would you like to see more research done, and more political activity?

MR. GREENSTEIN: So, I am particularly concerned by the big weaknesses in cash assistance, particularly for families with children that have little or no earnings, and the deficiencies in the Unemployment Insurance Program. I think that research that is now underway to try to evaluate the impact on children's long-term life chances of more adequate cash assistance is really important.

We already have some research on that, and it suggests that providing stronger cash assistance to the poorest children in the country could result in greater education gains, better health, and more productive workers for the economy in adulthood. I think that's really important to try to address for the future. It's not going to happen this year. But I -- I think the notion of extending the full Child Tax Credit to the poorest children, including those in families that have no earnings, is one of the single most important things we could do.

In the area of Unemployment Insurance, it's noteworthy that there was a robust response, during the pandemic and the recession, but only because the Federal Government not only mandated but fully funded all of those benefit expansions, which were temporary, and

have now expired. I think a huge challenge for the future is how do you transition the Unemployment Insurance Program to a program that is much more -- much more heavily federalized in financing and in benefit standards?

Because, in the absence of that, I think the likely path for UI is actually to have further cuts and get worse. There are already State Legislatures, this year, considering new cuts and rollbacks in Unemployment Insurance.

MR. DIONNE, JR.: Bob, I want to thank you for this paper and for the opportunity to discuss these issues. I really do think this paper is going to change the way we argue about these things, and I think it will change it for the better. And I think, combined with some of the positive experiences we had during the pandemic, with programs that were broadly but not universally targeted, I think, we've got some real lessons for social policy. It's been an honor to be with you, and it's always fun to talk to you. Thank you so very much.

MR. GREENSTEIN: My thanks to you for taking the time to be here today.

MS. SAWHILL: Well, that was an absolutely terrific discussion between Bob Greenstein and E.J. Dionne. And hats off to Bob for writing such a terrific paper. As E.J. said, it is full of good information, mountains of beautiful data, as he said, and lots of good ideas came out from that discussion between Bob and E.J.

And now we're going to continue the discussion with a very distinguished and wonderful panel here. We have Wendell Primus, who's a top aid to Speaker Pelosi. We have Bradley Hardy, who's at Georgetown University, and Melissa Kearney, who's at the University of Maryland, and Indi Dutta-Gupta, who is the new Head of the Center for Law and Social Policy. And I'm Belle Sawhill, and I'm a Senior Fellow, at Brookings. And really, really delighted to get a chance to moderate this panel today.

Now, if I could start out, I think one of the things I'm very mindful about, right

now, is that the Supreme Court has just made a pretty earth-shattering decision about abortion and reversed the older Roe decision. And I think that some of us are concerned that, for all the focus on unborn children, that we may need to see if we can translate some of that into greater concern about children who are already born.

I would go so far to say, as the -- this is the -- this decision may actually end up increasing child poverty, if nothing to strengthen the safety -- the safety net and the social programs that have just been discussed. So, I -- I just couldn't resist starting -- mentioning that, since it's just happened, and I think a lot of people are talking about it and worrying about it.

But for now, let me turn to the panel here, and let me start with Wendell Primus. Wendell, you have been fighting poverty ever since I knew you, when both of us were a lot younger than we are now. And that means you've been fighting poverty for a very, very long time. And I think we all appreciate the fact that you've dedicated your life so much to that particular objective. So, thinking about what's just been discussed in Bob's paper, what do you think the long-term prospects are for social policy in the U.S.?

MR. PRIMUS: Well, thank you, Belle. And thanks for that compliment. Let me begin by saying I very much agree with this paper. I mean, I agree with all of its major findings, that mountain of data he uses to support those findings, and I found very little to quibble with. And I think when you look back at this paper, let's say, 20 years from now, I think you'll find it is still very relevant. I mean, we know Social Security or the OASI Fund runs out of money in 2034. HI runs out several years from now. So, I suspect that, over the next 20 years, we are going to, again, both raise Social Security taxes, as well as reduce benefits a bit, in that program to make it financially viable. We may have to raise the retirement age, particularly for higher income earners.

And I think there's other places where benefits could be trimmed and places

where benefits could be improved in the Social Security Program. I also think that, for the BBB right now, expanding the Medicaid to all -- in all states, the Medicaid expansion, I think the ACA subsidies. The other thing I'd put on the table, one of the things that makes the Child Tax Credit an EITC, as good as they are in reducing poverty, is they're not counted as income in Food Stamps and other Income Maintenance Programs. I would argue maybe we ought to do the same thing, and not count SSI or other means tested cash in the -- in the Social Security -- in the Food Stamp Program. That would help all those getting AFDC cash, which isn't very much right now, or SSI, et cetera.

The one place where I would quibble a bit with Bob, and that is in the UI Program. I think it is the tension between employer and employee and the fact that our economy has changed. We have a lot more gig workers, independent contractors, self-employed. And it's really those individuals that aren't getting UI, and they did during the pandemic. And I think Bob is right, we're going to have to look at that federally or have some more Federal rules. So, I think we will expand. You know, we can expand the Child Tax Credit. I don't know if we're going to make it in BBB. But there are clearly ways that can be done.

And -- and my last comment is, you know, Bob's paper is a little about like Goldilocks and the three bears. The universe will make the porridge, maybe, too hot. Extreme targeting, the porridge is too cold. But something in between, where we go into the middle class, I think, does make those programs more politically attractive and politically strong. Thank you.

MS. SAWHILL: Thank you, Wendell. And I think about (audio skips) we've got a new model here, if -- you know, which is (audio skips) approach doesn't have to stop. Just enter a little bit of -- it can go up the class. And a lot of difference can be more popular in the process. And as Bob pointed out, you have a drop (audio skips) cash welfare, and then also,

for UI, which are the state-based programs in the system we've been talking about. And so, what are your thoughts about all of it?

MR. HARDY: Yeah, so, you know, I think that Bob ultimately raises a real tension here, right? So, you've got the trajectory and design --

MS. SAWHILL: Well, I'm hearing me, and are you unmuting?

MR. HARDY: Yeah, I'm unmuted. Yeah. And by the way, chat me if you're not able to hear me. So -- or chat me if you can hear me. Andy, are you giving your thumbs up? Okay, good. All right.

So, yeah, so, you know, basically, we've got this trajectory, and yet there is this tension, right, that ultimately targeted programs are performing better than many believe, but there is this cost. And the cost really is in the form of these Cash Assistance Programs that look like they've fared quite poorly over time. And so, you know, implicitly here, I think that one could conclude that maybe there is this trade to be made, that we say, look, summing up these In Kind and Near Cash Programs looks like many poor families are doing better, if they can take up the programs. Maybe we just take that trade. And it does look like programs that support work, health, nutrition, particularly thinking about the kids, they do well.

This is a state-level challenge, where states have quite a bit of autonomy, and so, many states are falling short in the case of cash welfare, right? Bob discusses this greatly. Wendell alludes to this. You know, look, programs at the Federal level, like the Earned Income Tax Credit and the Child Tax Credit, they have interceded and sort of buffered where many states have fallen short. I find with Jim Ziliak and Charles Ocam (phonetic) that the Earned Income Credit is a big source of reducing blacklight income inequality. But, as Bob talks about, you're not doing much for Black families with the very lowest incomes, many of which don't have stable work and have very little to no earnings, right? And so, this comes up.

There is a race gradient to this. States with a higher share of Black families, states with a higher share of Blacks on their welfare caseloads are less likely to deliver aid in the form of cash assistance. I've documented this with Rhucha Samudra and Jordan Davis. Zach Parolin, formerly at Columbia, documented it, as well. It has a regional component. This is more likely to be the case in the southeastern states.

And, you know, this kind of dovetails with what Belle was talking about at the outset, states in many instances that might be constraining access to abortion are looking like they are more likely to be states with weaker safety net protections. So, you know, there's a lot to talk about here. Certainly, much of this has been documented to be sort of sourced by racial animus, by sort of punitive attitudes around race, and punishing a welfare clientele that's disproportionately Black or Latino.

I would just say that cash still matters. There's many unanticipated events and expenses that occur in the lives of many low- and moderate-income families. Poverty really is episodic. So, you might be doing well a few weeks. Jobs are unstable for many families. That, then, leads to days or weeks where incomes are quite low. And this is where a very responsive safety net can sort of swoop in and -- and do well, right?

So, you know, with that said, you know, I think that employers are trying to respond. Many employers have tried to put in employee assistance funds, funds that allow workers to draw down their earnings from a day or even within a week. And I think this all alludes to the notion that, in many states, there isn't that immediate cash buffer that many households need.

Still, though, and we can talk more about it, I think Bob ultimately raises a difficult tradeoff. In many ways, perhaps, we have a design that has been really responsive to the political climate and that we're delivering aid in the way that we can. But that's not without a

cost. There are reasons why we perhaps will be concerned about cash assistance. I'm probably in favor of doing more. We could talk more about solutions, probably some ways in which there's some baselines that states shouldn't fall below. But I'll stop there.

MS. SAWHILL: Thank you very much, Bradley. I want to turn to Melissa, now. I want to remind all of us about these very interesting numbers that were in Bob's paper, which were that this collection of programs reduced poverty by nine percent, back in 1970, and now reduce poverty by almost half. I mean, that is something I did not know, and I find that remarkable. But there are many ways to skin this cat. And one of the things I like about this paper is it doesn't just talk about what's the best program from an antipoverty effectiveness standpoint, but what is politically viable. So, Melissa, what are your thoughts on all of this?

MS. KEARNEY: Well, I think when it comes to designing social programs, we should think about what our goals are, what our shared goals are, as a society, and then we should think about the most effective ways to achieve those goals within, you know, within the political parameters and the economic realities of potential unintended consequences and potential distortions.

What I like a lot about this paper is that Bob has laid out what some political parameters seem to be. What types of programs, what types of program design features garner widespread maintained political support? I think that's really useful for those of us who think about ways to design programs optimally to take. So, I think that's like a useful illumination of what do society's shared goals, to the extent we share goals as a society, what do they look like? But, and this is a big but, I think political preferences can be shortsighted. I think they could be misguided. I think, as Bradley said, sometimes, they can be racist in their motivations, and so, to the extent any of those things are true, I think it's incumbent on those of us who study these things and think about these things to push back on them.

But let me be specific about a few points that Bob raises and how it relates to two current debates. So -- so, you know, I think it's -- one of the most useful things that Bob's paper does is dispense with this notion, once and for all, with a whole bunch of evidence, that programs have to be universal to gain widespread support. So, people say that all the time, and -- and I think now we could stop making that argument or falling prey to that argument.

So, what Bob shows us, you know, do -- what -- what parameters or design features of programs do seem to be really predictive of whether a program will have widespread maintained support. He says it needs to be sort of tied to work, not limited to a small share of very poor people but also help low-income and in some cases moderate-income households, provide benefits in kind, gains more support than just unconditional cash. And he also emphasizes that programs seem to be politically popular if they're focused on groups that aren't expected to work or are perceived as vulnerable, the elderly and disabled being -- being the obvious groups there.

So, let me just like relate those four observations to the UBI debate, which I've -- I've argued many times in panels like this and in writing doesn't serve any of our goals. So, it's interesting you take those sort of preferences. What's our goal? We want to support work. We want to help vulnerable people. We want to target, but not too much. A UBI, universal basic income, doesn't do any of those things. So, maybe that's why this -- this policy comes up sort of every 30 or 40 years, but never really takes hold in this country.

Maybe more interestingly, I think, is to take what Bob shows us about what types of design features foster political capital or support and apply them to this debate about a Child Tax Credit or a Child Allowance. Okay, so, I would argue that, though Americans seem happy to -- to provide support to vulnerable populations, like the elderly or disabled, we have not done nearly enough to support kids in this country. And so, that's a place where I think we need to

push back on political preferences and really build a political coalition for more support towards families with kids, towards kids in particular.

As has been pointed out, in the case of an Expanded Child Tax Credit or Child Allowance, this butts up against a real political inclination among Americans not to give unconditional cash to people who aren't working, even if they have kids. And so, there's a tension there with what I think a lot of us would view as optimal. There are so many reasons to invest in kids, morally, economically. Investing in our future comes up against this political constraint that people just don't want to send unconditional cash to families with kids. And -- and I think there's room for compromise there. I think there's plenty of room for compromise there. I see the recent Romney Plan as a useful compromise position. I see spending more on In Kind Benefits for kids, Medicaid, SNAP. I would argue more support for housing and childcare, as a -- as a potential useful compromise position that sort of fits our goals and fits within political constraints, so. So, I'll stop there, and hopefully we can talk more about some of these things in the panel discussion.

MS. SAWHILL: Well, I really agree with you, that there is room for compromise on the Child Tax Credit. It could be linked to work without being quite as precisely linked as it is right now. But that's a whole another conversation. So, let's move onto Indi Dutta-Gupta. And, Indi, you're the final panelist here. So, could you react to some of the other speakers and to what Bob and E.J. have said with anything you like?

MR. DUTTA-GUPTA: Thank you, Belle. Thank you to the panelists and Bob, of course, for his work on this paper. And I'm going to make five key points to hopefully build upon Bob's paper and extend the conversation to where I think it needs to go.

The first point is simply that, in the United States, there are virtually no universal programs, arguably aside from public education. And targeted programs are thus an essential

compliment to the more expansive programs. Bob papered -- Bob's paper notes that Social Security, Medicare, and Unemployment Insurance all exclude varied numbers of people who face the very same needs as those who are eligible. So, we have backstops, Supplemental Security Income, Medicaid, ostensibly TANF and general assistance. But they are certainly, in many cases, weaker than they ought to be.

The second point, I think, is that many risks are worth insuring against, publicly, throughout the income spectrum. And that's because things like public health coverage and even some income insurance programs are very clearly addressing market failures. This is why virtually every wealthy country has versions of these programs. It would be wildly inefficient for people, even with higher incomes, to self-insure against many of these risks.

The third point is that, at the same time, some spending does provide significant benefits for participants and society, overall, when targeted. So, we do see in research frequently that some investments on -- in kids and some others with low incomes are much more significant in their returns, both for the individuals and in the overall social impacts, than similar spending on people with higher incomes. So, I think that is a pretty consistent theme.

The fourth point is that, regardless of the initial program structure, policy -- policymakers should keep in mind three Ss, as I'll describe in a second. One is that social programs should limit unnecessarily segregating people, two, stigmatizing participants, and, three, saddling them with undue burdens. And indeed, we've managed to turn a social insurance program, Unemployment Insurance, into a heavily stigmatized, at times, and frequently un navigable program. We've also used the Tax Code to create relatively unstigmatized and accessible targeted programs.

You know, and at the same time, we should ask whether we want program participants to live, receive care and education, and spend their money in the same places as

nonparticipants, even for cash. As Bradley knows, we've limited where people can sometimes withdraw their cash benefits. But we have to remember that participants are just not in rigid groups, compared to nonparticipants. These are permeable groups. People shift in and out, sometimes relatively frequently, and that can cause some significant challenges for services and other non-current -- cash transfer programs, when you draw these lines too low.

And this brings me to my final point, which is that we should reconsider what success looks like. We're facing a fundamental crisis in our democracy. And strengthening our democracy, I'd argue, should be a goal of social programs. We have policies that are increasingly misaligned with public opinion, thanks to, I'd argue, and extreme Supreme Court, a wildly unrepresentative Senate. Our elections are consistently dangerous now, and demoralizing, and, again, produce results out of sync with public opinion. But well-designed social programs would sometimes -- may need to be more expansive than we might argue for otherwise, ideally could help strengthen our sense of community and national identity and the belief that we're all in this together, can provide us with more shared experiences, as a people. These programs may be costlier but well worth the price to community -- to afford us community and national cohesion. And fortunately, I think the same, I think, could be said of tax increases that are heavily focused on the wealthy. They, too, could strengthen our democracy, in this case by shrinking the outsize influence of a tiny but powerful minority.

MS. SAWHILL: Thank you, Indi. I think that it was Justice Brandeis who once said, "You can have democracy or you can have tremendous wealth and equality, but you can't have both". So, I like the fact that you made that link at the -- at the end there. I also love your three Ss. I'm trying to remember them, so that I can repeat them myself. Don't segregate, don't stigmatize, and don't -- now, the third one --

MR. DUTTA-GUPTA: Don't saddle people with unnecessary burdens.

MS. SAWHILL: Don't saddle people with unnecessary burdens. Thank you. You know, it's long occurred to me that because we have time -- shifted over time, over the last, you know, four or five decades that Bob covers in his paper, from more -- from less cash assistance to more assistance that's based on work, but haven't, in the process, realized that if you're a single mom and you have kids to take care of and a full-time job, you absolutely don't have time to sit in an office going over whatever it takes to get signed up for that program. And when there are six different programs you need, and they all have different eligibility and different paperwork requirements, it's absolutely cruel, I think, to do -- to do that. So, really glad we got into that a little bit.

Now, I want to go back to a really big question here. And that's really the debate between Liberals and Conservatives about what we do in the future. Conservatives would argue we really need to cut back the growth of entitlements, and that we can do that and use some of the money to invest in kids, for example. And Liberals say, no, we need those entitlement programs, like Social Security and Medicare, and we -- what we need to do instead is raise taxes. Is there room, do any of you think, and -- and, Wendell, you said something about this, for a compromise in which we both raise taxes and maybe make some changes, not to existing recipients but into the future, in terms of retirement ages or not having benefits grow quite so rapidly? And I think a big issue there is the cost of healthcare and how that's affecting Medicare. Anyone want to tackle this big question of how we can get Liberals and Conservatives together, given that they have very different viewpoints on this question of whether we should be raising taxes or not and cutting entitlements or not?

MS. KEARNEY: I'll jump in, Belle.

MS. SAWHILL: Okay.

MS. KEARNEY: Okay. First, I -- I will take your question as -- at its face, but I --

I also want to say that sometimes I think that framing these debates very much with Conservatives and Liberals is -- is exactly why they become intractable. People are so wed to their political identities now that once you frame it that way, like people don't want to be part of the conversation because they're going to say, oh, shoot, I'm a card-carrying Liberal. Are you sure a Conservative said that? Now, I can't agree. So, I think this is -- and I would add I find it increasingly difficult to figure out what's the Conservative position, then what's the Liberal position. Then, it seems to me that political alignments and who's for what, it's sort of all changes. So, this is why I prefer to think about these things as what are our goals, what are our shared goals, and -- and then, how can we move forward?

And on that, I think that across the political spectrum there's a lot of shared goals. I think Indi raised a really good one, which is that most of us want to preserve democracy and preserve our society, and we're watching it fracture, like, in real-time. And I think, you know, a lot of people, again, across most of the political spectrum, would agree that wealth inequality, income inequality is out of control, and child poverty is abhorrent.

And so, then, it becomes almost a technocratic question of can we address those things without raising taxes? And I -- I -- you know, I'll throw this out there, without just continually throwing bumps into this panel, but I think we learn that, like, money doesn't just fall from the sky without consequences. They think MMT was not a sustainable theory, and so, then, I think, maybe, we're back into the reign now of fiscal constraint and having to pay for some things.

And so, then, it's like what do we, as a society, across the political spectrum, all agree on, and it seems to me that there's pretty widespread support for consumption floors for In Kind Assistance. Bob gives us lots of those evidence. And -- and I -- you know, a more progressive tax system. And then thinking about how to do that. You know, I'm -- I'm optimistic

that if we approach the table in a real spirit of bipartisan compromise, which seems -- I'll -- I'll defer to Wendell, but harder to come by. I think, actually, there's plenty of places for compromise, where we could do these things.

MS. SAWHILL: I'm going to bring Wendell in, in a second, but I think that, since you've put the tax issue on the table, one of the things I want to point out is that one of the reasons the Europeans have these much higher revenue proportions of their GDP than we do is because they do all use a VAT. And a VAT is a tremendous revenue raiser, but it's not progressive. And I've often thought that the way to get progressivity into your whole system, as opposed to just into your tax system, is to have a tax like a VAT, that is a big revenue raiser, but then devote the proceeds to get -- to achieving your antipoverty and anti-inequality goals. But just -- just a thought on that. Wendell, did you want to get in on this broader question, and especially taxes versus entitlements?

MR. PRIMUS: Yeah. I mean, I -- I think, ultimately, this country is going to have no choice. I mean, the demographics of our country are going to demand that taxes go up. I don't think we're going to cut Social Security significantly to -- to prevent taxes from having to increase. And I don't think that's where the bulk of the American public are. So, I think there will have to be a compromise where we raise the Social Security base, maybe put Inheritance Taxes into the -- into the Social Security Fund. I think there is plenty of places we can raise.

But I also think, to make it work, we're probably going to have to cut benefits somewhere in the Social Security Program. And, you know, I think, given life expectancy, et cetera, we don't have to cut the lower wage worker. We can cut the higher income and -- and et cetera. I also think there's places in the Social Security Program -- why men who have children late in life to get a bigger retirement benefit has never made sense to me. I mean, that's a choice. And -- and I think, you know, in terms of child poverty, you know, if we can do the Child

Allowance or the Child Tax Credit at the bottom, that would help a great deal. And maybe those two things -- I mean, all of that can get tied together because I -- I do think Liberals and Conservatives are going to have to compromise to reduce child poverty and make these programs more solvent.

MR. HARDY: You're muted.

MS. SAWHILL: Oh. I want to go to childcare. We had a question from our audience about childcare. I think it's on a lot of people's minds. You know, there's something like 43 percent of all families, now, have, as their primary breadwinner, a woman. Now, that's partly because there is a lot of single parent families, but it's also because, even in married parent families, an increasing number of them, the woman is the primary breadwinner. So, you know, does it make sense to not have adequate child support, excuse me, childcare available? And it needs to be of a certain quality, and it needs to be affordable, and we need to do a better job, it seems to me, in paying the workers in that particular industry.

There's a wonderful article in *The Washington Post*, I think just recently, pointing out how terribly the workers in that sector are doing and still need for -- for a family with several kids, it's not affordable. And with so many people being encouraged to work and being dependent on their earnings, we just have an impossible situation. So, anybody want to address the childcare issue --?

MR. DUTTA-GUPTA: I do.

MS. SAWHILL: -- and as you all know, a major proposal in Build Back Better, about that? Indi, do you want to come in on that?

MR. DUTTA-GUPTA: Sure, I'll jump in, and it looks like Bradley wanted to also jump in. It's a great question. And childcare is exactly what you've described, Belle. It's the worst of all worlds. They are -- the providers have some of the toughest, least well-

compensated jobs in the economy. We have families who can't afford care, well into the middle-class. And you have, arguably, at least uneven quality, in some cases some pretty low quality. There is no way forward that I can imagine, without significant public spending to address these three prongs.

It's also a great example of how, yes, we absolutely need more cash. As Bradley pointed out, we live in a country with significant diaper needs, needs for menstrual products. It is quite shameful, frankly. And we also need to meet certain needs through systems and services. You will not, through cash alone, develop a childcare system that, first of all, is a childcare system, but, secondly, that provides the work opportunities, career development progression necessary for high quality care or more generally just ensures adequate quality care. Belle, I'm sure you know this and maybe experienced it some time ago, but even experts in child wellbeing, even experts in childcare struggle to discern the quality of a childcare provider, in -- in many instances.

We absolutely were arguably on the cusp of moving forward with a significant investment in Build Back Better. There's still some discussion with framework by Senators Patty Murray and Senator King about a more modest step forward. But we are so far behind the need that would allow, especially working mothers, the freedom to work in the labor market robustly, that even some modest investment now would be significantly beneficial. I do think we can do this with a mix of strategies and approaches. And for those who can't, for example, put forward the money, up front, to afford the care they need, something like the Child and Dependent Care Tax Credit is not going to work. We need direct subsidies. We need to think about places where people can get access to care for free.

And I would just close by noting this is also an example of where we need to think about how important it is for us, for children to have educational and care experiences with

people who are different from them, from different communities, maybe different racial ethnic backgrounds, et cetera, because we could provide this care in ways that is strictly targeted and only essentially will have the effect of sort of concentrating groups in certain childcare providers, or we could provide it in a way that we sort of provide public education, which is where people at least get to interact with families, children, parents, who are different from them. So, I think it's a great question. I think there's going to be continued efforts on it, but we had a strong model, in some ways, in Build Back Better, and now in the Murray-King framework.

MS. SAWHILL: Thank you, Indi. I'm going to turn to Bradley in just second here. I just want to point out that one of the big debates around the idea of expanding Pre-K, so that it's universal, which was in Build Back Better, is the question of whether it should be targeted or not because a lot of the evaluation evidence suggests that targeted programs are more effective than universal. But there is an argument on the other side that you've sort of alluded to, Indi, which is that when you have a universal program, it's probably going to be a better program, and it is going to mix people, and I think that does have social benefit. But, Bradley, come on in on this conversation.

MR. HARDY: You know, I think it's great. It's important. I mean, you think about the -- the big expenses for households, food, clothing, shelter, you know, utilities, transportation, and then childcare is right there, right? And so, you've got this expensive and important support that then overlays with the safety net system that we've made increasingly work-based, right? So, I -- I think that absolutely I agree with Indi and others on -- on what to do. I think I'm going to talk a little bit about the why and maybe even some better framing.

So, you know, this relates a bit to your initial question, which is that, you know, I think kind of traditional public policy and public finance discourse on the social safety net was very concerned about work disincentives, the moral hazard from receiving cash, and how that

might distort behavior, and perhaps at the expense of discussing long-term benefits from these programs. And so, if you think about this in a cost-benefit standpoint, you know, these programs look like they are very good, in an accounting sense, for the United States, that there's a -- there's actually a payoff from making investments in children. There's a payoff from making investments in high-quality childcare.

So, you know, do I know how much that type of shift in discourse would, you know, change things, writ large, across the -- the nation? I don't. But I do know that this is how traditional, like, economics and public finance has discussed these programs. And, you know, we're kind of seeing a shift in acknowledging some of the more recent research, over the past decade or more, talking about these long-term benefits. So, you know, I think that's one piece. And I want to just say, you know, that -- that market is incredibly fragmented. It's costly to even engage within that marketplace, private actors trying to organize supply and demand, the families seeking care, providers seeking to -- you know, to, you know, provide that care. You're paying for that service, right? So, you know, you're paying all the way through.

There's a lot of uncertainty around quality, who you might interact with, and so, you know, the good news is that, metaphorically, there's -- there's meat on the bone for improvement. You know, it's nice to just see an area where you could improve. Wendell?

MR. PRIMUS: I just have one real short comment. And that is, you know, I'm for childcare, I'm for the -- expanding the Child Tax Credit and for paid leave. But if I have to choose between those three, I would put -- I would try to get the Child Tax Credit done first.

MS. SAWHILL: Anybody else want to weigh in on that particular choice?

MS. KEARNEY: Sure. I -- I do. And I want to circle back. So -- so, I actually agree with Wendell on that. See, there's so much room for compromise here or a consensus even. I would prioritize the Child Tax Credit -- Expanded Child Tax Credit, as well. But on -- but

on childcare, I'm healing. All of us support it. I -- I endorse so strongly what Bradley said, which is, you know, the research evidence has really moved from where it was 15-20 years ago to say, okay, not only, you know, the usual public finance. We have these Social Insurance Programs for consumption smoothing, but they discourage work. The -- the evidence on investments in kids, including with high quality early childcare experiences now, is so strong that I think, in some sense, that's the most compelling reason why we should have programs like this.

So, I think, you know, Bradley, I hope if we keep beating that drum, it will affect the discourse and the way people approach policies. But I think when it comes to something like childcare, as opposed to how to get cash to low-income folks through an Expanded Child Tax Credit, this is a really complicated market. And so, while all of us agree, on this panel at least, that we should do more to provide childcare in this country, I think it would actually be quite hard to come to a consensus on the best ways to do that.

And -- and I'll be honest, like, you know, it's more interesting if we have a panel with some disagreements. So, I'll disagree here with Indi. What I saw in the Build Back Better, would they -- you know, what would happen with childcare? I thought of the very real potential to make matters worse. So, this is -- this is a very complicated market. And -- and, you know, Belle, I didn't love that article in *The Washington Post*. I mean, I think if we just decide we're going to pay everyone who provides early childcare the same amount as we pay public schoolteachers and start requiring that they have college degrees, again, we could actually make matters worse. So, I think this is a place where we have to be very thoughtful about how do we expand the supply side of the childcare market in ways that maintain quality and makes it more accessible.

MR. DUTTA-GUPTA: Well, Belle, if I could just say a little, I would say that

there's something to aim for, and then there's the transition of getting there. And I'm not saying that the policies necessarily got all that right, but I think we can figure those things out. There are ways to phase things in, making sure that we're not raising quality without offering adequate subsidies as costs would rise, potentially, for some families, and ensuring, relatedly, that supply is there, as well, so.

I think, again, we should -- we haven't talked a lot about other countries, but other countries have essentially struggled with this, as well. No one's got a perfect system. But broadly, I think the approach of ensuring quality, ensuring subsidy, some direct provision is an area where maybe we could find consensus, and we can figure out how to transition to the world that maybe we all want to get to, even if we're not exactly sure about the best approach to getting there.

MS. SAWHILL: You know, I think that I'm on your side of this debate, Indi. And I'm glad we're having a debate about it. It's not too much fun if we just sit here and all salute the flag of reducing poverty, which I think we're all on board with. But I -- I think that the problem with a CTC -- giving preference to the CTC over childcare is that the people getting the CTC are still going to need to work. You know, I don't think any of us are thinking the CTC is a replacement for work. It's a supplement to work. And so, how are you going to get your children taken care of? I totally agree that the childcare market is a mess right now. And we need to do more. But I'm going to mute myself now, because my phone is ringing, and let somebody else come in.

MR. HARDY: I mean, I would just say briefly it's an interesting point. I've written recently on the benefits of this 2021 Expanded Child Tax Credit, and, you -- you know, it's a fascinating question. You -- you have that kind of liquidity, \$3,600 per young kid, \$3,000 for the older kids, and ostensibly, folks could take that into the private marketplace. But it's an

incredibly complex private marketplace mired with variations in quality. And so, you know, it's fascinating.

Wendell kind of, you know, proposed the -- the tradeoff and I guess I've planted a flag on really worrying about income volatility, job volatility, and kind of the role of cash. And so, I liked -- I think, in some respects, what I liked about the 2021 Expansion was that it -- it seemed to make up for this -- this sort of patchwork of, in some instance, very weak state cash assistance, right? So, weakly, probably, in favor of pushing for that type of income support. But I do appreciate that, boy, that's a big bite of the budget. And so, much like In Kind supports like food, and housing, and medical, you could reduce a lot of hardship.

MR. PRIMUS: I mean, to some extent -- I'm going to switch for a minute. And that is we got the same problem, I would say, on the elderly side. I mean, do we put an out-of-pocket limit in Medicare? We have nine million elderly that pay more than eight and a half percent of their income in Part B and D premiums. We could do hearing, vision, dental. We could do long-term care, which we haven't addressed. I mean, it -- it is, to some extent, figuring out which of these policies are most important to do first, as opposed to doing second and third. And -- and we don't just have the problem on the child side. We also have it on the elderly side.

MS. SAWHILL: Yeah, you know, it's interesting, when Bob was talking about the fact that, when he looks historically, that the targeted programs are doing better than the entitlements. It occurred to me that moving forward in time, with the aging of the population and the rapidly -- the rapid increase of healthcare costs, that may not remain the case.

But I want to shift our focus now to another question, that did come in from the audience and which is very, very timely right now. And that is what if we have a recession? And as you all know, the Federal Reserve is fighting inflation right now by raising interest rates, and there is very little historical evidence that the Fed, in an inflationary period like the one we

have now, can get to a soft landing. In other words, can we reduce inflation without, at the same time, creating a recession? And from the people that I listen to, it is beginning to sound to me like the probabilities of a recession are, in the next couple of years, are greater than 50 percent. Who knows? I mean, that's pure speculation.

But, that said, let's suppose we do go into a recession, what do we think about the ability of the current safety net to handle what's going to happen during a recession with an increase in poverty and -- and hardship? And will we need new programs to deal with it, or are some of our existing programs sort of designed to have a countercyclical effect that we can count on? Who would like to tackle any of that?

MR. PRIMUS: Well, I would say the first thing we've got to do is do something to the Unemployment Insurance System, expand its benefits both to existing workers, but, I mean, to people who are eligible, but also to those who -- to the unemployed who aren't eligible for -- who -- just like we did in the pandemic.

MR. DUTTA-GUPTA: I just quickly agree that we need something like a job seekers' allowance, which a number of groups have pushed and it's in other wealthy countries to reach folks who are ineligible for Unemployment Insurance. But remember, at various points in the pandemic, more unemployed workers were benefitting from the Temporary Emergency Pandemic Unemployment Assistance than our standard Unemployment Insurance Program.

MS. KEARNEY: I'll -- I'll pile on and count the benefits of Unemployment Insurance as the key program to weather a recession. It's targeted on people who lost their jobs. So, it house -- it helps households smooth their consumption, and it's an automatic stabilizer. You know, it -- it should be -- it should have automatic triggers, so it increases when the local unemployment rate is really high and then comes back down. I think the ad hoc additions to the Unemployment Insurance System during the pandemic were potentially

counterproductive. So, we should -- we should make the -- make the extensions and then, you know, the reversals automatic.

I will also just quickly add that this, I think, makes the case for having cash that's not tied to work. So, it answers, in part, your earlier question, Belle, about why -- why give preference to a Child Tax Credit or an allowance over childcare, while having access to childcare doesn't help somebody pay the bills or buy food when they lose their job. So, giving families that flexibility to weather job loss in a recession is important. And at the same time, it emphasizes why the expansion of safety net programs that are tied to work aren't very helpful when there's a recession and people lose their job.

MR. HARDY: Yep.

MS. SAWHILL: Okay, good point. And we are now coming to the end of our time for this event. I want to really, really thank all of you for taking the time to do this. I think it's been a terrific discussion. And want to thank The Hamilton Project, at Brookings, for putting out a great report. They, by the way, also have a new report on recession remedies. So, take a look at that, if you're interested. And again, thanks to all of you, and have a great rest of your summer.

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