

# Supporting Children is Key to a Strong Economy

September 2018



**JOINT ECONOMIC COMMITTEE**  
**DEMOCRATS** U.S. Senator Martin Heinrich  
Ranking Member

## Supporting Children is Key to a Strong Economy

For too many families who are struggling financially, the American Dream seems out of reach. When families cannot make ends meet, children grow up without the resources they need to thrive later in life. Federal investments addressing child poverty set future generations up for success and fuel a strong, vibrant economy.

The effects of poverty – child poverty in particular – ripple throughout the economy. Over one in six children in America lives in poverty, costing the nation over \$1 trillion each year in increased health care bills, child maltreatment costs, higher crime rates, and lost wages and productivity.<sup>1</sup> Alleviating the burden of poverty and setting children up to succeed is both the right thing to do and an investment that generates returns for our communities and the overall economy.

On the heels of passing a massive tax giveaway for the wealthy and corporate special interests, the Trump administration and Congressional Republicans are now looking to save money by slashing budgets and cutting benefits that support children and their families. If the United States is to remain an economic leader in the 21<sup>st</sup> century, Congress must start investing in America's children who will be our nation's future workforce.

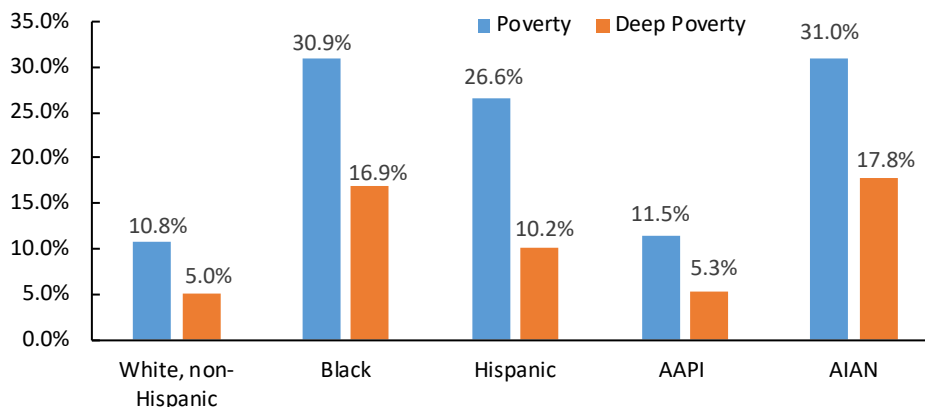
### Millions of Children Live in Poverty

In July, President Trump's Council of Economic Advisers proclaimed the war on poverty to be "largely over and a success."<sup>2</sup> However, poverty is a reality today for about 40 million Americans.<sup>3</sup> In fact, many more Americans will experience poverty at some point during their lives, though they may not show up in the current annual figures. More than half experience poverty by the time they are 65, typically from losing a job for a period of time.<sup>4</sup>

For 2018, the official poverty line is \$25,100 for a family of four.<sup>5</sup> When families have to make tough choices in order to stretch their limited budgets, many needs go unmet for all family members, but the youngest members often suffer the greatest consequences. Children make up less than a quarter of the total population, yet they represent about one-third of the people in poverty.<sup>6</sup>

Nearly one in five children lived in poverty in 2016, or more than 13 million children nationwide. Nearly half of those lived in deep poverty, which means that their families make less than half of the poverty line.<sup>7</sup> While poverty impacts all groups of children, some groups experience especially high rates of poverty.

## Child Poverty by Race and Ethnicity



Source: Children's Defense Fund based on 2017 CPS ASEC data

Note: AAPI refers to Asian American and Pacific Islanders and AIAN refers to American Indian and Alaska Natives

## Child Poverty Costs the Whole Community

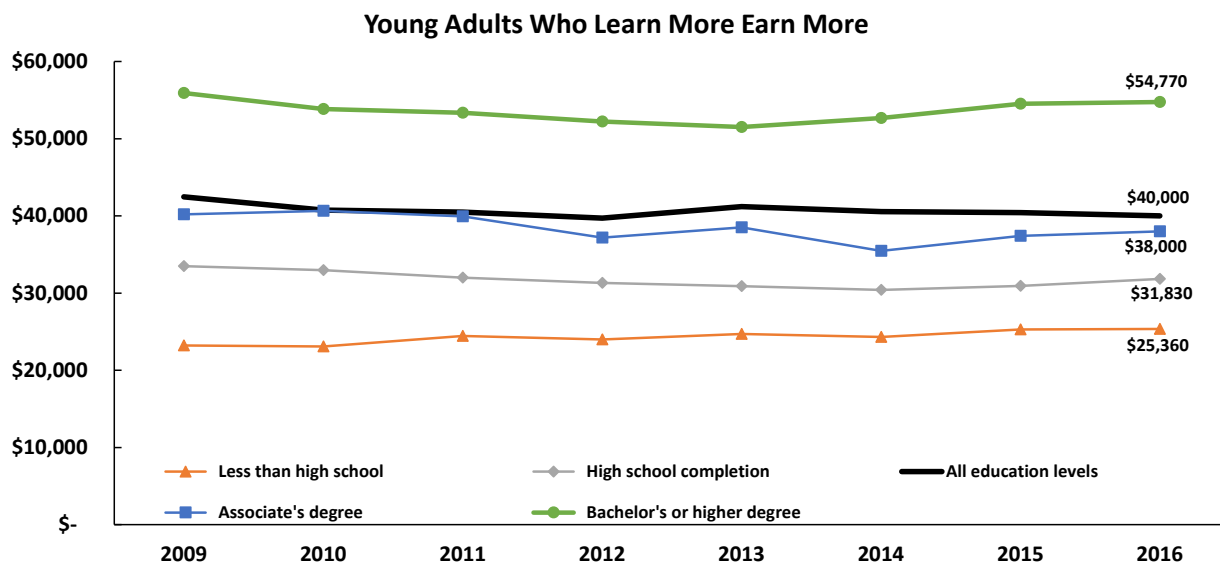
When children are not given the tools to reach their full potential, the whole country loses out. One study finds that child poverty cost the U.S. more than \$1 trillion a year, or 5.4 percent of gross domestic product (GDP) in 2015. For every dollar spent on reducing childhood poverty, our country would save nearly \$7.<sup>8</sup>

### *Lower Wages for Future Workers*

A robust workforce is an important driver of economic growth.<sup>9</sup> Children who grow up in poverty have lower earnings as adults than children who do not experience poverty.<sup>10</sup> Even among children who have experienced poverty at some point, children who grow up in persistent poverty are 37 percent less likely to be regularly employed in young adulthood.<sup>11</sup> Given that children are the economy's future workforce, it is important that they are equipped with the resources needed to participate in the labor force.

People who grow up with fewer economic resources typically have lower levels of education, which in turn hurts their future job prospects and earnings.<sup>12</sup> For example, dropping out of school, which is more common among children in low-income households, impacts youth's future earnings substantially. Children who live below the poverty line for half of their childhood are 31 percent less likely to graduate high school by age 20 than peers who never were in poverty, and 67 percent less likely to enroll in postsecondary education by age 25.<sup>13</sup>

Reduced education and training make it difficult for workers to acquire important job market skills to successfully participate in the labor force. The median earnings of young adults who completed high school was 26 percent higher than those who did not in 2016.<sup>14</sup> Additionally, children in low-income families also often lack access to the informal networks that guide them toward well-paying career opportunities and advances.

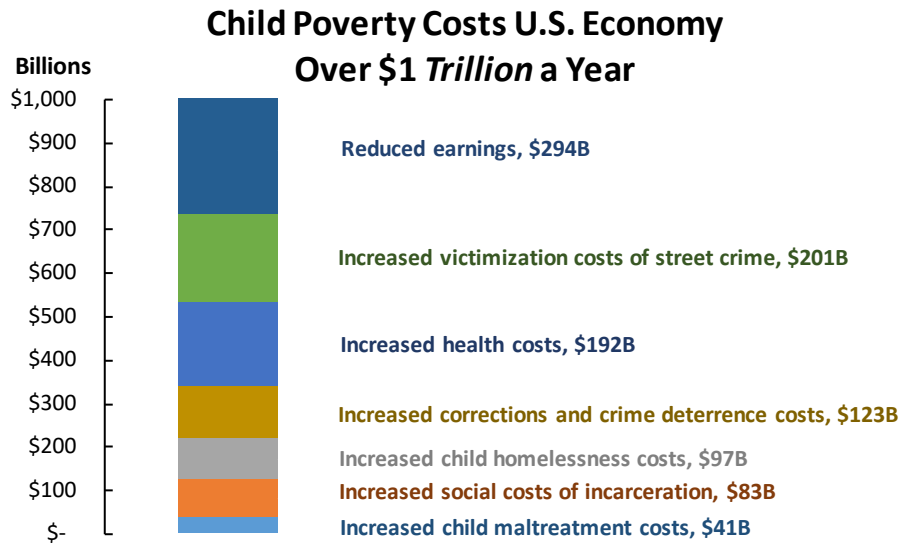


Source: U.S. Department of Commerce, Census Bureau, Current Population Survey (CPS), Annual Social and Economic Supplement, 1996 through 2017.  
 Note: Median annual earnings (in constant 2016 dollars) of full-time year-round workers 25 to 34 years old and full-time year-round workers as a percentage of the labor force by educational attainment.

These labor market participation challenges result in lost productivity and wages.<sup>15</sup> In addition to hampering the economic security and mobility of struggling households, these lost wages also represent a loss for the American economy in workforce productivity and economic output.<sup>16</sup> This is particularly true when children lose out on earnings over the course of their lifetimes, becoming a missing section of our workforce who could be starting new businesses and growing others, while providing for themselves and their families. Lost wages as a consequence of childhood poverty reduce GDP by 1.6 percent per year, which is an annual cost of about \$294 billion.<sup>17</sup>

### Health Care and Child Welfare Costs

Childhood poverty often results in health problems as a child and later in life. Children's health can be negatively impacted in the long-term by factors ranging from mothers' lack of access to healthy food or stress during pregnancy, to children's exposure to trauma or environmental toxins.



Source: McLaughlin, 2017

Poverty disrupts access to health care for unemployed and underemployed workers who have fewer benefits at their jobs. Low-wage workers are more likely to have difficulty affording insurance.<sup>18</sup> They are also less likely to use preventive care, which can prevent more severe, costly conditions down the road for themselves and taxpayers.<sup>19</sup> In all, health costs account for \$192 billion, or nearly one-fifth, of all societal costs of child poverty.<sup>20</sup>

Areas with higher poverty have higher rates of child maltreatment.<sup>21</sup> While most people in poverty do not mistreat their children, poverty can increase the risk of neglect and abuse. This is especially true for families who are disconnected from relatives and community resources, which can lead to social isolation, depression, and substance use. Poverty can also be mistaken for neglect when families are unable to feed or house their children, increasing child welfare caseloads.<sup>22</sup> This strains our already overburdened child welfare system. Child poverty increases child maltreatment costs by \$40 billion annually due to higher child welfare caseloads.<sup>23</sup>

When families who are already burdened come up against rising housing costs, children may also lose the roof over their heads. For children, homelessness creates additional costs beyond poverty through foster care, transitional housing services, health care and other areas. Child homelessness cost our country \$96.9 billion in 2015.<sup>24</sup>

### *Crime Costs the Whole Economy*

There is a strong link between income and crime. Children born into low-income families are more likely to be involved in criminal activity, both as victims and perpetrators.<sup>25</sup> Neighborhoods with high levels of poverty also tend to have higher rates of crime.<sup>26</sup> Some of this may be driven by desperation, as people turn to illegal activities to earn money after losing

a job or struggling to make ends meet. When our schools and communities lack resources, young people may be disconnected from the positive guidance and career networking opportunities that they would have received in wealthier neighborhoods, as well.

While crime occurs disproportionately in high-poverty neighborhoods, its cost is borne by the whole community. Higher crime means more money spent on law enforcement, criminal justice, and crime prevention.<sup>27</sup> Crime victims also face costs, in tangible losses such as property damage or loss, and in the physical and emotional toll that crime often takes on its victims. Higher crime leads to higher incarceration, as well, which has social costs to the families and communities of those who are incarcerated.<sup>28</sup> A recent study estimated that child poverty increases the cost of crime and incarceration to the U.S. economy by more than \$400 billion per year, or about 2.2 percent of GDP.<sup>29</sup>

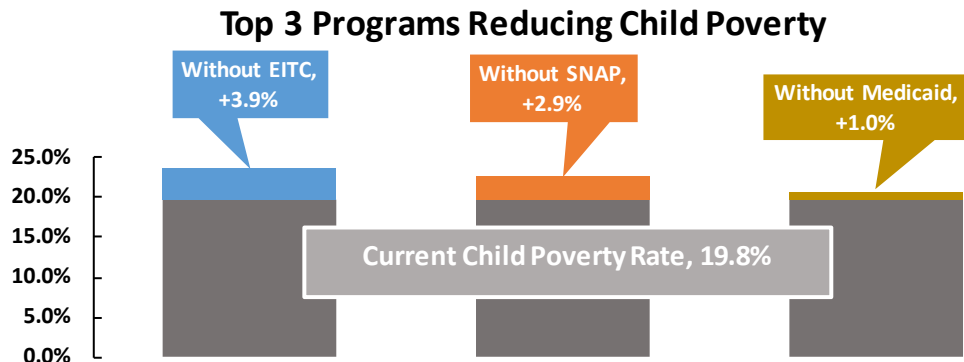
## Investing in the Success of Children in America

The United States has a long legacy of efforts to tackle child poverty. Again and again, research shows that investing in children and their families results in long-term benefits for families and society as a whole. Unfortunately, the Trump administration and congressional Republicans have attempted to cut or undermine many of these programs, despite their long record of success.

### *Ensuring Healthy Families and Children*

Children who get a healthy start do better later in life. The largest programs for child health are Medicaid and the Children's Health Insurance Program (CHIP). As of May 2018, 35.5 million children have health care through Medicaid/CHIP, making up just over half of the entire Medicaid population.<sup>30</sup> Medicaid expansion has increased children's coverage. From 2013 to 2016, in non-expansion states, the rate of uninsured children declined from 9.1% to 6.2%. In expansion states, uninsured rates declined from 5.9% to 3.5%.<sup>31</sup>

Medicaid is estimated to have kept 850,000 children out of poverty in 2010, including 370,000 children out of extreme poverty (defined as 50 percent of the federal poverty level).<sup>32</sup> Children made up nearly one-third of all those Medicaid kept out of poverty that year. Medicaid is the third-largest program impacting child poverty, after the Earned Income Tax Credit (EITC) and Supplemental Nutrition Assistance Program (SNAP).



Source: Sommers and Oellerich, 2013

Note: Data from the 2011 Current Population Survey. Some programs, such as Medicaid, have had substantial expansions since the study. Not a comprehensive list of programs. Effects based on cash value of programs. Poverty refers to the supplemental poverty measure.

Medicaid results in long-term health, educational, and economic benefits for recipients. Children with Medicaid coverage are healthier and are more likely to complete high school and college and be employed as adults.<sup>33</sup> Increased wages means increased tax revenues. One study finds that the government will recoup 56 cents of each dollar spent on Medicaid for a child over the course of their working life, even before taking into account decreased mortality and increased college attendance.<sup>34</sup>

Home visiting programs are also critical for the health of particularly young children. These programs provide education and support to pregnant women and parents of young children through one-on-one visits from health, social service, or child development professionals. Federal programs that incorporate home visiting include the Maternal, Infant, and Early Childhood Home Visiting Program (MIECHV), the Nurse-Family Partnership (NFP), and Early Head Start.

In FY2017, the MIECHV program served over 156,000 parents and children spanning 27 percent of all U.S. counties.<sup>35</sup> Home visiting programs offer great returns of investment, especially when targeted at populations most in need. Rates of return range from \$1.26 for every dollar invested for lower-risk participants to \$5.70 for every dollar invested for higher-risk participants.<sup>36</sup>

#### *Education Needs to Start Early*

Despite broad consensus that early learning and care is critical to lifelong success for children, nearly a third of all preschool-aged children are not enrolled in formal education.<sup>37</sup> High-quality early childhood education has the potential to substantially reduce learning gaps between low-income and high-income children.<sup>38</sup> Federal funding to address this gap exists through preschool development grants and the Child Care and Development Fund block grants, as well

as Head Start, a comprehensive approach that incorporates education, health, parental involvement, and social services.

Research shows that early learning and care has profound effects on a child’s lifetime educational and economic success. Children who attend high-quality programs from birth to age five have been shown to score higher on math and reading tests through age 21 and are more likely to attend college.<sup>39</sup> These children also have better employment outcomes: they earn more and are more likely to be employed.<sup>40</sup>

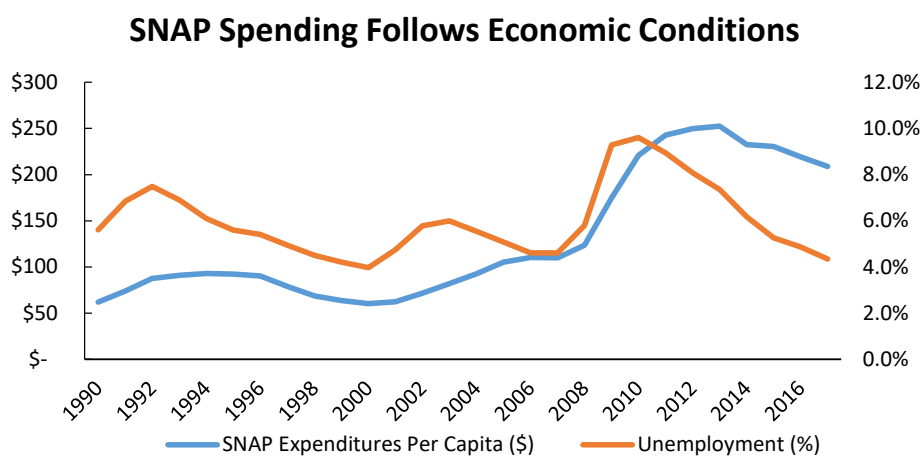
These effects even reach the next generation: Children of parents who had participated in pre-K are 6 percent more likely to continue their education beyond required schooling.<sup>41</sup> Altogether, early learning and care programs generate \$7.30 of benefits to society for every dollar spent.<sup>42</sup>

### *Nutrition Assistance Keeps Food on the Table*

Good nutrition is crucial for all families. Nutrition programs like SNAP, the School Lunch Program, and WIC get struggling families through tough times. But more than that, these programs also set children up for better health and economic outcomes and ultimately puts children into a position where they are less likely to need assistance as adults.

Supplement Nutrition Assistance Program, or (SNAP), benefits are heavily targeted at families with children—SNAP reaches about one in four children in the United States.<sup>43</sup> Childhood access to SNAP is associated with having better health status as adults, as measured by obesity, body mass index, and chronic conditions like diabetes and high blood pressure.<sup>44</sup>

Similar to other automatic stabilizers, SNAP is critical to our economy’s response to recessions. Enrollment rises during downturns, stimulating the economy, and then falling as the labor market recovers and financial insecurity drops.<sup>45</sup>



Source: US Department of Agriculture, Census Bureau, and Bureau of Labor Statistics  
Note: Updated from Hoynes, 2016



The Special Supplemental Nutrition Program for Women, Infants, and Children, known as WIC, provides mothers who are pregnant or have young children with the stable nutrition needed to help young bodies and minds flourish. Like SNAP, WIC is also responsive to economic fluctuations.<sup>46</sup> WIC funds are targeted to pregnant women and infants because good nutrition during the prenatal and early childhood years reduces health care costs and increases workforce productivity.<sup>47</sup>

Nutrition programs also directly improve the larger economy because families purchase their food at local grocery stores and farmers markets. Every dollar of SNAP generates \$1.79 in increased GDP.<sup>48</sup> Additionally, the SNAP Education and Training program already supports work by partnering with local employers, organizations, and colleges to equip low-income workers with in-demand job skills, so they can secure a better financial future for themselves and their families.<sup>49</sup> SNAP, WIC, and other nutrition programs are investments in human capital because they set a healthy foundation for America's current and future workforce.

### *Basic Needs Assistance Pays Off*

For families who are struggling to make ends meet, income assistance and tax credits are much-needed wage boosts. The EITC, the Child Tax Credit (CTC), and Temporary Assistance for Needy Families (TANF) go to working families, providing the most benefit to those with children. A few thousand dollars goes a long way: research shows that for families with children under the age of 5, receiving an extra \$3,000 per year meant that their children earned 17 percent more in annual income as adults.<sup>50</sup>

The EITC provides a refundable tax credit based on family size and earnings. In 2016, nearly 6 million people found pathways out of poverty with the EITC, half of whom were children, empowering these families to enter or rejoin the middle class.<sup>51</sup> Studies show the EITC is most valuable for single mothers with children who hover near the poverty line. Every \$1,000 increase in the credit results in over a 7 percentage point increase in employment for single mothers.<sup>52</sup> This increased employment among mothers means the EITC boosts economic mobility to support families who are working to improve their lives.

The CTC reduces child poverty and boosts educational outcomes and economic success. The partially refundable credit increases a family's income up to \$1,400 per child.<sup>53</sup> In 2016, 70 percent of families with children received an average CTC of \$1,060.<sup>54</sup> And in 2016, the CTC kept 1.5 million children out of poverty and lessened poverty for another 6.1 million children.<sup>55</sup>

TANF is a block grant to states for assisting low-income families and children in the form of basic assistance, child care, education and training, and other services. TANF keeps 18 percent of children out of deep poverty who would otherwise have been in deep poverty.<sup>56</sup> On average, states received \$1,099 in funding per poor child in their state in 2015. Yet, states have lost over one-third of the value of the block grants due to inflation, and the share of families in poverty receiving assistance is at an all-time low.<sup>57</sup>

## Congress Must Prioritize Investments in our Children

The American Dream is built on the idea that families can work hard to build a successful life and a promising future for their children. When parents struggle to make ends meet, their children miss out on opportunities to reach their full potential. And it is not just the children who struggle, the economy as a whole is worse off when we do not make investments that boost families and children.

Congress fulfills its promise to empower all Americans by sustaining vital programs that provide basic assistance to families when they fall on hard times. This starts with protecting the federal investments that are known to work. Programs like Medicaid and SNAP are proven investments in human capital. Attempts to gut funding or to impose burdensome red tape or restrictions on recipients run counter to the purpose of the programs.

Yet that is what Republicans are doing. They proposed cutting Medicaid and instituting administrative burdens for recipients of both programs.<sup>58</sup> President Trump's FY2019 budget, for instance, proposed slashing SNAP by nearly 30 percent, a cut that would affect millions of children.<sup>59</sup> The Trump administration is also attempting to make it easier for states to implement harsher work requirements for Medicaid recipients – which would strip coverage away from families while having little impact on promoting gainful employment.<sup>60</sup> In addition, House Republicans are attempting to implement harsher administrative burdens on SNAP, again likely leading to fewer families receiving this vital investment in their children's future.<sup>61</sup> These actions, and countless other attempts by Republicans to cut spending on child poverty, undermine the futures of the children such programs support.

Current investments are not enough, though. Policymakers have the power to do more. Expanding Medicaid to the states that have not done so would ensure that more children have the health care coverage they need. Upping the investment in the EITC, an opportunity missed by Republicans in their recent tax cuts, would help more working families make ends meet and provide their children with the resources they need. And making the CTC fully refundable would provide much needed support to very low-income families. Head Start provides early learning and care services for low-income children, but lacks the funding to serve every eligible child in America.

Congress also needs to consider new approaches to combating child poverty. State and local governments and agencies are experimenting with a variety of approaches to ensuring that children and families achieve self-sustainability. Congress can identify which of these programs are most likely to provide strong returns on investment by closely tracking returns at the state level and committing to the evidence-based policy movement. The bipartisan Commission on Evidence Based Policymaking identified a broad set of policies and strategies that Congress and the administration can take to build a stronger set of research. Acting on these recommendations will not immediately keep all children out of poverty. But it will provide insights into where Congress should be prioritizing further investments to address the problem.

Child poverty is not an easy problem to address. But making investments that lift children up and set them on the path to success is something that pays dividends for all of society.

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  - <sup>3</sup> <https://www.census.gov/library/publications/2017/demo/p60-259.html>
  - <sup>4</sup> <https://www.urban.org/sites/default/files/publication/30656/411960-The-Dynamics-of-Poverty-in-the-United-States-A-Review-of-Data-Methods-and-Findings.PDF>
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  - <sup>6</sup> <https://www.census.gov/content/dam/Census/library/publications/2017/demo/P60-259.pdf>
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  - <sup>8</sup> <https://academic.oup.com/swr/advance-article-abstract/doi/10.1093/swr/svy007/4956930?redirectedFrom=fulltext>
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  - <sup>29</sup> Crime and incarceration costs include victimization costs of street crime, corrections and crime deterrence costs, and social costs of incarceration; <https://academic.oup.com/swr/advance-article-abstract/doi/10.1093/swr/svy007/4956930?redirectedFrom=fulltext>
  - <sup>30</sup> <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/child-and-chip-enrollment/index.html>
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  - <sup>32</sup> [https://dash.harvard.edu/bitstream/handle/1/14008375/Sommers\\_PovertyReducing.pdf?sequence=1](https://dash.harvard.edu/bitstream/handle/1/14008375/Sommers_PovertyReducing.pdf?sequence=1)
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<http://www.upjohn.org/sites/default/files/WEFocus/FromPreschooltoProsperity.pdf>
- <sup>41</sup> <http://www.nber.org/papers/w22700.pdf>; Children of participants are 6 percent more likely to have more than the 9 years of compulsory education.
- <sup>42</sup> [https://heckmanequation.org/assets/2017/01/Garcia\\_Heckman\\_Leaf\\_etal\\_2016\\_life-cycle-benefits-ecp\\_r1-p.pdf](https://heckmanequation.org/assets/2017/01/Garcia_Heckman_Leaf_etal_2016_life-cycle-benefits-ecp_r1-p.pdf)
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