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No Silver Bullet For Making Having A Family More Affordable As Dem, GOP Experts Battle

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A joint Senate and House panel of Democrats and Republicans took three swings at trying to find ways of making having a family affordable Tuesday. On the first swing, they agreed a problem exists:

“It shouldn’t be this hard to raise a family,” said Joint Economic Committee Chairman Utah Republican Senator Mike Lee, in the lone boldface text appearing in his opening remarks. In non-boldface, he added “family affordability” has become a unifying concern among lawmakers and commentators on both the political left and right.

On the left, the Vice Chairman, New York City Democrat Rep. Carolyn Maloney concurred: “Chairman Lee....We agree there is a problem.”

But the second swing--defining the dimensions of the problem--showed the complications.

Lee: “The problem is multifaceted. Economic challenges such as debt loads and increases in the cost of living make family formation and expansion difficult for many Americans.”

Maloney ticked off her own list of causes: Many Americans being priced out of having families. Average center-based infant care more than one-quarter of the median income for single working parents. 40% of families have trouble paying for basic needs.

On the third swing---finding a bipartisan solution-- they struck out.

As with many complicated issues, the parties brought their own experts to do battle.

Lee has proposed letting families tap into some of their Social Security benefits on the birth of a child to help with expenses in early years.

But a Democratic witness, Columbia University School of Social Work Professor Jane Waldfogel, objected that taking that money out early could lead to financial insecurity for parents in their later years. “Social Security is the best anti-poverty program we have,” she said.

Another Democratic specialist, Kristin Rowe-Finkbeiner, co-founder of the claimed million-mom strong MomsRising, also voiced concern: “We don’t want to rob one program to pay for another. Families are already stretched.”

The MomsRising leader sounded at least a small note of optimism: “Solutions are possible. Small changes and big change. It all adds up.”

Among the changes she urged are paid family medical leave for all workers; affordable, accessible, high quality childcare; increasing the standard minimum wage and abolishing the lower minimum wage for tipped workers; and expanding the Earned Income Tax Credit and Child Tax Credit

She also said affordability would be helped with comprehensive gun policy to reduce the “devastating” costs of gun violence.

While Rowe-Finkbeiner, Waldfogel and Maloney---who has a bill that would provide 12 weeks of paid family leave for government workers ---see government action as a potential cure to the affordability problem, Ryan Bourne, an economist from the libertarian Cato Institute, saw it as a cause, saying:

“Government policies at the federal, state and local levels raise prices on basic goods (from housing to food to energy) to the disproportionate financial detriment of poor households and families with children.”

At the same time another Republican expert, economist Lyman Stone of the American Enterprise Institute, asserted by one measure there isn’t even an affordability problem---basic child-rearing costs dropped in the two decades ending in 2015.

Instead, Stone contended, spending on children has risen because relatively well-off parents have chosen to splurge on their kids.

“The fact that that American parents appear to be buying more sessions of violin lessons, more hours of daycare, more years in private school, at a time when the prices of those things are rising at an incredible pace suggests that these middle-income households are in fact not extraordinarily cash-strapped versus previous generations of parents,” argued the conservative intellectual.