

THE BROOKINGS INSTITUTION

FALK AUDITORIUM

REDUCING CHILD POVERTY IN THE UNITED STATES

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WELCOME:

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Founder & Senior Chairman, Evercore

FIRESIDE CHAT:

THE HONORABLE MICHAEL BENNET (D-COLO.)

U.S. Senate

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Co-Anchor, PBS NewsHour

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Roger Altman: Good afternoon, everyone. I'm Roger Altman, and I'd like to welcome you to this Hamilton Project policy forum on child poverty. Thanks to all of you for joining us. We have a thousand people attending this, obviously, most of them are doing so virtually, but that's quite high even for Hamilton, whose events are very well attended. So there's tremendous interest in this. Let me just say a word about the Hamilton project to start. Founded 17 years ago and thriving, I think is fair to say, the project is dedicated to identifying, researching and promulgating policies which foster broad-based, meaning inclusive, economic growth. And it focuses in that spirit on individual economic security and embracing a role for effective government in making public investments, in the spirit of Alexander Hamilton. Many of you know us, of course, and you know that we define economic security and economic growth very broadly, and today's event on child poverty vividly illustrates that this is a subject we care passionately about.

Three excellent papers were prepared today's event, for today's event, including by several members of Hamilton's current team and several members of Hamilton's former team. And that's great. And they're really terrific papers, I hope you all have a chance to read them. There will be two terrific panels, one looking at child poverty from the federal perspective and one, in effect, looking at it from the state and local perspective. But first, before that, we have the good fortune and I'd like to thank him for joining us of hearing from Senator Michael Bennet of Colorado. And Amna Nawaz of PBS will lead a discussion on this subject with Michael. Senator Bennet had a lot to do with the American rescue plan and the fully refundable childcare tax credit, which was part of that. And he's really an ideal speaker for us in that regard. I have—I happen to be one who think that—I'm sure many of you too, that that version of the childcare tax credit should be revived and reinstalled. I want to also finally thank Wendy and Este and Melanie and Lauren for as they always do, creating and overseeing such a really terrific event. So with that Senator Bennet and Amna Nawaz.

Amna Nawaz: Hi. Hello, everyone. Thank you so much for being here in person. Thank you to all of you online joining us as well. And Senator Bennet, thanks for being here in conversation.

Michael Bennet: Thank you, Amna. Thank you for being here as well.

Amna Nawaz: So we've already had some questions come in from online, I'll just issue a quick reminder to anyone in the room, also anyone watching online, if you have questions during the course of the conversation, please submit them and I will save time at the end to make sure we work those in. In the meantime, how are you doing today, Senator.

Michael Bennet: I'm doing well. We've had some votes. The world hasn't come to an end.

Amna Nawaz: Not today, you said not today. We are here to discuss reducing child poverty in the United States, which I know is something you are deeply committed to, have spent a great amount of time devoted towards. We all know during the extraordinary circumstances of the pandemic, it felt like Congress had figured out how we do this. Under the American rescue plan with the temporary expansion of the child tax credit, we saw the largest one-year reduction in child poverty in history, down 46% in 2022. But then, of course, in the lame duck session last year, we saw, as you were leading the charge, to continue to make that child tax credit permanent. Those efforts failed. So let's just start right there with how we got where we are right now. Why and how did those efforts fail?

Michael Bennet: Those efforts failed because I couldn't persuade Joe Manchin that this, this, this bill was good for his constituents. I believe that it is good for his constituents. We have a disagreement about whether or not the fully refundable child tax credit incentivizes folks from working or disincentivizes work. And it's clear to me that the evidence that we've seen for the credit that we actually put in place in the American Rescue plan during COVID, the evidence is, at a minimum, that it's not disincentivizing people from working.

But yesterday, the Dallas Fed came out with a report saying that women that were living in households where there was one unemployed person actually, they saw an increase in work, which matches my anecdotal impression of what people in Colorado were doing, which was buying a little bit of extra childcare so they could stay at work to take care of their kids. So I haven't persuaded Joe of that, I have persuaded an awful lot of people in the Democratic caucus and other places, I think, who saw the benefits of this credit during COVID.

If I could say one more, you asked about the failure, which I think is a fair place to start, but I also wanted to mention what an origin of this was because I did not write this for COVID. You know, I wrote this because for 50 years we've been living in an economy— this is what Roger was talking about earlier— we've been living in an economy that for 50 years, all of the benefits have been going to the top 0.1%, 1% and 5% of the American people. And we've got to the point where we because we don't have economic mobility in this country, because we don't see people's incomes going up, we're, we're discovering that we have the highest income inequality that we've had since the 1920s, and we are among the richest country in the world and yet we have one of the highest rates of childhood poverty, which is ludicrous and immoral, crazy that we would allow this to happen.

The point I just want to make is we proved to ourselves during COVID when people looked around and said, what is the most elegant solution we've got out there to deal with the the economic catastrophe and dislocation of COVID, and the answer was the child tax credit that, that I had written with Sherrod Brown. I think that still is the right answer, even though COVID is not in front of us in the same way it was when it made it possible.

Amna Nawaz: I want to ask you about the future of that in a moment. But I just have to, I just have to ask again, when you saw that opposition from Senator Manchin, was that the crux of it, that it would disincentivize people from working? And did that surprise you?

Michael Bennet: He had other issues that I will let him speak to, concerns about what people would spend the money on. And what we've seen, what we've seen from the studies of the United States experience with the child tax credit is the similar thing we've seen with other countries that have similar forms of a child credit, which is, not surprisingly, parents spend the money on their kids. They spend money on a million things. There are lots of different things.

You know, I heard parents who were spending money on childcare, as I mentioned earlier, spending money on rent, you know, spending money on school clothes, moms who said this is the first time that I've been able to buy school clothes for my kids so that, you know, without, without, without not having to forgo the rent. Or families, I remember one in Colorado Springs in particular said she had been able to buy her kid a bike. And with that bicycle, that kid was able to attend to after school activities that they would never have been able to attend because she otherwise she would have been at work with the car and there was no way to get the kid. You can't calculate what the value of that is in my estimation, but that's one of the concerns that Joe has had.

Amna Nawaz: You know, there was this thought at the time it was introduced, there were some political analysts and people who study taxes and their, their popularity and so on who thought that this might be very popular, actually across the aisle, because they thought that, you know, giving all parents, you're not talking about parents in some places and parents in others, giving all parents the same benefit, there was one political science professor at MIT who actually thought it might be as popular a program as Social Security. You've been working on this for years. Did you expect it to become as politically divisive an issue as it did?

Michael Bennet: Well, I don't think it was politically divisive. I do think there was one person in the Democratic caucus we couldn't convince that we needed to convince him. And people like Mitt

Romney or maybe not people like Mitt Romney himself has been an incredible advocate for versions of the child tax credit that are not very dissimilar from mine. So I think we are going to get—.

Amna Nawaz: But most Republicans?

Michael Bennet: But well, your question about popularity, I think, is a really important one. Like, if this were such a great idea, why wouldn't it have stayed in place? Why wouldn't the American people put it off? And that's something I've wrestled with a lot. I mean, I've got a conclusion about it, which I'll share, which is that I think people saw it as COVID relief and they wanted to be done with COVID and they wanted to be done with COVID relief. So if you're asked, you know, sort of the question, how do you feel about that, you said, well, all things being equal, I'd like my kids to go back to school. I'd like, you know, us not to be wearing masks. I'd like us not to be social distancing. And I don't want any more of this COVID relief as part of that. And we never had what I would say was we never really had a fair political test because we only had six months of the credit. It wasn't a year of the credit that I think people would have said, oh, we really understand what that is.

And I can tell you, for the people that got the credit, it is enormously popular and enormously powerful. People in my state, as I said earlier, they spent it on all kinds of things. But if you talk to moms in particular that benefited from this, whose kids benefited from this, they'll tell you the zillion different things they spent it on. But the one thing they say in common is you cannot imagine the stress that was relieved from my family not having to deal with this stuff at the end of the month. And that goes back again to Roger's point about, you know, it's not enough for us to be just building an economy where the economy grows. We need an economy where people feel like they can move their families ahead. And I and my view is, in the meantime, we desperately need tax policies like the child tax credit to bridge us into the future economy.

Amna Nawaz: Culturally, federal taxes as an issue tends to be pretty white hot, though, right? And it can be divisive, it can draw a lot more scrutiny and a lot more furor. Is this something that needs to be dealt with at the federal level, though? Because since that credit in particular ended, you've seen a number of state legislatures step in and take their own actions that they say are actually better tailored to their demographics and their populace.

Michael Bennet: Well, first of all, I would say how exciting is that, that, you know, federal policy that we incubated here for once has actually translated into stuff that people at the local level, want to actually repeat, because I know there are people here today that have actually administered

this program in their state and they know how valuable it's been to the people. They've contributed to it.

And I, and I'm all for it because my objective, I don't, I think we should end childhood poverty in America. That's what I believe. You know, as a former urban school superintendent, that is my perspective. I don't know how the richest country in the world can have the amount of childhood poverty that we have and sleep at night. I don't understand how we do it. So if there are folks at the local level that want to do something to help? Awesome. And we can stack the federal benefit on top of that, but they're not going to be able to do it on their own. We need the federal government to do it.

And this goes back to your failure question. You know, this is the question I was asking myself the night this didn't go through when I had been on the floor of the Senate night after night after night on Christmas Eve or New Year's Eve, when some tax credit was expiring for the richest people in America, when some tax credit was expiring for the largest, most profitable corporations in America. And we stayed on that floor until two in the morning, three in the morning to make sure those tax credits were, were, were extended. And here we have a case where this is the largest tax credit for working people in generations, and we left America's children holding the bag, I'm sad to say. I think we'll fix this problem.

Amna Nawaz: How do you think you'll fix this problem? When you move forward now, at the federal level, how does this go.

Michael Bennet: So ultimately. So first of all, I would say the context is also, is important. What I really want in America is for an economy that when it grows, it grows for everybody, not just the people at the very top, where we can say, where we can say in a democratic society and in a capitalist society, that that wants to hold out a standard that's different from what China, for example, is offering the rest of the world, I want to say we stand for freedom and opportunity, and we demonstrate that by showing that when our economy grows, incomes go up, not that we have massive income inequality and that it gets worse and worse. I want to show that we're shrinking income inequality.

And I think there is a bipartisan consensus in America, or at least in this, in maybe among members of the Congress, that a lot of the Washington consensus over the last 40 or 50 years about our economic role in the world is flawed and failed and isn't going to support us, and that we've got to have a set of policies which we're now seeing around infrastructure, around bringing back the

semiconductor industry from Southeast Asia, around things like the inflation reduction act that give me hope that the broader context is one where we're saying it's not just about growth, it's about whether the growth is creating a situation where people can actually support their families.

In that context, I think we can have a discussion with Republicans and Democrats working together that says what is the most elegant solution for the issue that we're facing in this, in the short term? And the answer to that is the child tax credit. We have seen it work now for six months and actually a year if you look at the stuff that we weren't doing on a monthly basis. And I think we're going to be able to work with people like Mitt and others to say, let's find a way to, to, to do something for the American people, it will not be everything I want, but a version of what I want could help lift some portion of the 19 million people who today children who are being shafted in our country because of our failure to extend.

Amna Nawaz: So where are some of those tradeoffs that you think more Republicans and potentially Senator Manchin could meet you? Because we've seen at the state level now some people are capping the benefit at the age of six, right. They say there's evidence that says it has the most benefit for children six and under or they're capping at a certain amount, excluding middle class or affluent families, where are some of those tradeoffs you think—.

Michael Bennet: I think those are the people that aren't talking to moms who have seven-year-olds and eight-year-olds and nine-year-olds. People know, you know, the amount of challenge that families are facing, the stress that families are facing, again in the richest country in the world and.

Amna Nawaz: It's not, it's not an age limit.

Michael Bennet: So I'm not, I'm not, I'm not going to negotiate against myself at Brookings. But I'll say in some ways, let me say what's most important to me is, most important to me is to try to get this as fully refundable as possible, because I want to get it to the poorest kids that we possibly can. So when I look at the potential permutations of this, including, you know, you've got these three great papers you're going to be looking at later, there's a paper, one of those papers basically suggests a compromise that Mitt and I had, I think in 2019 or so. It's about, you know, and does that feel like a politically, politically plausible outcome to me? Yeah, it does. My job, I think, is to try to make sure that as many of the 19 million children that are being left out of that full benefit are going to

receive as much of that benefit as we possibly can do. And I have a very open mind about how we get there.

Amna Nawaz: The fact that lawmakers on both sides of the aisle are still talking about it, though, I find that striking. Does that say to you this is not a politically toxic issue, that there is common ground ahead?

Michael Bennet: I absolutely believe this is not a politically toxic issue. I think there's common ground ahead. And those of us that have been advocates for this I think need to, to own the fact that we didn't make it permanent. And we've got to figure out how to do our job better. But I think the more we can connect this to the real lives of American citizens, I think, I think the more likely it is that we're going to be able to get bipartisan agreement.

And I will say, sounding maybe a little bit like a partisan and I don't really want to sound that way, that there are things that the American people strongly believe that we could do to help advance this cause, like, for example, reverse the Trump tax cuts for the very rich, 52% of which went to the top 5% of Americans. I can tell you; I go to town halls all over Colorado, which is a third Democratic, a third Republican and third independent, and there's virtually no one who thinks that's a good idea. And if they see this as a plausible alternative for how America might invest in our future, they think it's a pretty good idea.

Amna Nawaz: So you've mentioned Mitt Romney a few times. What other Republicans would work with you on this?

Michael Bennet: I'm not going to say any names.

Amna Nawaz: He thought about it though.

Michael Bennet: You know, there are people, though. I know Marco Rubio's worked on versions of this before. There are other people that have worked on it. And there's some in the wake of the Dobbs decision, there's some people who have said, you know, they want to answer a question, which I frankly regret that they have to answer because I don't think the Dobbs should have happened, I don't think we should have reversed, the Supreme Court should have reversed Roe versus Wade. But there are people in their party who are trying to answer the question, well, if you're going to overturn Roe versus Wade, do you have an interest in doing anything useful for the kids that are, you know, that are in America today, many of whom are living in poverty?

And, and, again, one, the elegant solution is the child tax credit, because you can toggle it however the folks here at Brookings or wherever else you want to toggle it. And you don't really have to add one bureaucrat to the federal government to do it. You don't have to create any administrative oversight really to do it. We know how to do it. And that, I think, is going to, I think there, there have been all the way along libertarian leaning think tanks and libertarian leaning policy makers that are not themselves officeholders but are people that have influence with the Republican officeholders who believe this is the most useful and constructive social policy we could enact in this country. And I think that's a reason to be optimistic.

Amna Nawaz: The Senate is one matter, right? What about the Republican led House?

Michael Bennet: That's another matter. So I think, you know, I don't, I guess I would say that we had a very, remember earlier I mentioned that I'd been on the floor when these tax credits for fancy folks had, had gone through at 2:00 in the morning. And we, we had a strategy at the end of last year that said we had the, some tax credits for corporations, one of which I support the, the research and development tax credit, I strongly support that.

But we said, I said, Sherrod Brown said, Cory Booker said, we're not going to vote to extend this unless we're going to find a package that also extends the child tax credit. And that was a successful political position in the sense that we were able to maintain that. And in the middle of the night, you know, on New Year's Eve or Christmas Eve or whatever it was this year, those weren't extended. So could I imagine a world, even with a Kevin McCarthy house where there's a tax package around something like the FAA or some other place where there are some business credits that folks want to get done and at the same time where they're saying, okay, don't forget about this. I think that's possible.

Amna Nawaz: Is it something you've spoken to Speaker McCarthy about?

Michael Bennet: I have not yet, but I will find a way to do it.

Amna Nawaz: Maybe he'll hear about it today from this conversation.

Michael Bennet: He could be one of the thousand people watching this.

Amna Nawaz: There is, actually went back and I looked at the coverage around the time that after you've been fighting for this for years and it was finally moving ahead, it was in April of 2021, you met with a group of moms and you were talking about these coming benefits and you said to them, then, I believe we're on the cusp of an amazing moment in American history when we can say we

improve the fortunes of millions of children and their families and also the country as a whole. So that moment feels like several lifetimes ago now, it's come and gone, right. Do you need another big moment for something like this to happen?

Michael Bennet: I don't think we do. I don't think we do. I think what we need to have is a debate about what we want the future of this country to look like. And I'm not going to repeat what I said earlier, but I do believe that it's within our capacity as Americans to imagine, to create and to sustain an economy that drives wages up and drives income inequality down, and that in the meantime, we can create a set of policy choices around our tax code that's not just the child tax credit, but the, but you know, how we tax, whether we leave the Trump tax cuts in place, I mean, there are other kinds of things that we can discuss that can lead us where we need to be.

But when I hear those words that I, first of all, I'm surprised I said anything that good, but I'm glad to hear that I did. You know, when I hear that though, what it makes me think is, we proved that we did not have to accept this level of childhood poverty, this level of inequality as a permanent feature of this democracy and a permanent feature of our economy. We proved that. There were a lot of people who said, oh, the IRS will screw this up, they're not even gonna be able to do the monthly checks. There are all kinds of reasons why. And now not only have we had the benefit of demonstrating to ourselves it's within our capacity to do it, we showed that it worked and we showed, if anything, that it incentivized people to stay at work or to take more hours of work. I think in the medium term that's an argument that's going to win, not lose.

Amna Nawaz: What should be the president's role in all this, because—.

Michael Bennet: The President should have—.

Amna Nawaz: We heard, we saw at the State of the Union, he did call for Congress to pass it. Right. But there are some critics who say it hasn't been a priority. Much more of the focus has been on manufacturing.

Michael Bennet: Right.

Amna Nawaz: And roads, bridges and so on, not on these kinds of benefits.

Michael Bennet: Yeah, I would say, first of all, I am extremely grateful for the president's leadership on those other matters, because I do think, you know, those three bills, in particular infrastructure, the semiconductor bill, the Climate Bill, Inflation Reduction Act, those are, I think, a

decided departure from the trickle down supply side economics that we've seen basically since Ronald Reagan was our president. So I celebrate that, I am grateful for that.

I will say that I wish that the Biden administration had made this a bigger priority because I think it was one of the most successful initiatives of our, of his first term in. And I think that we do need presidential leadership on something like this. It would help us. So what that is just is not a criticism, but an open invitation for the president's leadership.

Amna Nawaz: To your earlier point, once the benefits lapse, we saw by the end of 2022, despite continued economic growth in the country, roughly 3.7 million more children in America were living in poverty than at the end of 2021.

Michael Bennet: And the number of actually, you know, another 10 million kids, you know, fell into poverty or much closer to poverty as a result of our failure.

Amna Nawaz: But now that Americans have seen what can be, now that they've lived through this period of time, to your earlier point about what you'd like to see ahead, should this be a centerpiece for President Biden's reelection campaign?

Michael Bennet: I think it should be. It won't surprise everybody here to believe that. But I believe that, I just ran for reelection myself and this was a centerpiece of the election that I ran in Colorado. And shockingly, we ended up winning by 15 points. So if somebody were to ask me political advice, I'd say, yeah, let's go do that.

Amna Nawaz: I'm going to turn to audience questions in just a moment. But if and when Mr. Biden announces his reelection, you will back him, you've ruled out running again for president.

Michael Bennet: I will thank you for noticing that I ever did run for president. I told some people today I was like, you know, so he said, oh, yeah, I didn't have a very successful campaign for something else. And I said yeah, but I'll bet when you told your mom you were running that she didn't say, don't we have enough candidates already? Which is what my mother said to me. But I, he will run and I will back him.

Amna Nawaz: Thank you for that. Just a reminder, folks watching online, anyone in the room, if you have a question, please go ahead and write it down, I believe, and pass it up to the front, we'll work those in. And let me go to some of these questions that have already come in now, is ending child poverty more of a moral rather than an economic imperative? The second part of this, what's the social ROI of reducing child poverty?

Michael Bennet: So first of all, I believe it is moral. I mean, if you live in a country as wealthy as ours, I think you have a moral obligation to end childhood poverty. That's my position. Other people don't have to agree with it. But I will say this on the social ROI, here's what happens when you have an economy that year after year after year, the wealthiest people benefit and working people don't, where people feel like no matter how hard they work, they can't get their family ahead. And let me tell you something, I was an urban school superintendent. So if your answer is education, I hope you know something that I don't know, we should talk about that.

But here's what happens. What happens is inevitably in human history, somebody shows up and says, I alone can fix it. As Trump said, you don't need a democracy, you don't need the rule of law, you should expect your private sector and your public sector to be hopelessly corrupt, hopelessly bankrupt. That's the dark vision that he ran on. And the basis of that dark vision in large part was a lack of economic opportunity. So that is what I believe is the fundamental social ROI. If we want to preserve this democracy, we need a capitalist economy here that when it grows, it grows for everybody, not just the people at the very top.

Amna Nawaz: In the context of high inflation, is a tax credit the best solution? Can't other interventions like price controls improve access?

Michael Bennet: I have deep skepticism that the federal government will ever do a good job on price controls. And I think there's a lot of evidence that's true. The, the amount of money that is required to fund the child tax credit is so modest as a part of our entire economy that it itself is not going to drive any inflation.

Amna Nawaz: When we talk about— this is a good one— when we talk about child poverty, how can we meaningfully address children and families living in persistently poor areas in rural America?

Michael Bennet: Incredibly important question. There are a number of studies that show that the child tax credit actually had greater take up and a higher percentage of poverty reduction in rural America than in urban America. So that's one example. And we are also, I would say, as a nation, what I said earlier about income inequality can also be said about the economic benefits that the urban coasts have seen versus the economic benefits that or the lack of economic benefits that rural America is seeing. We have to, this is a little bit beyond the scope of today's discussion, but we have to diversify the economy in rural America if we're going to have a rural America.

And in the meantime, as we do that, we have to figure out how to keep the lights on in our rural schools, to keep the lights on in our rural hospitals, and to make sure that kids that are, that are experiencing poverty have the opportunity to, to, to have the benefits of things like the child tax credit, the important work that's being done on, on, on, on food that you're going to talk about maybe later. These are the kinds of things that I think can create a little bit of a cushion for kids in rural America.

Amna Nawaz: When we look at rural America in particular, I was paging through some of the state legislatures that are moving forward with their own versions, and Montana is moving forward with some kind of version of, of child tax credits. I guess when you look at those specifically, what seems to be working for you there?

Michael Bennet: Well, I think it's you know, for me, I'm just speculating a little bit in terms of Montana, but I will say that I think one of the real attractions for, for Republican politicians is this doesn't create more bureaucracy. You know, let me, you mentioned my presidential race that almost nobody noticed. I ran on this. That's why I ran. I ran on the idea that if we wanted to, we could end childhood poverty. And I ran as a Democrat on the idea that this was going to be a much more compelling idea for most Americans than— and he is my friend— than my friend Bernie's Medicare for All.

And, and the reason was that I thought that not just Democrats, but Republicans would say this— be for the libertarian reasons I mentioned earlier— this is the kind of social policy that we can actually support, and we can create enduring change as a result. So, so I may not have gotten very far in that run, but, but I do still believe what I believed then, which is not that this is great, just great policy, but that it's great politics. And then ultimately there will be a permanent bipartisan solution here.

Amna Nawaz: I mean, this does beg the question, though. It is wildly popular across people's political identities. So why don't we hear more people on the other side of the aisle talking about it?

Michael Bennet: Well, there's a lot of stuff this wildly popular—.

Amna Nawaz: The Democrat has been—.

Michael Bennet: I don't know. It's possible. I don't know. I think that we, what we have to do, I think that if we could get ourselves in a position where we're having a good faith, bipartisan negotiation on what the future of American tax policy should be, this will be right in the middle of that discussion and you're going to end up with Republicans and Democrats finding a way through.

Amna Nawaz: Here's a related question, thank you to whoever is doing my work for me, what is the effective way to move politicians on both sides of the aisle to undertake this as a national goal? And how can we take cuts to SNAP off the table, as is the US, quote unquote safety net is comparatively meager.

Michael Bennet: So I would say on the first point, I happen to be here, so you may think that I'm just like, you know, that I'm saying this because I'm here. But honestly, the reports that are now coming out about what we did and about how to imagine what this tax credit might look like in other permutations are really important. Getting people the facts to the people in the Senate about what we've learned about people's willingness to stay at work, about the stress that existed, you know, in their communities that was lifted as a result. I mean, give them the, give them science, give them the academic wisdom that they can now study something that we already know, you know has happened in Canada and other European countries where the studies have been done and have come to the same conclusions that the US research is now demonstrating.

So I think that would be very useful, reminding people that we need an agenda in this country that hasn't given up on the future of working people, hasn't given up on the people in America that actually work for a living every single day. That's what this credit was about. And that I think is something that the American people will respond to.

Amna Nawaz: This is another important question, how does or should racial inequity be a part of the broader conversation around child poverty and the child tax credit?

Michael Bennet: I think it needs to be an explicit part of the discussion. I mean, this, this happens to be a piece of legislation that, that benefited all children. In fact, I think 60 million children in America benefit, its biggest working people's tax cut probably in American history, but certainly in generations, did more to reduce Latino and African American poverty than anything that we've done since the 1960s. The list is long. That doesn't, in my mind, take away from the fact that, you know, we can draw a straight line in American history from slavery to, to, to, to Jim Crow, to the redlining of our housing and our banking industries, to the vast income inequality that exists in America. Worse, by the way, today than it was when I was graduating from high school in 1983. Shocking, but true.

You know, in the mass incarceration that we have and the deep inequities we have in our education system, all these things are true. And they're true at the same time. And, you know, we've got to figure out how to face that history, which is a country we still haven't faced. One place I would

start if I were asked where I would start might be mass incarceration would be one where I think you could get bipartisan support quite easily to do something.

And the other would be to, to deal with the incredible educational inequities that exist in this country that are basically utterly invisible to our national politics or our national politicians. I mean, we are, we, we have a habit in in Washington, I would say, of treating America's kids like they're someone else's kids, not like they're our kids. And for one brief moment, for six months during COVID, I could say, I could go to the floor and say, wow, it feels like we're treating America's kids like they're our kids, not like they're someone else's kids. And I think that is, we have a very broad agenda here of which the child tax credit is only a part.

Amna Nawaz: As you move ahead and continue to push for the credit, this is a relevant question, will you and Democratic leaders continue to insist on no corporate tax breaks without the child tax credit?

Michael Bennet: I will. I will. I will. And I hope you will. You know, if you're a Democrat, I hope you'll insist on that. And if you have the opportunity to say to people that in view of the choices we have to make here, a tax policy that says after we've had years and years and years and years of people at the very top benefiting from the, the, the, the, the, the economic growth that we've had in this country and working people, not, that the least we could do is create a tax policy in America that doesn't make that world less progressive than it already is. And progressive, by progressive, I don't mean democratic. I mean the opposite of regressive. And in my state, Republicans don't support the kind of regressive tax policies that Washington has supported over the last ten or 15 years. That gives me hope.

Amna Nawaz: Thank you to all of you for your questions. Thank you to those of you watching at home for yours. Thank you, Senator Michael Bennet, of Colorado, for joining us.

Michael Bennet: Thank you for having me.

Diane Schanzenbach: Okay, welcome back. My name's Diane Schanzenbach, and I will moderate our next panel, which is thinking about reducing child poverty at the federal level. Our, as the senator just spoke so eloquently about, our persistently high rates of child poverty are just, frankly, a national disgrace. We should be embarrassed about how little it would cost to solve this problem. As an economist, I will say that there's strong evidence that the lack of adequate resources harms

children's ability to grow and thrive, and that hurts them in the long run and broader society in the long run.

There's also strong evidence that reducing that poverty has strong benefits. In fact, that evidence is so strong that there was a Brookings and AEI working group that argues that we are underinvesting in children and that we should rebalance our national investments in light of what I think are our broadly shared values and the clear economic return to investing in children. This is available at the desk outside and I recommend it to you all, I poured my heart and soul into it, I'll tell you that.

A few years ago, the National Academy of Science, Engineering and Medicine came out with plans to cut child poverty in half. It would cost in the neighborhood of 100, \$100 billion per year. Now, the details in the mix of what's included in the various programs— not one program could do it, you have to have a mix— those vary, but none of it is rocket science. Generally, these policies include expanding the earned income tax credit, which does a lot to lift children out of poverty, to introduce a refundable child tax credit. Currently, the bottom 20% of children don't receive anything from the child tax credit, and the bottom third receive less than the full amount. A boost to SNAP, and then also allowing more families to receive housing vouchers. Those are the four pillars that the National Academy focused in on and through some relatively inexpensive manipulation of those policies we could cut child poverty in half.

Now, the pandemic, of course, pushed us into experimenting with some changes. In the last few years, we've taken these strong steps against child poverty. In 2019, according to the Supplemental Poverty Measure, child poverty rate was 12.4%, and then it fell in 2020 to 9.7%, largely reflecting the impacts of the earned income or the, the EIPs, the economic impact payments and SNAP. And then in 2021, we saw the lowest level on record of 5.2%. That was a combination of the EIPs, the fully refundable child tax credit and SNAP. While Black and Hispanic poverty, child poverty rates are higher, those were still less than 9%, the lowest on record. We can, that was a tremendous achievement and frankly, it breaks my heart that we are retrenching away from it.

So as these additional supports are ending or being unwound, as they like to say, just as we saw a record decline in child poverty in 2021, we're going to expect to see much of that gain eliminated and reversed. But there is low lying fruit for the federal government, and that is what we are here to talk about, and our esteemed panel here is to guide us through it. So, Bob, I'm going to

start with you. Tell us what's one key thing that we should do and one key thing that we should not do?

Robert Greenstein Well, let me start on the—.

Diane Schanzenbach: Grab your—.

Robert Greenstein Good idea. Let me start on the, what not to do front. I mean, I am very concerned about news reports that some members of Congress, including committee chairs, are talking about seeking massive cuts in SNAP or food stamps this year, whether it's through trying to use the debt limit as leverage as part of the on, upcoming farm bill or through the appropriations process, that would have particularly adverse consequences for poor children.

I mean, SNAP is the closest thing we have to an income floor under most people with low incomes and its positive impact on children has been well documented. There is the study you did, Diane, with colleagues which found that receipt of SNAP by poor children produces significant gains in child health and educational attainment that carry over into adulthood. In my view, this program should not be on the chopping block unless policymakers want to increase child poverty and undernutrition, widen inequality and exacerbate racial disparities.

On what we should do front, there are many things, but at the top of my list, seconding Senator Bennet here would be making an expanded child tax credit fully refundable that is available in full to the 28% of all children, 45% of Black children and nearly 40% of Latino children who get no credit or only a partial credit because their families lack earnings or their earnings are low. Policymakers made the credit fully refundable for 2021, and its impact in reducing child poverty was dramatic.

And as senator noted, as you've alluded to, a growing body of research strongly supports making the credit fully refundable on a permanent basis because the research shows that poverty can damage children's health and educational attainment and limit their lifetime prospects, while income support can reduce child poverty, improve children's health and educational attainment, and lead to increases in earnings and other better outcomes in adulthood. And the researchers also found that the fully refundable 2021 credit had numerous positive results for children and produced them without leading parents to leave the workforce.

Now, to be sure, providing a fully refundable credit on a permanent basis might well lead to some reduction in work, although it is noteworthy that there's some evidence that the fully refundable

2021 credit enabled and led some mothers to work more because it enabled them to better afford childcare. But I would note that the credible estimates of the effects of a permanent, fully refundable child credit on work, such as those that Jacob Bastian, who's here, has produced, yield results that I would characterize as predicting relatively modest rather than very large reductions in work.

To me, a Brookings essay last year by Bill Gal and Ian Berlin captured the tradeoffs well. They observed that children raised in poverty tend to have significantly less gray matter brain development, leading to permanent differences relative to more fortunate children in educational outcomes. And they wrote that the effects of a fully refundable child credit on employment would, and I'm quoting them, likely be uncertain and likely to be small. But, they added, the cost of raising children and poverty are so great, and the lifelong gains from even modest cash benefits for children are so significant that expanding the credit so it fully covers the poorest children ought to be seen as a bargain. Plus, we could combine with such proposals, increased investments in things like childcare to help make the overall effect no reduction or maybe even an increase in workforce participation. So that's why I really think the top priority is making the child credit fully refundable on a permanent basis.

And I do think that that could well come to pass politically if and when Democrats next have a trifecta, controlling the White House, Senate and House. But, of course, that's not the world that we're in right now. So to make progress towards that goal over the next two years, and maybe it will be more than two years, compromise will be necessary. And the proposal by Wendy Edelberg and Melissa Kearney in the paper released today, and a proposal by Jacob Bastian in a paper that R Street issued a few weeks ago outlined what I think such a possible compromise could be. Both of their proposals would provide half of an expanded credit to children and families without earnings and phase in the other half very rapidly as a family's earnings rose above zero.

So think about the following. Under current law, a family with three children does not receive the full \$2,000 credit for each child until the family's earnings reach about \$40,000 a year. Under the Edelberg, Kearney, and Bastian proposals, that family would receive a full enlarged credit of at least \$3,000 per child when the family's earnings reach the 10 to 20 thousand, 10 to \$12000 range, very similar to the \$10,000 threshold for full receipt of the credit in a bill that Mitt Romney has introduced. So while I think full refundability should remain the ultimate goal, these two features, if we can't get full refundability and I don't think we're likely to get it in the next two years, these two features I think are crucial.

Again, one, providing at least half the credit to children and families without earnings and two, phasing in the rest much more rapidly as a family's earnings increase. Now, I would also add into that mix, making the credit fully refundable and try to get this in a compromise, making the credit fully refundable for children and families where the caretakers aren't readily expected to work, such as families with very young children such as infants or families where the caretakers are elderly or disabled. But these measures should, in my view, be the top priorities in any negotiations over the next two years for a child credit compromise. And as Senator Bennet noted, there is strong Republican interest in a tax extenders bill. There will need to be hopefully negotiations over that bill. And if that occurs, I think the Edelberg, Kearney, and Bastian proposals should definitely be part of the conversation.

Diane Schanzenbach: Fantastic. Vince, I'm going to bring you in. From your perspective at Feeding America, how can we best end the line, shorten the line and serve the line?

Vince Hall: Well, I appreciate the question and I thank the Hamilton Project and Brookings for inviting Feeding America to be present on the panel. For those who don't know, Feeding America is a national network of 200 partner food banks and 21 state associations, and over 16,000 faith-based and nonprofit charitable partners who get food through the food banking system and deliver it to communities and families in need all across the United States and Puerto Rico. It is a very effective and efficient system that leverages millions of volunteers, millions of donors to bring hunger relief to communities that otherwise would not have it.

The, the fact is that Feeding America is the largest food recovery organization in a country that actually throws away more food than is necessary to end hunger. It is an organization that partners with the U.S. Department of Agriculture, and it is meant to be a safety net that sits beneath a robust structure of federal nutrition programs that are meant to ensure that no child in our country goes hungry. So sometimes, Dan, I get asked by members of Congress why, why is Feeding America advocating for the expanded refundable child tax credit? Why is Feeding America advocating for the earned income tax, tax credit? And the truth is that Feeding America food banks are stressed to the breaking point. This is a historic moment in the 50 plus years that this country has had food banks. This is the first time that we've had record low unemployment and record high demand for food at food distributions.

Feeding America food banks are responding by bringing about more backpack programs that are meant to give kids food on a Friday that bridges them over the weekend so they can come back Monday nourished and ready to learn. They're doing more summer feeding programs and partnering with USDA to try to make sure that there are enough summer feeding sites. And now we have the new non congregate rural distribution authority under USDA to try to make sure. But we cannot have an infinite ability to meet increased demand. And we are at the breaking point.

Today is the first day, March 1st, 2023, that we do not have what are called SNAP emergency allotments. Now, that is equal to almost \$3 billion per month of food purchasing power that disappeared from the American economy last night, affecting upwards of 30 million people, perhaps almost a 10th of the US population. And many millions, in fact, of those people are going to turn to food banks to try to close the new and expanded gap between what they can afford and what they need to feed their children. So about 40% of feeding America's food banks are actually spending down cash reserves to purchase food to try to close that gap. But you don't have to be an economist to know that's not a sustainable solution.

And we are in partnership with anti-hunger organizations, with policymakers, with community groups, and most importantly, with people in communities who have lived experience with hunger to elevate their voices, to bring their message to the halls of Congress, and to say we have to take a new and different approach. Inflation is hurting families all across this country. The food prices last year for the kind of food you buy and consume at home were up 11.3%. But inflation, the wages grew at roughly 5%. So people are working harder than ever. Worker productivity continues to go up. Real wages continue to remain flat. And the safety net of programs that were created during the pandemic to address pandemic-related child food insecurity are gone.

And the elimination of those programs, and I would argue that the child tax credit, as was said earlier, was not a pandemic related program, it was an opportunity to permanently invest in the future of the health and nutrition security of America's children, is, is a very distressing moment that we have to reflect on and act upon. And so when we ask people to support this mission of ending hunger in the United States, and particularly ending child hunger as an important first step toward that goal, we invite people to volunteer at a local food bank, to donate if they are able to that food bank, to even donate food if they're able.

But the fourth and most important thing is to use their voice, because it is, it is always the case that if enough people engage their members of Congress on a given issue, every member, regardless of their ideology, party, orientation, is going to hear that message and feel the pressure, feel the heat to create a response. When the pandemic started, a lot of food distributions had to go to a COVID safe distribution methodology that involved miles long lines of cars outside of food banks, you all remember that. That in some respects showed the impact of COVID, but to a much greater respect, it simply pulled the drape off and revealed the chronic food insecurity in our country that had already been there.

And now, with the end of the pandemic and the return to more client centered methods of food distribution, those miles long lines of cars are becoming harder to find but the need at Feeding America food banks has never been greater. We distributed 5.3 billion meals last year. There were over 53 million people in a country that has only 330 million, there were 53 million that accessed the charitable food system.

And so with the great resources and wealth of this nation, with the great ingenuity of people who devise programs like the expanded and refundable Child Tax Credit, the Emergency Food Assistance Program, which is in the farm bill this year, and it's worth noting the farm bill only comes around once every five years. This is the year. What a perfect year for us to revisit the investment in the Emergency Food Assistance Program. So we're asking Congress to double that to \$500 billion per year. Nothing compared to the cost of programs like SNAP, which are measured as 110 or more billion dollars per year. But then we are equally adamant and vociferous in our advocacy for expanded access to the SNAP program for true benefit adequacy that causes people to be able to nourish their kids for an entire month instead of turning to the charitable food system for the last 10 to 15 days of the month.

For true access to the program, we helped 370,000 Americans apply for the SNAP program last year. That makes Feeding America one of the largest SNAP applications assisters in the, in the country. And we do that because, as you said, Diane, in the question, our job isn't just to feed the line, it's to shorten the line and ultimately to end the line. And the Emergency Food Assistance Program is a critical tool to helping us to feed the line. Programs like SNAP are vitally important programs that help us to shorten the line.

And by the way, prior to the pandemic, the SNAP program provided nine meals for every one meal provided by the Feeding America Network combined, just to give you a sense of the scale and impact. And then, of course, programs like the child tax credit expansion and refundability and the Earned Income Tax credit. These programs help us to end the line, which is to help create a robust economy that works for everybody where children have the ability to come to school, having been fed and being nourished and fit and ready and motivated to learn. And that is not just in our, it's not just a reflection of our values and our compassion, it's in our national economic interest. Thank you.

Diane Schanzenbach: All right. I have a bunch of follow up questions, but I'm going to bring Wendy in first. But speaking of questions, don't forget, if you've got questions to write them down on those cards and people will be coming through the aisles to, to pick them up. So, Wendy, this, what a great essay that you released today. You and, you know, former Hamilton project director Melissa Kearney have thought long and hard about criticisms of the COVID era CTC and you've come up with a compromise proposal to address them. Tell us about in all the wonky details that you are, that you want to share.

Wendy Edelberg: Excellent. And I'm particularly excited about this event because so as as Diane alluded to, I'm a Hamilton Project director, I'm the Hamilton project director, but Melissa Kearney is a former Hamilton project director and as is Diane. So it's a bit of a reunion in effort and I'm very proud of the three essays that we put out to get, today. So my paper with Melissa looks at how to move forward on reforming the child tax credit while responding to the most common concerns that we hear about the 2021 expansion. And, you know, we've, we've heard robust discussions up till now from the senator and from my fellow panelists about the great good that the 2021 expansion did for child poverty. But of course, when Congress had the chance to make that policy permanent, they didn't. So it's clear to me that we need both political will, but also policy compromise to enhance the CTC to meet its goal, to improve child well-being, to improve, improve economic security, and to do that most for our most vulnerable children.

That's why Melissa and I have proposed an efficient CTC design that responds to the three common concerns about the expansion. First, that it decreases labor supply. Second, that some parents who don't have jobs because of problems related to drug addiction or other challenges would not spend a very substantial increase in financial resources in ways that are good for children. And third, the net fiscal cost. So the 2021 expansion was surely quite costly; it cost the federal government

over \$100 billion on top of the existing credit. All right. So we propose a CTC that maintains the full credit amounts of the 2021 expansions but is different in three ways. First— and Bob highlighted some of these in his remarks— it's partially refundable. Taxpayers with zero taxable earnings are eligible for half the full credit amount, but it has a very steep phase in, and then the full credit amount starts to slowly phase out at lower levels of income than under current law.

So how do we think those changes tackle the concerns that people have raised? So the steep phase in would increase the return to working for low levels of earnings and thereby actually increase incentives to work. Indeed, our proposal is estimated to actually increase parental employment, not decrease. Because it begins to phase out at a lower income than the CTC under current law, that also helps to moderate the total cost. Now by giving the full, by giving half the full credit amount to tax filers with zero income and no tax liability, the credit is quite robust to children in those families. But the set up does recognize the concern that some people have about giving very substantial resources when no adult in the household is in the labor force. But to be clear, children in such families likely have the most significant needs that are unmet and are likely to benefit the most from additional income.

So ideally rather than financially punishing such children our country would have a well-functioning child welfare system that could be relied upon to protect and help children with struggling parents. But more broadly, we view our enhanced CTC proposal as a compromise that addresses the concerns raised by critics and still substantially reduces child poverty. Indeed, empirical estimates suggest that it would reduce child poverty by about a third. And in fact, some of that reduction comes because of greater labor market income from parents.

So I want to make very clear, Melissa and I would both be thrilled to see a fully refundable and generous child tax credit made permanent. On the one hand, we do think that that would lead to a modest reduction in labor supply. But on the other hand, the substantial reduction in child poverty and the resulting investment in children's long-term welfare makes that trade off a no brainer. But we hope that our compromise proposal can help push forward the conversation and get something done to help our most vulnerable children.

Diane Schanzenbach: Thank you. All right. Keep the questions coming in. There's some great ones here. And I just applaud everyone's neatness in handwriting and largeness in handwriting because I did not bring my glasses up. But I've got a few questions where I want to start. Something that we haven't talked about, which I think of as just a real good policy that came out of the pandemic

was the permanent authorization of summer EBT. I know we'll talk about that more on the next panel, but I want to talk a little bit about it now. To any of you, how is summer especially important and you know, what do you think of the new summer permanent summer EBT program?

Vince Hall: Well, I'll, I'll start by saying that for, for food banks, summer is traditionally a heartbreaking time because we see this very significant increase in child hunger. For about 9.3 million kids in this country, that school cafeteria is their only predictable, reliable source of balanced, nutritious meals. And when the school gates are locked, those kids are locked out of that source of balanced, nutritious meals. So food banks traditionally ramp up programs in the summer that are child facing, they partner with school districts, they find ways to do summer food service program site sponsorship, which is a USDA program to provide summer meals. We advocated to expand those programs and to take the lessons of the pandemic and implement them permanently into federal law.

So one of the lessons was not congregate meal distribution in the summertime opens the door for rural communities. I would argue that it should also be expanded to urban communities. We're expecting a seven or eight- or ten-year-old child to cross a six-lane boulevard to get to a congregate feeding site is in fact a barrier to accessing that nutrition. We also have very, very positive feedback on the results of the pandemic EBT program.

And even though they were summer EBT pilots, it's helpful to think of pandemic EBT as converting in a sense to summer EBT and the idea that everybody in the country, every child who is eligible for a free or reduced federal meal can have access to EBT purchasing power means that when the gate, school gates are locked, those families now have an EBT purchasing card to buy the equivalent or some percentage of the equivalent nutrition at a grocery store to keep those kids fed. We look, we all want kids to show up at the end of the summer ready to learn, and summer should be a time of exercise and it should be a time of family activity and it should be a time of happiness. It should not be a time for children of despair and undernutrition.

Robert Greenstein I was just going to add, there were a number of provisions to expand various child nutrition programs in different ways that were biding around on the Hill, though no child nutrition bill ever moved. And in my view, the highest priority of everything under discussion was permanent summer EBT. So I was thrilled to see that make it into law. But there's an important lesson here. The importance of being willing to make tough choices. The only way summer EBT got enacted— and I believe it was a year-end bill that required 60 votes in the Senate— was that it was

essentially financed by having the extra food stamp allotments provided during the pandemic that would have ended anyway when the health emergency ended, ends in May. They ended at the end of February. They ended a couple of months earlier than they otherwise would have ended. That's not a positive in and of itself, but it enabled permanent summer EBT. This is not a close call.

Had people said, oh, it's horrible to end the extra allotments two months earlier and walked away from the table, come June, you'd have neither. So I just think this is, I think, I worry that sometimes people, you know, fellow anti-poverty advocates, people sometimes have trouble making the hard choices, but making the hard choices can be critical to make advances for poor children. And this is a prime example.

Diane Schanzenbach: Vince, I was going to ask you the next question. We had a robust conversation earlier over lunch about the role of private philanthropy in addressing hunger. And I wanted to ask you about two aspects that private philanthropy can do. One is there are about a third of people experiencing food insecurity have incomes that are too high to be eligible for SNAP or school meals in most cases. And really, for them, the only, only source that they can turn to in tough times is private philanthropy.

The other is something that I learned from our friend Kate Mayer at the Greater Chicago Food Depository, which is when we have a robust safety net, the programs, the food banks can do what they do best more effectively, which is help partner with people to understand the underlying causes of the food insecurity. So at the Greater Chicago Food Depository, we have some flourishing job training programs. We also are able to be more effective with medically tailored meals and prepared meals for people who can't cook their own meals. Tell me about some of the innovations that you've seen across the country in your position.

Vince Hall: Well, I appreciate that, Diana, thank you so much for serving on the board of one of our Feeding America member food banks, with the Greater Chicago Food Depository is one of the most innovative food banks in the country. And, you know, when you when you think of it, a fed person can have many problems, but a hungry person has one problem and they, they devote all their energy and all their mental focus to trying to solve that problem before they even have the capacity, physically or mentally to deal with other challenges they might have in the day. So food banks end up being a place where people can not only access nutrition, they can access other programs and

services and trainings and opportunities, some of which Diane described, that allow them to solve other problems in their life, contiguous with solving hunger.

So many food banks across the United States, for example, have culinary art training programs that help create job and employment pathways in, in the restaurant industry. And those types of programs reflect the value that food bankers bring to the work, which is that, you know, we're not just firefighters. We're not just trying to solve each day's problem, this in front of us is critically important, as that is to our work. We're also looking to the long term and trying to help make it possible for people to not have to be dependent. So while Feeding America food banks are the largest private sector funded and collective initiative to solve hunger in the United States, as I said earlier, it isn't the only solution and it can't be the only solution, it has to, food banking now, I mean, 40% of the people that came to food banks during the pandemic were coming for the first time ever.

And a lot of them aren't leaving because the cost of rent, the cost of gasoline, the cost to heat their homes, the cost of medicine is causing them to now operationalize access to the food bank as a part of the solution to their monthly budget equation. But that is not a sustainable model, and we need to get food banking back to what it was supposed to be and should be, which is a temporary emergency relief available to people that can also help them to access programs and services that solve other problems in their life. And those, those innovations that are happening at food banks are a powerful and important opportunity to do that.

Diane Schanzenbach: Thank you. We haven't really talked much about childcare, which is another challenge facing families, especially families and poverty, nor housing. And so I wanted to open up the options for folks to talk about, about the role of the federal government in expanding those. Wendy, it looks like.

Wendy Edelberg: Yeah. So I think one, one way to bring those into this conversation is when we think about incentives and the effect of strategies to reduce child poverty, the effect of those strategies on incentives to, to work, for example. We can think very narrowly about how expanding access and expanding the generosity of a child tax credit might have negative effects on, on labor supply. So we can think about that problem very narrowly, or we can think about expanding the child tax credit alongside other programs, which would be enormously worthwhile, like improving access to high quality childcare that make it easier, that lower the costs of working for parents who have young children.

We can think about policies that improve access to stable and safe housing that also create a more, a more stable and healthy living situation for children. It's, it's unfortunate to think about these policies in one-off, narrow senses when in fact as a collection, they can be far more effective and in fact quite easily lead to, as we've seen in other countries, higher labor force participation, much higher labor force participation and much better outcomes for children. So absolutely, we should be thinking of a constellation of policies.

Robert Greenstein Could, could I add, add to that. So childcare and low-income housing, what they have in common is, unlike SNAP, Medicaid, EITC, child credit, they're not entitlements. They can only serve as many people as the appropriations for them allow. And we really have a crisis that's growing worse over time in the area of housing for poor families with children. Only one in four low-income renter households that are eligible for rental assistance get it. People who apply in many parts of the country are put on waiting lists where they can languish for years. And— and here is a statistic that blows my mind— 40% of all very low renter, of all very low-income renter households with children, 40% either pay more than half of their limited income for housing, live in severely substandard housing or both.

There's lots of evidence that a lack of stable housing, having to move a lot of the time has really adverse effects for children in school and therefore for their lifetime opportunities. And there's strong research evidence, for example, that providing rental vouchers to poor families with children that can enable them to move to neighborhoods with decent schools and better job opportunities, less concentrated poverty, can have lifelong benefits for the children. But this still isn't getting far, very far on the radar screen. A few years ago, I and a few of my colleagues at the Center on Budget and colleagues from the Urban Institute wrote a paper where we noted that Congress has made real strides in reducing homelessness and housing crises among veterans by creating and dedicating a stock of rental vouchers targeted on low-income veterans. It's time to do the same for low-income families with children.

We proposed just as a starter, adding 500,000 new vouchers to be phased in over five years that would be dedicated to families with a child under six with priority given to families that were homeless or had a history of precarious housing or lived in concentrated poverty and with the vouchers accompanied by mobility services to help people succeed in moving to higher opportunity neighborhoods and be able to thrive in those neighborhoods. But I really am concerned that if we

don't do anything on this front, I think the crisis of housing affordability for low-income families, poor families with children, is likely to grow worse in the years ahead rather than better.

Diane Schanzenbach: Okay Vince, they're about to pull out the hook. But I'm going to give you the last word.

Vince Hall: All right. Well, last year, Feeding America food banks talked to over 36,000 people across the country experiencing hunger, the results of which are on our website. The report is called Elevating Voices to End Hunger Together. The number one driver of food insecurity in the country identified by people who are experiencing food insecurity was the cost of housing.

Diane Schanzenbach: There's a lot that we can do. It's very important work to be done. Thank you to this panel and we'll welcome up the next.

Lauren Bauer: All right. Thank you so much for sticking around. And I'm excited for this panel, let's get right, so as we've heard already, the top line numbers on child poverty and food insecurity from 2021 are staggering in a good way. And as Senator Bennet in the first panel argued, social insurance programs like the CTC, SNAP and school meals were a material reason why. Yet we know that transfers can't solve every problem. Even when policy could make a meaningful difference in children's lives, getting from authorization to implementation to difference making is challenging. And even after generally well-designed programs hit the ground, for many reasons, not all children who could benefit do.

So on this panel, we're going to follow federal policy down to states and state agencies, schools, grocery stores, community summer camps, food banks and homes. We're going to be talking about the local opportunities and challenges in addressing child poverty and hunger. I'm joined today by a distinguished panel of experts whom you can read about: Bradley Hardy, Grace Hou, Christine James-Brown and Eric Schwartz. If you have any questions for our panelists and you're in the room, keep filling out those note cards and I am delighted to get them later in the conversation. All right. So we'll start with you, Bradley. So you wrote, along with Sophie Collyer and Chris Wimer, an essay on the anti-poverty effects of the CTC and how it differed by the characteristics of a place and its population. Can you share what you found?

Bradley Hardy: Absolutely. So first of all, I think we we're just privileged to be able to talk about this with a really diverse panel. So we've got kind of the academic side, but also folks who are working closer to the ground with folks who are experiencing poverty on a daily, weekly, monthly

basis. So, you know, in our work, we really wanted to touch on the range of issues that we believe families are facing, but then also acknowledge the unique contexts across the United States that different states have different economic conditions, demographics, housing costs, so on and so forth. And how could we even begin to learn something about the differential impacts of that 2021 expanded child tax credit. I mean, we know, we just heard that the benefits were dramatic and historic, but obviously a reason to believe there'd be some differences across states.

So, you know, the, the full paper's on the Hamilton Project web page, but one of the things we initially embarked upon was let's think about the continuum of states kind of ranging from relatively lower cost to relatively higher cost states. Frankly, costs are up nationwide, whether you're in Fayetteville, North Carolina, or Durham, North Carolina, Macon, Georgia, or Atlanta, Georgia, the costs are up. But nevertheless, those costs do vary across states. And so we wanted to look at high versus low-cost states. And we also wanted to think about states that are relatively higher or lower along the poverty continuum. And so ultimately, we wanted to group states as sort of among those that are high poverty, are they low or high cost, among those that are low poverty, are they low or high cost?

And you know, the interesting thing that we kind of found was that ultimately these higher poverty states that are relative low, relatively lower with respect to costs, and to be blunt, much of that is driven by housing, you know, and sometimes a lot of the, the work of social science is kind of showing you the thing that you already thought would happen and verifying it empirically. We find that those states experienced the most dramatic poverty reduction. So say, for example, a 51% reduction for these lower cost, higher poverty states, but then that's still relative to a still robust 47% reduction for these lower cost, you know, high poverty states, right. So, so ultimately, these tended to be states that were disproportionately situated in the southeast, some southwestern states as well.

But, you know, in addition to that, we also wanted to talk about another piece that came across in the first panel, which was, if we think about families that were typically left behind by the older incarnation of the child tax credit, those that were less likely to benefit from the program, frankly, due to its lack of full refundability for those with little or no income, if we thought about the states that had higher proportions of families that were typically left out, how did they fare?

And so to just give you three examples, we're talking about families that are located in rural areas, they tended to be left out in the older incarnation of the child tax credit, Black families, families

headed by unmarried moms. And so in all three of those instances, we once more found that this 2021 expanded version for the states that had a higher, a higher proportion of families that fit that category, they experienced stronger poverty reduction.

And so, again, it's not to say that, you know, the states with lower proportions of those types of families didn't also experience a pretty robust poverty reduction as well. But, but, but it was noticeable. And so this is the kind of thing we try to draw out in our sort of regional analysis where we're grouping these states together. There's a lot to talk about, so I'll land the plane there. I think there's some interesting stuff to discuss on policy and race as well, so I'll stop there.

Lauren Bauer: That's right. And I think this is one of the things I like about Bradley, Sophie and Chris's paper is it's a statistic you didn't know you wanted and now you want to know forever more. But I do think it's notable there was a 12-percentage point reduction in child poverty by the SMP measure for Black and Hispanic kids. It almost got to the pre-pandemic white rate, and that's how significant these changes were. All right. Grace, state agencies have done heroic work, especially in the last trying few years, to provide services and resources to vulnerable families and children. What has your agency charged with supporting a state as diverse as Illinois been doing to combat child poverty and hunger?

Grace Hou: Well, thank you for having me, to the Hamilton Project and to the thoughtful researchers and authors for such concise and thought-provoking thinking. And I want to take a moment to thank the public servants all across the country for their service. We in government have been running this marathon as a sprint with lots of hurdles, and we know that there is much more road ahead. And so every chance I get, I try to sing the praises of my fellow public servants. So thank you.

So the Illinois Department of Human Services touches every corner of Illinois, almost every social service imaginable. For the sake of time, I won't list it. I've been pretty much a lifelong resident of Illinois, worked in government now, philanthropy previously and nonprofit. So the no profit sector my whole entire career. So we in Illinois, in case you don't know where Illinois is, we're pretty much in the middle of the state. We are populous and diverse, and we are one of the ten biggest states by population, and we are the largest state in the Midwest. We are like our country with major urban centers in Chicago, sizable suburbs as well as large and important rural communities. And we are very diverse. 60% of our population is white, 18 Hispanic, 14% Black and 6% Asian.

According to Bradley's report, we are high cost, low-ish poverty. And I've already asked Bradley if he would do just a study of Illinois because we are so different in every corner. Over 1.4 million Illinoisans live in poverty, 31% of whom are children, and no surprise there's a disproportionate impact on Black children in poverty. So I started four years ago, and I want to take a moment to say that a lot of what we discuss today are the priorities of our administration with the leadership of our governor, who have made phenomenal strides to not only support people and communities and children, but also strengthen the fiscal backbone of our state, which is, as I reflect, very similar to the tenants of the Hamilton Project, advancing our promise of opportunity and prosperity and growth with sound public investment, a strong and equitable safety net with fiscal discipline. And I would say in Illinois, reminder in the middle of the country, we are doing it.

And so we are at a reflection point, it's clear nationally, but also in Illinois, our governor soundly won another four years. And as we look at the road ahead to the next four years, we also want to understand where we came from. So four years ago when I started, we had 150,000 backlog of Medicaid determinations, and our SNAP timeliness was at 65%. So to those folks who are not wonky, we were not doing well for people who are accessing public benefits. Now we have virtually zero backlog. We are nervous about the, the delinking of the, the, the, the severing of the continuous enrollment, but we are preparing for it. And now we're at 95% timeliness.

We talked about, the previous panel talked about childcare as well as housing. Four years ago, our child assistance program had been decimated with a just a fraction of eligible children who are enrolled. We increased eligibility now to 225% of federal poverty. And our governor just recently, a couple of weeks ago, announced the Smart Start initiative to strengthen the childcare program, to build on and continue the federal pandemic supports for early childcare, to make Illinois the best place to raise young children and to make childcare affordable. And that means not just increasing eligibility, but it also makes, it also includes making sure our childcare system, our providers are solid. And it means increasing teacher salaries and stabilizing the system. And during the course of the pandemic, we made childcare available to parents who are actually looking for work. So they were not employed at that time. And we're continuing to do that.

Four years ago, we had neglected Poverty Commission and Hunger Commissions, and now we're earnestly advancing that work and we're proposing to increase TANF benefits for low-income families, as well as to increase access to food and nutrition benefits. And three years ago, we were

just hitting our stride and then the pandemic hit, right. And so even as the lives lost are a tragedy, we need to make sure— and this is something that I said all the time— we need to take a look at what worked during the course of pandemic and put that into work.

The previous panel talked about the constellation of services that need to be present. The whole of government, not just DHS in fact, it's, it requires an array of social service agencies and even workforce agencies and education agencies to work together to support early childhood and homelessness and strengthen children's mental health supports. And that's what we've been doing in Illinois, that you can move different functions from one agency to another or even merge them or copy and paste and change, which sometimes is seemingly the solution. But the solution is to actually make this responsibility everybody's responsibility.

And so one of the things that was, was asked of us and I know I'm here to hopefully provide answers, but in thinking about the answers, it raised a lot of questions for me. So issue in addition to what we should do, I actually think we also need to talk about, and we do, but why don't we do it? Because I think that we know what some of the key indicators or key solutions are. And I think it's about who thinks who deserves to be helped and then ultimately who is responsible. Who deserves to be helped, I think we all say children should be helped, right? It's not their fault that they are in a particular situation, but when they turn 19, it is their fault or when they turn 22 or 26. Now it is their fault, right? Who is, whose fault is it if it's not the children? Is it their parents? Is it government? Is it historical oppression, systemic racism, overincarceration?

So I think we could get into this rabbit hole of who deserves and who doesn't deserve and whose fault it is. But at the end of the day, we want to end systemic child poverty. And I think the other question I think about is, okay, whose job is that? Is it the feds? Is it my, is it the governor? Is it locals? Is it the parents? And in the end, I think that question probably is unanswered. And therefore, nobody thinks that they're not doing a good job because they haven't solved child poverty. And so I'll end my, my opening remarks by saying, you know, I've, as I look at the next four years and what we want to do at DHS, I've asked our team to look at the metrics around child poverty. And there's fear because, well, we, we, that's, we can't, I, like you can't hold me accountable to that. And I'm not saying that I'm holding myself accountable to what child poverty indicators are in Illinois, but if it's going up, I know that I have a role to play in this ecosystem that contributes to that, and I need to

keep my eye on that. Or I, as an implementer, could just focus on the many fires that I deal with on a daily basis. So thank you for helping me look up and broaden my scope.

Lauren Bauer: Thank you for those remarks. I think that's one thing we're trying to prepare everyone for is the sense that the consequence is going to be a rise in poverty and where that's happening, why that's happening, how that can be ameliorated is quite consequential. Christine, so far in these conversations, we've been looking at the issues that are pretty high level, but child poverty and hunger are experienced by children, not governments. Can you share with us some of the contextual factors that shape childhood and where does policy fit in or not?

Christine James-Brown: So. Thanks again. I, I want to say that I was for about two and a half years, first a member and then deeply involved with the committee that produced a road map for reducing child poverty by 50% in ten years. And it was an eye-opening experience for me. We had in my world of, of child welfare, we had started to look very closely at the intersection of poverty, race and child welfare involvement. And we knew that it had a significant impact on our ability to bring about change in how children were served in this country through the child welfare system, understanding that intersection and responding to it.

But I also knew from my work on the school board in Philadelphia, and you heard mentioned earlier today by the center, that the same kind of issue exists in public schools. There's that intersection of poverty and all the other things and in almost any other field that impacts children who look like me or are, and or are low income. So we, we have a challenge in this country to understand where we go to do a better job serving all children and families. And I think that the work you mentioned, whose role is it? It's everybody's role. We think about the fact that everyone has to be involved in reducing child poverty. It's at the local level, it's at the state level and it's at the federal level. And all of those systems have to work together because of what I was just asked to talk about, the contextual issues that drive poverty.

And one of the things that the study committee under the National Academies looked at in great detail were contextual issues that define the experiences that children have as a result of poverty, but also that need to be addressed in order to make anti-poverty programs work. Everything from how accessible are programs to understanding that access to a program may also have to do with issues related to discrimination, that if you put a housing program up and make it available and people of color are not able to access that program because they're people of color, then you're not

going to be able to go as far as you'd want to go. If you think about health as an issue, the fact that there are many programs, many anti-poverty programs that have not thought about accessibility for people with disabilities.

So there's contextual issues that need to be understood and really at the granular level, if we're able to move forward with this. And that's why it's so important for states to be intimately involved in all of this, states and local communities, they can understand the special challenges that exist. One of the things we found out in this, in the study is that poverty is very, very place-based in this country. One of you mentioned, you mentioned that a lot of it is in the South, but guess what? So is a lack of response to poverty in the South. And, and, and we need to understand how to make a better connection.

When you look at Temporary Assistance for Needy Families, for example, a lot of that has been dismantled over the years because of concern about what, the welfare queens, right. No one wanted to invest in these programs because the welfare queens were going to take that money and use it inappropriately. Those are the kinds of things that that granular level and whether that narrative exists in a community, we have to understand if we're going to make sure we structure our services and programs in a way that make them readily available, readily accessible and open to all people and all families.

The, one of the things about the report, the report is that we understood that we couldn't just focus on one type of solution, that there had to be a whole series of solutions to reducing top poverty. And let me just say, it includes EITC as critical, but it also includes child independent tax credits, SNAP, housing vouchers, making sure that we raise the minimum wage, restoring eligibility for certain populations that don't have access to these programs in the same way. There wasn't going to be because of all these other factors I talked about, it wasn't going to be one program that was going to do everything for everyone, that it had to be a package deal in order to move things forward.

The positive thing about the work with the committee is that it was a bipartisan project. It was asked for by Congress, it survived the transition from one Congress to the next and received positive response from, from both. And I think that was the foundation on which we could really move forward in the country, as a country. When the pandemic hit, the committee had just finished its work and was just starting to think about would it be at all possible for anything good to come out of the pandemic on behalf of children and families? And the reality is, as all of us know, it did. I know in child welfare

things that we never even imagined doing were done because of the pandemic. Allowing visits remotely, you know, making sure that families were given the opportunity to communicate and talk with each other, using workers differently. All of these things were made possible because of the pandemic.

And so some of what we need to think about is how do we hold on to those positive things and take them into the next, the next opportunities in this country. So in my view, understanding and addressing the contextual issues that both define poverty for the individual people at the basic person level, as well as understanding how those contextual issues should be used to design programs and policies for reducing policy is critically important. And all of that has to get played out at the county and state level. It can't be played out at the, at the federal level.

Lauren Bauer: Christine, thank you for the work on the poverty report. It was really quite monumental and influential to this day. Eric, so you're involved with City Harvest in New York, the largest food rescue organization in the country. Can you tell us about what City Harvest does and why you are engaged in anti-hunger work?

Eric Schwartz: Sure, I'd be happy to and thank you for inviting me to this, it is quite flattering. I'm the one person out of all these panels who's not an expert. I'm just a guy who lives in New York who is a donor to one of these organizations, and I serve on the board and serve as treasurer, and I care a lot. So to get the opportunity to sit on this panel with all of you and to listen in to what everybody else has to say is really quite an, an eye opening experience for me.

City Harvest is a food rescue organization. To be clear on what that means, you can think of it as a distribution company. We have trucks, a lot of them. We have a big warehouse, and we have to go get food that otherwise would be wasted and deliver it via that mechanism to several hundred points of distribution throughout New York City. New York City, of course, is a big place with a lot of people. There are well more than a million people who are food insecure no matter how you define that phrase. So there are a lot of people who are needy, and this organization is part of the solution to that problem. The, the real problem is that the meal gap is very significant. And notwithstanding the best of intentions, there are clearly loads of people who just simply don't have enough food to eat.

City Harvest satisfies a significant need. In the last several years, we've averaged many tens of millions of pounds of food redistributed each year. It's a very significant enterprise, almost all of it supported by private philanthropy. So this is not a government program. This is people in the city

caring about their neighbors and supporting it with financial resources. And, you know, it's a good thing, it just doesn't solve the problem.

Why I'm involved in it is, is a good question and one that I've thought about a lot. And I think, well, we're all beneficiaries, anybody who's in this room is a beneficiary of our economic system. We employ a capitalist system and, and, and the country's prosperous, among many other reasons, because it's enabled by that choice, that economic system. But while it's a good choice and the best choice and the right choice, it's not a perfect choice. A perfect choice would be a choice that had no downsides. But as we all know, because we're all grown-ups, it's like most decisions, there's always going to be some downside that you have to manage. And the downside here is led by the fact that there is a large community of people who struggle in a competitive environment, in this competitive environment.

And I personally believe that luck plays a much larger role in life's outcomes than it's usually given credit for. And I think that is part of the explanation, maybe even a large part of the explanation for the people who are prosperous in this prosperous economy. And I think it's also an explanation for a lot of the people who struggle. I think, therefore, if we are going to accept the reality, the harsh reality, that there are downsides to capitalism, anybody who's benefiting ought to feel a sense of obligation to help out, to offer a helping hand to the people who are struggling. The experience I've had at City Harvest in New York tells me, and I'm the treasurer, I'm looking at the numbers and I can, I can just say with confidence that there are a lot of people in New York City who are generous, we want to support people who have a need.

But it's, it's unrealistic to expect that the private sector will solve this problem. The government has got to do it and it's not. And there's been a lot of discussion about that already this afternoon, I don't need to repeat the arguments. Why I'm involved is in the absence of the government doing what I believe it should do in representing the collective values of the people the government represents, I feel an obligation to be involved myself. I just think it's simply a moral imperative. And while I'm happy that there are academics, many of whom represented here today, who have done good work in analyzing the data, doing the research, trying to come up with a research-based argument for why these sorts of activities are smart for the country, I'm happier that those arguments make sense. But to be honest with you, I don't need them for me to want to be involved in this. I just think it's a moral imperative. And if I'm a beneficiary of the system, I got to help take care of the people who aren't.

Lauren Bauer: I think that's right. And I think that came through both in your remarks now and what Senator Bennet shared is this is a moral imperative. These are not your kids, these are our kids, and it's all of our responsibility as Grace shared. All right. How are we doing? We're good. All right, Bradley, you've written in your essay and in other work for the Hamilton Project about the historic and continuing effect of local policies on children of color. And solving for this at times, deliberate disinvestment is a role that the federal government plays. But let's say you have the ear of a governor. What would you advise her to do to move her state forward?

Bradley Hardy: Which governor is this again?

Lauren Bauer: A good governor.

Bradley Hardy: Good governor. Okay. Well-intentioned governor. Okay. So first off, I mean, I just want to make the point that on some fundamental level, our exercise in the essay was simply saying that things like rising housing costs are just sort of a wall that the policies are running against. So the bottom line is that we see widespread poverty reduction. But for the states where the, the housing costs are particularly high, a little bit less so, right. So folks are still having their outcomes improved. So it's just kind of a simple point to make. And obviously that's kind of like, we put, we pick the states because, you know, we have a data limitation, but within, within the state, again, I like to make the point, Raleigh-Durham versus Elizabeth City, North Carolina, you could think about housing price differences.

Now on the issue of local policies and, you know, race and outcomes, absolutely, there's a whole series of studies thinking about the design of the welfare system, how clients interact with social service workers. You can think across political science, social work research, and the findings have shown that, that there is a flat-out discrimination that is experienced at that point of service. Some of the work I've conducted over the years that kind of ran parallel with work from folks like Zach Parolin essentially just showed that, look, the, the states with a higher proportion of Black families on the caseload or just higher proportions of Black families overall were less likely to provide that robust cash assistance.

So in many instances, you might find, you know, out of any 100 families that are poor, just a handful are receiving any cash assistance. So that just underscores the importance of having a federal program as a backstop. And I think there's a history in our country of federal policy intervention when states either cannot or will not intervene. And, you know, you have, I think, in my

view, some of the good state actors like Illinois that are trying to do the right thing. And there's still a need for a federal intervention to do some of the things that states just can't do. But, but this is certainly, I think, a feature of what was the 2021 expanded CTC that, that we had this broad-based poverty reduction really across racial and ethnic groups. So, you know, kids benefit.

I share the view as a, as a Presbyterian that that is the right thing to do. I think there's good economic evidence that it's the smart thing to do as well. So, you know, I'm just glad to be having this conversation. I'm hopeful that folks who were discussing this in the prior panel are right, that there are some avenues and, and pathways forward. But, but no doubt, you know, race looms large in the narrative around why we should or should not provide cash assistance. It loomed large in the TANF program, and I think it certainly was in the background or maybe even the foreground in discussions of that 2021 child tax credit.

Lauren Bauer: That rings true to me. Christine, building on that a little bit. One of the most difficult challenges and was raised earlier is how do we help children whose parents are struggling the most? What do you see as the most promising avenues for reaching and supporting these kids?

Christine James-Brown: It just, it has to be through their families and communities. It has to be through their parents. We can't go around them. I think that we have to see them as valuable resources, contributors, the glass is not half empty, it's half full. How can we support them? How can we build them up? In child welfare, we're very, very clear in the mistakes we've made. The majority of children in child welfare are there because of neglect, not abuse. And we can trace most of that neglect back to lack of access to resources. And yet the child welfare system is designed not to provide resources. In fact, we can't, unless we get some money from wonderful people like you. We have to address the issues once a child is removed.

So that, that means that there should be other opportunities for parents to get help and other alternatives. When we look at the fact that the majority of the calls we get about neglect are from the schools, you say, well, why would that be? Well, that's where children are and that's where the concern is. And teachers have no idea of where else to call. So if they see a child that seems to be in trouble, they're going to call the child abuse hotline.

And so as a society, when I say it's everybody, we've got to figure out how to do a better job providing those alternative resources and supports for families so they can do what they want to do. I mean, the majority of families don't want to neglect their children. They don't want to be reprimanded

for leaving their child in a car when they have to go in and work for at least a few hours. You know, that's not what they want to do, but there's no options. So we've got to kind of start to connect the dots and understand how to do a better job by our children. Or this country will be in more trouble than it is in right now.

Lauren Bauer: Thank you for sharing that. Eric, where do you think is the role— and I think Vince got to this earlier— for charitable food assistance. Like from your perspective, is there a need unmet from what you guys are doing at City Harvest and the food banks plus SNAP?

Eric Schwartz: Yeah, I think the math is really clear. Uh, it's unfortunate, but it's true. Uh, in my opinion, private charity doesn't have a chance to solve this problem. I mean, it's just much, much, much too large. All those numbers that he cited were huge numbers, lots of digits, lots of commas, you know. Private sector giving is not insignificant in our country. It's significant if you look at other countries, I think, I think the United States sort of leads the league in, in charitable giving. I think it's great, but it's nowhere close to what's required. And actually, to think that it could be is really dangerous. It's a total cop out, and I don't think it should be necessary.

I don't want to say I'm offended, but I really wish it wasn't necessary, the right thing to do is for the government to take our tax dollars and to spend it in a way that's consistent with our collective values. And that would include paying a small, small, small percentage of the total revenue budget on taking care of this issue. I don't, I don't think it's a hard question to answer, to be perfectly honest with you. And it's unfortunate that some people think that, you know, private giving will take care of this and therefore the people who care the most can give the most.

And it just doesn't come close to adding up, principally because people who are generous in particular respond to a crisis [inaudible] But, um, you know, the families who are suffering the consequences of poverty are suffering on an everyday basis, their lives [inaudible] in particular. And so, you know, it's a problem that we can't solve this way.

Lauren Bauer: Perfect. Perfect. I mean, I heard every word. So we are about time. But I think you've led into what I hope is the final question. What lessons from the past few years would you bring into the future? It seems a theme to be able and the theme of the Hamilton project to separate COVID-specific response from good policymaking that would be good now and to bring forward into any future recession, we'll go down the line.

Bradley Hardy: So we have to do this quickly. Just, just that the issues are cross-cutting, and we try to think about these things in bins because we can make it tractable. But a lot of us are talking about income support through CTC and various issues of food insecurity. But frankly, we should really have a hard look at housing and housing costs and how that crowds out so many other investments. So I think there's an opportunity to think about the successes, but then to also look at the, the risks that we see right in front of us moving forward.

Christine James-Brown: Well co-sign. And I would only add that I think we do, however, as we look at things in a holistic way, we have to pay particular attention to the people who are left out, the ones that we don't see and don't care about as much. And I think data doesn't help us with that. I was saying that earlier, that the information that's collected on populations in this country doesn't help us understand them better, doesn't help us know where the Native American population is. They're invisible in the, in the poverty data and they're invisible in child welfare data. So I think we just have to figure out a way to both yes, think holistically, but also really drill down and, and find out how to better serve the people who we've not been serving.

Grace Hou: So ditto ditto. Government can do good things very, very well. Public servants and the large majority of public servants are heroes or sheroes, are theyroes. And they are, despite underestimation of what government can do, previous to the pandemic, when the S hit the fan, what were people doing? What are you going to do for me, state, what are you going to do for me, county? Despite an underinvestment and underappreciation in the government sector, that, up to that point, I hope that we don't go back to putting public servants in government like on the dart board.

Because let's remember, despite the tragedy, many lives were saved because public servants were working literally around the clock nonstop during the course of the pandemic to, to make sure that communities and neighborhoods and people were, were saved and healthy. And that work is not stopping. That work always continues. And I would say for those of us who are in the human services and social services sector, the work is even steeper for all the reasons that we just talked about today.

Eric Schwartz: So I'll do this quick because we got to be done and I got a [microphone cuts out] I think somebody's telling me something. Your specific question was what have we learned over the last few years that we could put to work to solve a problem? I think it's really clear. 2021 was a terrible year, because of the pandemic and all sorts of ways. But one thing we did learn in 2021 is that

when the government steps up and to some degree gets combined with private charity, we can solve this problem and we should just have the will to continue to do that. Right now, apparently, we don't. I'd like to see that change and I'm sure everybody else here would do.

Lauren Bauer: Thank you. Thank you, everybody, for joining us today. You can find the essays at Hamilton Project dot org, and I don't think I'm getting out over my skis by saying the Hamilton project will be taking on housing later this year.