Is the New Child Tax Credit "Reversing Welfare Reform and Returning to 'Welfare as We Knew It'"? A Response to Robert Rector Leslie Ford

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Part of President Biden's American Rescue Plan includes an expansion of the Child Tax Credit that is estimated to lift 4.1 million children out of poverty and alleviate the depth of poverty for another 5.8 million children.[2] Predictably, some conservatives have raised objections to the expanded child tax credit, particularly the provision making it available to families with little or no earnings. They cite potential work disincentive effects and warn that it could undermine the 1996 "welfare reform." This viewpoint is reflected by Robert Rector and Leslie Ford of The Heritage Foundation in "Reversing Welfare Reform and Returning to 'Welfare As We Knew It'."[3]

Most of the criticisms levied by Rector and Ford reflect oversimplified conservative talking points that are either wrong, misleading, unsupported, or ignore important contextual information. This "Peter the Citizen" response critiques the claims made by Rector and Ford and follows each with a "PC Response" – short for "Peter the Citizen."

Rector and Ford: "Neatly tucked into the $1.9 trillion stimulus package is the second largest welfare expansion in U.S. history. President Joe Biden's plan would increase child allowances – cash welfare grants for parents with children – from an annual $2,000 per child to a maximum payment of $3,600 for each child younger than 6 years of age and $3,000 for children aged 6-17."

PC Response: The most significant change was making the credit fully refundable, meaning it is available to families with children who have little or no earnings. As of now, the expansion is temporary – one year – so it's premature to suggest that it is the "second largest welfare expansion in U.S. history."

Rector and Ford: "The result: $78 billion per year in new cash grants to families, on top of the nearly half a trillion dollars that government currently spends on cash, food, housing and medical care for lower-income families with children."

PC Response: The safety net is generous and has been expanded significantly over the last three decades, but most of the increased spending has been for families with earnings and those who are not poor. Meanwhile, the primary cash assistance safety net for the poorest families has been cut by over 75 percent in inflation-adjusted dollars. Hilary Hoynes, professor of Public Policy and Economics at the University of California Berkeley, and Diane Schanzenbach, professor in the School of Education and Social Policy at Northwestern University, explain the importance of examining these distributional effects:

> Welfare reform and the decline in unconditional cash assistance is fully felt by those with the lowest incomes. More than half of the increased spending for the EITC and more

> than three-quarters of the increased spending for the CTC goes to those with income between 100-200% of poverty. Most of the increases in Medicaid spending are also going to those above 100% of poverty.[4]

This finding echoes what Robert Moffitt, professor of Economics at Johns Hopkins University, documented as well – a decades-long shift in spending on means-tested programs away from the very poor (those with incomes below 50 percent of the federal poverty line) to those with incomes as much as 200 percent above the poverty line. He observes, "You would think that the government would offer the most support to those who have the lowest incomes and provide less help to those with higher incomes. But that is not the case."[5]

The new child tax credit continues the expansion in aid to non-poor working families, but it also addresses the failure of TANF to provide a meaningful safety net for the poorest families. While the cost and targeting of the child tax credit are legitimate concerns, the main criticisms levied by Rector and Ford are about extending unconditional aid to those who don't work.

Rector and Ford: "This welfare program's annual cost would dwarf the initial costs of the Medicaid, Food Stamps and Aid to Families with Dependent Children programs. Only the Affordable Care Act would be more expensive."

PC Response: Given its high income-eligibility limits, the new child tax credit isn't a typical "welfare program" and shouldn't be compared to others that are targeted to low-income individuals.[6] In fact, over 90 percent of all families with children will qualify for a benefit.[7] Most Americans benefiting from the expanded child tax credit would be surprised to learn they are on "welfare."

What Rector and Ford fail to recognize is that TANF blew a gaping hole in the safety net – one obvious to all but a handful of conservative ideologues. There would have been no debate over a child allowance had they seriously addressed TANF's shortcomings.

Rector and Ford: "In addition – crucially – it eliminates the requirement to work to get the benefits. Do we really need to have history repeat itself? We've been down the road of 'cash welfare benefits without work' before."

PC Response: The new child tax credit removes the requirement that a family have earnings to qualify for a benefit, but the new legislation does not eliminate existing work requirements in TANF or SNAP (the Supplemental Nutrition Assistance Program, formerly known as food stamps).

The statement that, "we've been down the road of 'cash welfare benefits without work' before" is highly misleading. It suggests that there were no work requirements in welfare prior to the 1996 welfare reform. In fact, TANF's predecessor program, the Aid to Families with Dependent Children (AFDC) program of the 1990s did have a work requirement – one that engaged more families in work activities than TANF. In fact, for most years since TANF's inception 15 to 30 states have had a 0 percent work participation rate target. TANF's work requirements are not about work, but about pushing eligible families off the rolls. A full assessment of the problems with TANF's work requirements is beyond the scope of this response. For more detail, see: "TANF Work Requirements are NOT About Work: An Explanation for Katherine Bradley and Robert Rector," July 23, 2017, available at: https://petergermanis.com/wp-content/uploads/2021/02/Bradley.Rector.pdf.

Rector and Ford: "In the 1990s, the cash-benefit program Aid to Families with Dependent Children, or AFDC, was clearly failing: one in seven children in the U.S. were enrolled in AFDC.

PC Response: The fact that one in seven children received AFDC is not necessarily a failure of the program, but rather a failure of the nation to effectively deal with child poverty. In 1994, there were about 70 million children, with about 9.5 million receiving AFDC benefits in an average month or, one in seven. However, there were also over 15 million poor children. A more concerning fact is that one in five children were poor.

By 2019, the number of poor children fell to 10.5 million and the total number of children overall rose to 72.5 million. So, one in seven children were poor. If the one-in-seven ratio was alarming with respect to AFDC receipt in 1994, why isn't that same ratio troubling with respect to child poverty today? Moreover, only 2 million children received cash assistance in 2019 – or 1 in 35 children. In many states, cash assistance for needy families is virtually non-existent.

> Note: Rector would argue that the official poverty measure overstates poverty because it excludes non-cash benefits and refundable tax credits. He would be right, but there are nevertheless many families who even with these benefits remain poor because their main source of income is SNAP. Medicaid doesn't help with non-health related basic needs and only 25 percent of eligible families receive TANF cash assistance.

Rector and Ford: "Work among the recipient parents was very low, and the typical family received AFDC benefits for 14 years."

PC Response: Saying that "work among the recipient parents was very low" is a largely useless fact. AFDC was intended mainly for very poor families, not as a subsidy for the working poor or other low-income families. Given its low income eligibility thresholds, this is not surprising and hardly revealing about the general work patterns of parents generally.

Looking at time on welfare for those on the caseload at a point-in-time vs. over a longer period yields a very different impression of the duration of welfare receipt. A more meaningful way to describe the dynamics of welfare receipt would be to examine receipt patterns not only for the current caseload, but for those who ever received assistance over a longer period. This would suggest much more short-term use:

> Most persons who ever received AFDC received it for a short time period; 43 percent received a total of two years or less over their lifetimes, with just over a third receiving more than five years. Most of the families on the *current* caseload AFDC were by contrast long-term – only 10 percent were expected to stay two years or less, while over three-quarters would have cumulative totals of greater than five years.[8]

There is no “typical family” type based on the duration of receipt – there is too much variation; to pick an extreme value is being intentionally deceitful or unfamiliar with the body of research on this topic.

It is also noteworthy that the studies that examined the dynamics of welfare receipt reflected a period well before the 1996 welfare reform. There have been many policy and other changes since that period that might suggest that time on welfare would be shorter, such as expansions in programs that “make work pay.”

Rector and Ford: “The program was reformed with the signature of President Bill Clinton. For the first time, recipients of cash aid had to work or prepare for work as a condition of receiving benefits.”

PC Response: Suggesting that the preTANF AFDC program did not require work is wrong and highly misleading. The Family Support Act of 1988 imposed the first real work requirements on states under the new Job Opportunities and Basic Skills Training (JOBS) program. By FY 1995, states were to have 20 percent of their nonexempt caseloads involved in a work, education, or training activity for an average of 20 hours per week. In addition, many states strengthened these work requirements through waivers of exemptions, activities, sanctions, and other related policies. While the 20 percent AFDC-JOBS work participation rate target sounds modest, it did more to hold states accountable for engaging families in work activities than TANF’s seemingly tougher 50 percent statutory rate. TANF’s 50 percent rate is reduced by a caseload reduction credit and manipulated by states through the use of various loopholes when needed. (The prior AFDC-JOBS program was also designed to do more to help families achieve self-sufficiency vs. TANF which is designed to push families off aid.)

In fact, the work requirements under AFDC-JOBS were more likely to lead states to engage families in work activities than those under TANF. In fiscal year (FY) 1995, about 440,000 families participated in a work activity (not counting “unsubsidized employment”) in an average month; by FY 1998 this fell to about 210,000 and by 2001 it fell further to about 135,000.[9] One reason for the sharp reduction is TANF’s unreasonable restrictions on counting vocational educational training and education activities, but participation in other activities like job search and job readiness assistance also plummeted – from about 120,000 to about 90,000 to about 50,000, respectively. In FY 2019, less than 5 percent of the TANF caseload was engaged in a work activity like job search, training, or work experience.

Rector and Ford: “In response, the welfare caseload experienced its first significant decline in a half-century. Child poverty, which had been static for decades, fell at an unprecedented rate, especially among Black children.”

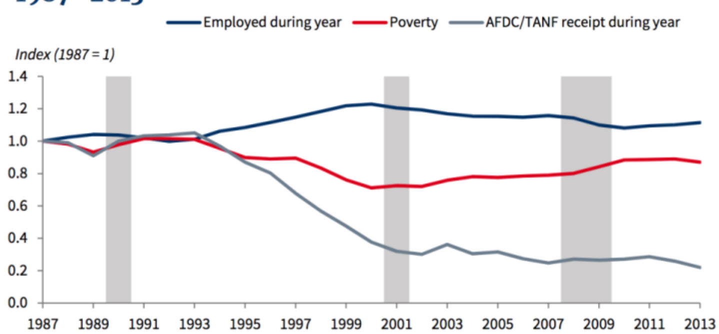
PC Response: Caseloads began declining in March 1994, nearly three years before most states implemented TANF. The child poverty rate for Black children started a steady decline even earlier – in 1992. (The preTANF welfare reforms – AFDC/JOBS with waivers – should not be equated with TANF; TANF’s block grant structure and dysfunctional work requirements are not “reform.”)

Rector, Ford, and most conservatives base their claims of welfare reform's putative success by citing simplistic data trends in selected outcomes – before and shortly after TANF was enacted. They largely ignore the challenge is isolating the impact of TANF from other possible factors, most notably the strong economy and expansions in programs and policies that "make work pay." It's also important to examine implementation and take a longer-term perspective; doing so would suggest that TANF and its work requirements have major problems.

Even a simplistic approach to causality, however, suggests that the picture Rector and Ford paint is not as rosy as it seems. President Trump's Council of Economic Advisers (CEA) recently released a report claiming that TANF was a successful model, primarily based on employment and poverty trends from 1996 to 2000:

> Figure 12 shows for single mothers with children, (i) AFDC/TANF receipt, (ii) employment, and (iii) poverty, each expressed as a rate in the population and then indexed to 1987 values. Between 1996 and 2000, single mother caseloads fell by 53 percent. Over the same period, their employment rate increased by 10 percent, and their poverty rate fell by 20 percent.[10]

Figure 12. Index of Percent of Female-Headed Families Employed, in Poverty and Receiving AFDC/TANF, 1987–2013



Sources: Gabe (2014) tabulations of administrative records, survey data; National Burea of Economic Research; CEA calculations.
Note: AFDC/TANF receipt, poverty, and employment are indexed to 1987 levels. Grey shaded regions denote a recession for at least four months of a given year.

As the figure shows, the employment gains and reductions in poverty pale in comparison to caseload declines. (This is also reflected if one were to compare changes in the absolute number of female-headed families employed/in poverty vs. the number receiving assistance.) And, after 2000, the positive poverty and employment trends began going in the wrong direction, yet caseloads continued to decline. If welfare reform was such a success, what accounts for this fact? Rector and Ford don't say.

This simplistic approach to assessing causality may backfire on Rector and other conservatives. If employment rises and poverty declines in 2021 and 2022, as it likely will, supporters of the expanded child tax credit may claim that the entire gains are due to the credit – ignoring an improving economy as the pandemic fades. If this happens, this would be adopting a page from Rector's own playbook.

Rector and Ford: "But the Biden plan would eliminate work in the already massive child cash grant program. This change would overturn the work-based foundations of welfare reform. For the first time in a quarter-century, government would return to the policy of giving cash aid to families that do not work. This reversal would slow, if not halt, the steady decline in poverty that has occurred in single-parent families since the onset of welfare reform."

PC Response: Even if the new child tax credit led to a reduction in work effort, there is no evidence to suggest that the impact would be large enough to halt the decline in poverty, even if one takes the extreme estimates of earnings impacts from the negative income tax experiments cited by Rector and Ford below. To suggest otherwise defies common sense.

Rector and Ford: "The return to unconditional cash aid would undermine work and marriage in low-income communities and make it more difficult for children in those communities to climb the ladder of upward social mobility."

PC Response: No evidence is provided to support this claim; it is an empirical question. Supporters of the child allowance approach can point to other evidence that directly contradicts these claims and suggests that work and marriage would be incentivized. If Congress and President Clinton had built on the evidence-based waiver approach to welfare reform that existed prior to the 1996 welfare reform, i.e., testing changes using a randomized control trial, there might be evidence to support or refute this claim. Unfortunately, TANF is a blank check with no meaningful accountability requirements.

Rector and Ford: "The impact of unconditional cash aid without a work requirement on employment was tested in a series of experiments in the 1970s called the 'negative income tax,' or NIT, experiments. These large-scale, random-assignment experiments were run in Seattle; Denver; Gary, Indiana; New Jersey; Pennsylvania; and rural areas in North Carolina and Iowa. Lower-income families and individuals were randomly assigned to 'treatment' groups who received experimental welfare benefits and control groups who did not. The experimental benefits were varied in the maximum benefit given and the phase-down of benefits. None of the experimental programs required work."

PC Response: Random assignment evaluations are the gold standard for the evaluation of most social programs, but it appears Rector's enthusiasm for such experiments depends on the findings. When he was confronted with findings from dozens of experiments of mandatory welfare-to-work programs that suggested small to modest impacts on employment, earnings, and family income, he rejected the results in favor of simplistic data comparisons and weak studies:

> When we designed the TANF law, I took all of the controlled random assignment studies and put them in the circular file. I also used all of Jason's caseload data, and other quasiexperimental data from all over the country that I had been collecting since the 1970s, because I knew those effects were there.[11]

When it comes to assessing the potential impact of the new child tax credit, however, Rector has no problem cherry-picking a finding from a *single* experiment conducted nearly 50 years ago that is not directly applicable to the child tax credit and that was subject to various biases. This is no way to do policy analysis.

Rector and Ford: "The NIT experiments showed that higher benefits without a work requirement had a decisive negative impact on earnings and employment. In fact, for each $1 in extra benefits given, earnings fell by 66 cents."

PC Response: This is a misleading statement. Rector cites a summary of the findings by Gary Burtless of the Brookings Institution. Notably, a more careful reading of the article suggests a somewhat different picture:

> Although the earnings reductions might appear to be relatively modest, they are sizable when compared with the negative income tax payment received by a typical family. In the Seattle-Denver experiment, for example, eligible two-parent families received transfer payments that were $2,700 larger than the nonexperimental payments sent to members of the control group. The combined earnings reduction of husbands and wives in the Seattle-Denver treatment group was almost $1,800, or approximately two-thirds of the net experimental payment. The average tax rate of the Seattle-Denver plans was about 50 percent, implying that the $1,800 earnings reduction caused payments to be $900 above what they would have been in the absence of a work effort response. Thus, one-third of the net transfer cost of the Seattle-Denver plan was due to the reductions in reported earnings among participants. Another way to interpret the same set of figures is to say that the experiment spent nearly $2,700 on transfers and succeeded in raising the incomes of two-parent families by only $900. Even if the earnings reductions are taken to be modest, it is reasonable to ask whether most taxpayers would be willing to spend $3 in order to raise the incomes of poor, two-parent families by only $1.[12]

The finding is limited to two-parent families in one of the four experiments, one which tested the impact of a relatively high benefit (avg. NIT payment = 115 percent of the federal poverty level) with a tax rate of 50 percent. A more balanced conclusion of the findings:

> While it appears that poverty could be eliminated at relatively modest cost under the less ambitious plan, the labor supply responses indicate that earnings reductions would offset at least part of the income gains to the poor produced by the plan. As much as 40 to 58 percent of the added transfers for two-parent families would be offset by earnings reductions on the part of husbands and wives. The problem is less severe in the case of single mothers, where earnings would fall by only 16 to 20 percent of additional costs.[13]

Why didn't Rector and Ford point out the smaller impacts for single mothers or other estimates for two-parent families? Why didn't they point out that there is no phase-out of benefits for low-income families with the child tax credit (as it occurs at much higher income levels)?

There were also methodological issues that raise questions about the magnitude of the findings:

> Several analysts have found evidence that at least part of the employment and earnings reduction reported in the experiments was spurious. Recipients of negative income tax

> payments had a clear incentive to underreport their employment and earnings, because to do so permitted them to receive a larger payment than the one to which they were legally entitled. Wage earners enrolled in the control group did not face this kind of misreporting incentive.[14]

Policy should be based on a balanced assessment of facts and evidence; that's not what Rector and Ford present.

Rector and Ford: "Even worse, the experiments came with long-term negative effect on earnings of participants that persisted long after the programs ended. Each $1 of higher benefits provided by the experimental programs led to a $5 drop in the lifetime earnings of recipients.

PC Response: This claim is based on a subsequent analysis of the SIME/DIME results conducted by David Price of Princeton University and Jae Song of the Social Security Administration.[15] Among other caveats, they note that the findings are sensitive to the discount rate used to estimate *long-term* impacts:

> The effect on lifetime earnings is quite large relative to the initial cash assistance shock. Discounting future earnings at 3% (after adjusting for inflation) and summing measured annual effects, treatment caused individuals to earn, on average, $3.04 less in lifetime earned income during their prime working years for every dollar of extra government transfers during the experiment. This includes $0.64 less earnings during the experiment and $2.40 after. (These numbers are somewhat sensitive to the discount rate, particularly because post-treatment effects are strongest later in life. However, even a 10% rate implies $0.62 lower earnings during the experiment and $0.87 after.)

Why didn't Rector and Ford note this caveat?

More important, the child tax credit differs from the negative income tax experiments in several ways. In particular, benefits are not phased-out for low-income families as they were for families participating in the negative income tax experiments. Notably, the authors of this study acknowledge the need for care in interpreting their results:

> Of course, much caution is needed in predicting the effect of, for example, a 0% tax rate or a permanent program because such predictions require extrapolation beyond the domain of treatments tested. (p. 21)

In contrast, Rector and Ford dismiss this caveat, in part, because they misinterpret the applicability of the negative income tax rate findings, as discussed below.

Rector and Ford: "Some advocates argue that the Biden cash grant plan would not have the NIT anti-work effect because the benefits are uniform. Most families receive the same $3,000 per child regardless of earnings. But the NIT experiments showed that the anti-work impact came from the lack of work requirement and the maximum benefit given; altering the phase-down rates did not impact work."

PC Response: This is an oversimplistic response. As explained in an HHS overview of the experiment:

> Response does not, however, change in any clear pattern as the tax rate changes. This result may at first appear surprising. However, recall that plans with higher tax rates – and greater associated work disincentives for NIT recipients – also have lower breakeven levels. Consequently, higher tax plans will have fewer recipients, and a smaller fraction of the population will be affected by their work disincentives.

Given a fixed basic benefit level, a lower tax rate provides assistance to a larger number of families. Consider a simple example with a guaranteed income benefit of $10,000 per year. Then, consider two groups: one group faces a tax rate of 100 percent and a second group faces a tax rate of 50 percent. For families in the first group, once earnings reach $10,000, the tax rate drops back to 0 percent (ignoring other programs and the tax code for simplicity). For families in the second group, eligibility is extended up to $20,000. So, while those in the under $10,000 income group face a lower tax rate (50 percent vs. 100 percent), those in the $10,000 to $20,000 income group now face a tax rate they didn't before. Any increase in work effort among those earning less than $10,000 might be offset by reduced work effort for those in the $10,000 to $20,000. This dynamic is not an issue in the current tax credit plan because the phase out occurs much higher and is likely to have less impact (and importantly, no impact for low-income families).

Rector and Ford: "Right now, the Biden plan would be temporary – but advocates intend to make this welfare expansion permanent. If the child tax credit expansion is permanently enacted, it would destroy the foundations of welfare reform."

PC Response: Welfare reform wasn't "reform" at all. TANF is a just a form of revenue sharing in many states with dysfunctional work requirements that are easily manipulated by states. They have not been the "hand up" that poor families need. It is long past time to "destroy the foundations" of the 1996 welfare reform and start over.

Rector and Ford: "This increased cash benefit without work would take more low-income Americans out of the workforce. This will make it far more difficult to raise incomes and reduce poverty in the long term. Nonworking families will be pushed to the margins of society and children raised without the role model of a work adult in the home will have greater difficulty achieving success."

PC Response: Rector and Ford cite the evidence from one study about the relationship between cash benefits and lifetime earnings, suggesting that each $1 of benefits in the SIME/DIME experiment led to a $5 drop in the lifetime earnings of recipients. If they felt that study was strong enough to generalize about the long-term effects of a child allowance, then they should note other findings from that same study that contradict these concerns. The authors of that study conclude:

> …we do not find support for some concerns about the consequences of cash assistance, with no evidence that it creates a welfare culture that is passed down to future generations.

Again, Rector and Ford just cherry-pick the findings they choose to emphasize.

Rector and Ford: "If we truly care about the long-term success of low-income Americans – especially children – policymakers should start by stopping this assault on welfare reform."

PC Response: If Rector and Ford "truly care" about low-income children, they should start by acknowledging TANF's failure as a safety net and welfare-to-work program. They should move beyond repeating conservative talking points to take a more balanced view of the research and examine how TANF was implemented.

[1] The views in this document reflect my own as a citizen and do not reflect the views of any organization I am now or have ever been affiliated with. By way of background, I am a conservative and have worked on welfare issues for the Heritage Foundation, the American Enterprise Institute, and the White House under both President Reagan and President George H.W. Bush.

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[3] Robert Rector and Leslie Ford, "Reversing Welfare Reform and Returning to "'Welfare As We Knew It'," The Heritage Foundation, March 15, 2021, available at: https://www.heritage.org/welfare/commentary/reversing-welfare-reform-and-returning-welfare-we-knew-it.

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[7] Elaine Maag and Nikhita Airi, "The Child Tax Credit Grows Up to Lift Millions of Children Out of Poverty," Tax Policy Center, March 16, 2021, available at: https://www.taxpolicycenter.org/taxvox/child-tax-credit-grows-lift-millions-children-out-poverty.

[8] U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, "Welfare Spell Dynamics," available at: https://aspe.hhs.gov/system/files/pdf/167036/6spell-dyn.pdf.

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[10] Council of Economic Advisers, *Expanding Work Requirements in Non-Cash Welfare Programs*, (Washington, D.C.: The White House, July 2018), p. 47, available at: https://www.whitehouse.gov/wp-content/uploads/2018/07/Expanding-Work-Requirements-in-Non-Cash-Welfare-Programs.pdf.

[11] University of Maryland School of Public Policy and Secretaries' Innovation Group, "Implementing the SNAP Pilot Projects to Reduce Dependency and Increase Work Levels," April 10, 2014, p. 35, available at: http://www.welfareacademy.org/pubs/foodassist/slides/SNAP_Pilots_Conference_Transcript.pdf.

[12] Gary Burtless, "The Work Response to a Guaranteed Income: A Survey of Experimental Evidence," in Alicia H. Munnell (editor), *Lessons from the Income Maintenance Experiments*, Federal Reserve Bank of Boson and Brookings Institution, September 1986, p. 28, available at: file:///C:/Users/peter/Downloads/conf30.pdf.

[13] Alicia Munnell, "Lessons from the Income Maintenance Experiments: An Overview," in Alicia H. Munnell (editor), *Lessons from the Income Maintenance Experiments*, Federal Reserve Bank of Boson and Brookings Institution, September 1986, p. 4, available at: file:///C:/Users/peter/Downloads/conf30.pdf.

[14] Gary Burtless, "The Work Response to a Guaranteed Income: A Survey of Experimental Evidence," in Alicia H. Munnell (editor), *Lessons from the Income Maintenance Experiments*, Federal Reserve Bank of Boson and Brookings Institution, September 1986, p. 28, available at: file:///C:/Users/peter/Downloads/conf30.pdf.

[15] David J. Price and Jae Song, "The Long-Term Effects of Cash Assistance," June 30, 2018, available at: https://dataspace.princeton.edu/bitstream/88435/dsp01ng451m210/3/621.pdf.