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## Clinton's wonky policies of fine-grained complexity contrast with rivals' big ideas

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Hillary Clinton's official campaign platform is now twice as long as "Hamlet": seventy-three thousand six hundred forty-five words of policy ideas. One hundred seventy-four pages. And growing.

But, at its heart, this wordy list amounts to a statement of Clinton's confidence in two things.

The status quo.

And the federal bureaucracy.

The other two candidates left in this presidential race want to overhaul American government. Clinton mainly wants to tinker with its parts. In many cases, her plans involve adding small — but intricate — new tasks for the bureaucracy, designed to make government smarter, more generous and more just.

To crack down on Wall Street, for instance, Clinton would expand a particular regulatory form. The form already is 42 pages long and can require up to 300 hours to fill out.

If Congress doesn't overhaul immigration, Clinton's plan is to allow undocumented residents to walk into local federal offices and ask for help. Already-busy bureaucrats — armed with guidelines that nobody has written yet — would make millions of new decisions about who can stay.

This approach says a lot about Clinton's worldview, after 23 years in and around Washington.

To her, complexity is realism.

Clinton says she simply can't make the simple, grand promises of her rivals — free college tuition, a big, beautiful, free wall. Instead, she skips ahead to what policy looks like the way it's actually been done: complicated, ugly and in small steps.

"It's all incremental. It's a lot of small ball," said Michael Tanner of the libertarian Cato Institute. "But it's incrementally increasing the size and cost of government. It's all in one direction."

If Clinton wins the Democratic nomination, this may turn out to be the perfect election to be a wonk — because of who she'd be running against.

If Clinton treats policymaking like watchmaking — a lot of whirring, tiny, hidden gears — the Republican Party's presumptive nominee, Donald Trump, is a man making parade floats. His ideas are attention-grabbing. Expensive. And often discarded.

Last week, Trump came out against his own plan to give huge tax cuts to the rich. He discarded his past opposition to raising the minimum wage. And he offhandedly suggested that the United States might pay back only a percentage of its debts, an idea that would rock the world economy and America's place in it.

"I don't like either of them. But at least one of them is in the real world. And one has no bearing on reality," Tanner said. "I simply believe Donald Trump is unqualified to be president. Hillary's qualified. [And] I mean, I disagree with her on almost everything."

To draw a full portrait of Clinton's ideas, The Post reviewed her campaign platform and her speeches, TV interviews and performances in the Democratic debates. In that platform, there are sweeping goals inherited from President Obama: immigration reform. Gun control. And there are a few abrupt shifts to the left, made during the race against Sen. Bernie Sanders of Vermont.

Previously, for instance, Clinton argued that the United States should continue deporting children who cross the U.S. border illegally, in order to "send a message" that would discourage future migrations. But in March, after pressure by Sanders, Clinton gave. "I will not deport children," she said in a debate.

Clinton has never adopted Sanders's basic vision of liberalism — that the simplest way to help the needy is to help everyone at once.

"I also believe in affordable college, but I don't believe in free college," Clinton said at a debate in February, attacking Sanders's simple, huge plan to make tuition free at public colleges. "What I want to do is make sure middle-class kids — not Donald Trump's kids — get to be able to afford college."

Clinton's solution for college is cheaper: \$350 billion over 10 years, versus \$750 billion for Sanders.

But it's not simple.

Clinton's plan is to determine what families can afford to pay, without borrowing, and provide the rest of the money as a grant. But that requires fine-grained bureaucratic determinations to find the right number for every family.

She also wants to help students by extending a tax credit that has a history going back to the tenure of her famously wonky husband. It can be worth up to \$2,500. But only if students find their Form 1098-T, then fill out the relevant portions of Form 8863, then enter the amount from lines 8 and 19 of Form 8863 in lines 68 and 50 of their Form 1040. Just like that.

“There’s some inevitable trade-off here between cost and simplicity,” said Marc Goldwein of the Committee for a Responsible Federal Budget. “Put me down for, ‘Let’s spend our scarce resources more carefully, even if it means more complexity.’”

But that complexity sometimes backfires.

In this case, watchdogs say more than a quarter of those who deserve education credits don’t bother applying. And the IRS paid more than \$5.6 billion to people who applied for educational credits but — upon later review — may not have deserved them.

The pattern repeats.

In health care, Sanders wants to rip up the system, start over and make the government everyone’s insurer. Clinton wants to help in part by adding a tax credit to give families up to \$5,000 to cover out-of-pocket payments.

In Appalachia, Sanders promises to undo the trade deals that he blames for killing factory jobs. Clinton’s plans include extending a tax credit.

The credit, which already exists, would be tapered to spur new investment in areas that declined with coal. But it comes with just a little red tape.

The rules, for example, require a certified Community Development Entity to make a Qualified Low Income Community Investment in a Qualified Active Low Income Community Business. To get the money, a business must perform at least 50 percent of its business and have at least 40 percent of its tangible property within a designed Low Income Community. Also, by rule, the business can’t be a racetrack, massage parlor, tanning salon or what the government calls a “hot tub facility.”

Before the credit expired the last time, a Senate study found it was so loopholed that — in one instance — it had been used to pay for a dolphin exhibit at the Atlanta aquarium.

“I do not believe, in totality, that’s enough,” said West Virginia State Rep. Clif Moore, a Democrat who represents the heart of coal country. “I don’t think she’s offering anything that’s in and of itself brand new. She doesn’t have the lightning rod.”

Clinton’s approach is an extension of the one that both her husband and President Obama used to make change in the face of a balky Congress and hostile states. Instead of handing out money, they handed out tax benefits. Democrats could celebrate the benefit, Republicans the cut.

Instead of simple, universal benefit programs, they engineered complex solutions — like the Affordable Care Act — that were supposed to be customized to fit consumers’ needs.

The result, now, is a government that groans under the weight of its complexity.

The tax code has changed more than 4,000 times since 2004. The overwhelmed IRS expects to answer just 47 percent of the calls made to its help-line staff this year, and it has 923,000 unanswered letters. The broader growth of federal regulation has also caused a boom in the number of professional “compliance officers,” whose entire job is to follow rules: There are 136,000 in the private sector, at last count.

Clinton's solutions would add complexity to complexity.

That, in a way, requires its own kind of faith: that bureaucrats can make the kind of fine-grained decisions necessary to keep such a detailed enterprise running. Her campaign's argument is that, in today's Washington, that's the only way to do it.

Said Jake Sullivan, a Clinton policy adviser: Clinton "won't make promises that she can't keep or hide the details from the people whose vote she's trying to earn."