

**Avigail:** Hi, I'm Avigail Oren.

**Lisa:** And I'm Lisa Hernandez.

**Avigail:** And we're your hosts for Scholar Strategy Network's No Jargon. Every other week, we discuss an American policy problem with one of the nation's top researchers—without jargon.

**Lisa:** And it seems like we are going to be talking about probably the biggest policy change we have seen in a long time in this country. We're going to be chatting a little bit about this One Big Beautiful Bill that has lots of changes coming our way.

**Avigail:** Yeah, so it's extending Trump-era tax cuts and making sweeping cuts to Medicaid and SNAP. So these are social supports, safety net supports that people really, really rely on.

**Lisa:** Yeah, and definitely. I think we all know someone who is either on SNAP or has Medicaid that covers a lot of their healthcare costs just because of a lack of affordability or disabilities, and definitely so many different Americans that will be impacted by this, whether they're children or the elderly. So we will see how this is going to affect them over time.

**Avigail:** That's right. So I wanted to talk to someone who could help us unpack the specifics of the bill and look at the big picture. So for this episode, I spoke to Taryn Morrissey, who is professor and chair of American University's Department of Public Administration and Policy, as well as Associate Dean of Research at the School of Public Affairs.

Here's our conversation.

**Avigail:** Professor Morrissey, thanks so much for coming on No Jargon.

**Taryn:** Thanks so much for having me.

**Avigail:** I want to start with some basics about the Republican backed bill that was signed into law over the 4th of July weekend. So it's been dubbed the "One Big Beautiful Bill" and it does a lot. It extends the Trump-era tax cuts. It makes sweeping cuts to Medicaid and to SNAP and so much more. And you study how public policies affect children and families. So can you help us make sense of what this law will mean for children and families in the U.S.? Like from your perspective, what's the most important thing for people to know about this new law?

**Taryn:** Sure. And as you said, the bill, or now, the law, is sweeping. It contains the tax cuts to rollbacks of clean energy credits to cuts to the social safety net. I think the biggest aspect to understand about this bill is that it redistributes resources from lower-income Americans to higher-income Americans, and from younger Americans to older Americans. So essentially the new law partially finances tax cuts through cuts to social programs that many families rely on. And because children and their parents are disproportionately more likely to be in poverty or low income than older individuals, these changes disproportionately affect, and I would say harm children and families broadly.

**Avigail:** So I want go through kind of these various aspects of the law. We've already sort of indicated how massive and sweeping it is, but it really does encompass so many of these programs that support children and families. So I feel like we have to kind of go one program at a time and kind of dive into the specifics. So why don't we start with the child tax credit. On paper it seems like a little bit of a victory that there was a modest increase to the tax credit, but you have written about how many of the poorest families may not get the full benefit and some may not get anything at all. So can you kind of explain what the child tax credit is and who it's benefiting and who it's not going to benefit anymore?

**Taryn:** The expansion in the child tax credit is great, but it's small. It makes permanent the \$2,000 cap and temporarily increases the cap to \$2,500 through 2028. So that's temporary. But at least the \$2,000 credit cap is extended. And that was originally done in the 2017 tax cuts, but it would've sunsetted along with the other tax cuts. The problem is it's really limited in scope in terms of who benefits from the tax credit and then the amount is kind of a drop in the bucket when you

think about how much it costs to raise a child. It's estimated about 20 million children in working families will receive less than the full \$2,500 per child due in part to this refundability cap. And basically that means it limits the portion of the credit that families can receive if it exceeds their income tax liability.

In simpler terms, that means that low-income families are not benefiting from this tax credit, to the extent that higher-income families are generally. So an example that the Center on Budget and Policy Priorities provided was that a single parent with two children earning \$16,000 a year—so that's pretty low—would get no additional credit under this bill while a married couple with two children earning \$400,000 a year—so nearly half a million dollars a year—would receive an extra \$1,000. So it's an example of how the bill is pretty regressive. Another restriction that the new law puts into place is it restricts eligibility to taxpayers with social security numbers, meaning that children have to have social security numbers as well as their parents, which is new. It used to be just children had to have the social security number to claim the tax credit.

And this can mean as many as four and a half million children who are U.S. citizens or legal permanent residents could lose eligibility.

**Avigail:** So I'm curious. What would a child tax credit look like that actually reduced child poverty for all families?

**Taryn:** Great question. I mean, we have had a child tax credit that reduced child poverty dramatically within the last five years. In 2021, the American Rescue Plan did this and it did so by dramatically expanding the amount, it also increased the amount for young children. So children under six, relative to children ages seven to 17 because we know that young children cost more for parents. I mean, they have childcare expenses, more healthcare expenses in general than school-aged children. It had no work requirements, so it wasn't based on tax liability. It also, was distributed monthly, into families' bank accounts as opposed to as an annual lump sum during tax time. We all love to get tax refunds if we do. And, but the reality is that families expenses happen throughout the year. Expenses like food and

childcare and housing, rent. These need to be paid for by the month. You can't just wait until tax time for your refund.

So while the current child tax credit as a lump sum at tax time is great, it really didn't help with those kind of daily or monthly expenses.

**Avigail:** I know It hasn't been that long since the American Rescue Plan. But, have researchers seen evidence that that version of a child tax credit actually did have a positive impact on children and their parents?

**Taryn:** It did. There's a large number of studies now on the 2021 expansion, and it was limited in time. The American Rescue Plan included a six month expansion of the child tax credit. So from July through December of 2021. And families knew it was temporary, so I'm not sure the research on the child tax credit is completely generalizable to what would happen if that expansion in the tax credit was permanent. But there's evidence that it did help families reduce their financial stress, pay for these regular essentials, like food rent, reduce their debt and it dramatically reduced child poverty. On the flip side, December 31st, 2021 to January 1st, 2022, when the tax credit ended, child poverty dramatically increased again.

**Avigail:** Yeah, I can. Imagine that if you're getting this one lump sum in April or May, you sort of are forced to look into a crystal ball and predict what expenses you'll have coming in the months ahead versus getting a monthly credit where you get to constantly reevaluate what your needs are.

**Taryn:** And the lump sum again, is important. I should say that the earned income tax credit, which is different from the child tax credit, and it's based on earnings, it's a lot larger than the child tax credit. I believe the current cap is about nearly \$7,000 for families with children. Still not enough certainly to support a whole family, but it's based on earnings and it has a phase in and a phase out. And so there's not this cliff effect of receiving it or not receiving it, which happens in a lot of social programs. And the EITC is really important in reducing poverty, but it's received as a lump sum usually in February, March, or April. And families who are low income

generally use it to pay down debt that they've accrued over the prior year or for major expenses like purchasing a car, car repairs or housing repairs. It's not generally used for kind of these daily expenses.

**Avigail:** Oh, so there is kind of a nice balance between these two different tax credits, or were when the CTC was being administered monthly.

**Taryn:** That's right. Yeah. For six months, it was great.

**Avigail:** How lovely. Okay. Well, why don't we pivot to talking about healthcare? So Medicaid's one of the largest sources of health coverage for children and their parents. But under this new law, Medicaid is going to see massive cuts, and you've called these changes deeply harmful. Can you break down exactly what is changing and why it matters to kids and families?

**Taryn:** Sure. I think the important thing to recognize is that, in order to cut from Medicaid or to take some money out, which this bill takes about \$700 billion over 10 years from Medicaid, you need to pay for less healthcare. So that means that people will receive less healthcare. And we can think of the way that these cuts are happening to Medicaid as well as SNAP, which we can get to is, is with a thousand paper cuts through new work requirements. Participants in Medicaid will be required to work 80 hours a month in qualifying activities. So this could be work or volunteering or other sorts of activities. Most participants do this. There's evidence that most who can, who aren't facing disabilities or caregiving responsibilities are engaging in these qualifying activities. The issue is they require documentation. They require monthly documentation and for people who are working multiple jobs. Or people who are working variable hours, which is very common in the restaurant industry, in the retail industry, will have trouble providing documentation or getting it in.

Or if they happen to work 79 hours in a month, they'll lose coverage. It also. Twice a year eligibility determinations to Medicaid, meaning that every six months you have to prove that you're income eligible and you meet all the other eligibility

requirements. And in general, this has been about every 12 months you have to prove eligibility.

So this'll be a whole other process that families have to go to in addition to reporting, their work and documenting that the bill cuts Medicaid in a couple other ways. It limits retroactive coverage, restricts provider payments, it reduces funding for states, which means that states will have to step up, and contribute more funds or they won't. But in general, this beautiful bill and other policy changes may mean that another 17 million people will lack health insurance coverage. That's the largest cut to health insurance due to federal policy in history.

**Avigail:** Yeah, that's pretty profound. And how will kids in particular, be affected by losing healthcare coverage?

**Taryn:** Kids could lose healthcare coverage if their parents don't provide the documentation of their work status. If they don't submit the redetermination for eligibility paperwork on time or if parents themselves don't go through the hoops to get coverage initially. I mean really anybody who has dealt with health insurance is frustrated in general, right?

You usually don't deal with health insurance during your happiest times. You're in need of healthcare and it's really frustrating. This is adding to that burden, adding to the administrative burden of what everybody hates for health insurance. But we're doing so only for low-income people. I mean, the irony is that the current administration really talks about reducing red tape. This is wrapping people in Medicaid in red tape.

**Avigail:** So another major target of this bill is the Supplemental Nutrition Assistance Program, most often known as SNAP, or, people often know it as the food stamp program. Can you walk us through what's changing with SNAP and what it will mean for families who rely on it?

**Taryn:** Sure there's several changes to SNAP. First is work requirements. So similar to what I talked about with Medicaid, it requires, again, work or other qualifying

activities for 80 or more hours per month. And if not, individuals can, and families can only receive SNAP for three months within a three year period. It raises the work requirement age for what are called "abods", and that acronym means able-bodied adults without dependence, so individuals who don't have children or aren't caring for an elderly individual in their household and do not have disabilities, have always been required to work to receive SNAP, but now it raises that age cap from 54 to 64. So older adults will be required to work to receive SNAP. Also, parents with children aged 14 to 17 will also be subject to work requirements. Previously, parents who had children under 18 were not subject to work requirements. They will be now.

It also reduces, the federal funds that go to SNAP and increases state costs. So traditionally SNAP is a program that is funded by the federal government, but states administer the program. This changes that to be that states have to kick in more money. It requires states to pay at least 5% of the food benefit costs, but potentially more based on their payment error rate and this payment error rate fluctuates from year to year. This means that a state might not know how much they have to throw into SNAP from year to year, and that could really change whether they have the funds to provide for food benefits, from year to year. And so affect families dining room tables from year to year.

Then finally it reduces federal support for administrative costs. The federal government used to pay 50% of administrative costs, you know, the cost of signing families up, the cost of the website application, et cetera, down to 25%, which will be costly.

And, also important for families is that over time, it will reduce the benefits that they receive. SNAP benefits are based on what's called the Thrifty Food Plan, which USDA or the U.S. Department of Agriculture comes up with periodically. That's a nutritious diet that can be supported with the least money possible, essentially. So this Thrifty Food Plan is what we base SNAP benefits on. And the bill limits the reevaluation of this Thrifty Food Plan to every five years and it caps benefit increases. And importantly, this is at a time we're facing inflation, particularly food inflation. And we've all dealt with the price of eggs going up and everything else.

And now we're hamstringing SNAP and USDA to not increase food benefits with this inflation.

**Avigail:** Yeah. So you've said there are better ways to address food insecurity, so what would a smarter and more compassionate policy look like?

**Taryn:** Certainly not cutting food benefits would be a start. I mean, SNAP is pretty good. It's been growing in importance in our safety net over the last few decades because many of our safety net or social programs have transformed away from a cash-based system toward a more in kind supports like Medicaid and supports that are based on work, like the earned income tax credit that I mentioned. And SNAP has become increasingly important in this context because it has been one of the few programs that families with children could receive without work requirements.

Its reach is, is massive. I mean, it's estimated that about half of American children participate in SNAP before their 20th birthday. So this is not a program that's limited to very, very poor kids. This is a real broad braced program that's really important to many, many Americans. It's second to Medicaid in terms of size and reach, and it's particularly important to those in deep poverty and who can't or aren't able to work. Because it's one of the few that doesn't have work requirements for families with children.

And it's not perfect, I should say. It's, you know, it's important to note that Medicaid and SNAP, together can't provide all that families need. I mean, they're vital for economic security, for not falling into debt due to medical expenses, for food security, for making sure dinner is on the table, but you can't pay the rent with Medicaid coverage, you can't pay the rent with SNAP vouchers, you know. You can only use SNAP benefits to buy food that can be made at home. That's it. You can't buy toothpaste with SNAP. You can't buy toilet paper, you can't buy feminine hygiene products, you can't buy diapers, you can't buy childcare with SNAP. And so there's so many other essentials that families need every day, but not cutting Medicaid and SNAP are vitally important.

And the Affordable Care Act, more than a decade ago now, was a massive step forward in expanding health insurance coverage and Medicaid was a key part of that. And so reducing that coverage is really problematic and it's going to mean that millions of Americans go without health insurance. And then cutting SNAP is gonna mean that millions more Americans go without food.

**Avigail:** Yeah. So I want to return to one of your comments, at the very top of our conversation, which is that this bill is realigning benefits from those who are most financially vulnerable to those who are most financially secure, and from the youngest to the oldest. I would assume this has something to do with the fact that children are not voters. What does this really mean for these kids who actually don't have a say in policy at all?

**Taryn:** Yeah, it's just, it's very disappointing, which is such a euphemism, that's not the right word for this. I mean, in the short term, it cuts benefits like food and health insurance, to children and families. In the long term, this bill is also only partially paid for. This means that future generations are gonna be saddled with debt, more debt than we have now. And that's extremely problematic too. And this is again, to pay for tax cuts for largely wealthy individuals who disproportionately benefit from this bill.

I think children don't have a strong lobbying organization like AARP or an industry group. You know, benefits for investing in children are often the future. They're generally not immediate, so political incentives don't really align. Miriam Calderón from Zero to Three has said this as well, that the three isms that underlie these problems or this lack of investment in children, and it's sexism, racism, and classism. Children have generally been under the purview of women, and their care disproportionately falls to women. We have an increasingly diverse population. And, there's also this prioritization of tax cuts to the wealthy. And so the sexism, racism, and classism kind of all intersects to not invest in young children.

**Avigail:** Yeah, so you co-authored a book called *Cradle to Kindergarten* that offers a lot of ideas for how we could redesign U.S. policies with children and families in mind. I want to ask you, if we actually were to design policies with children's

wellbeing at the center, what would that look like in practice? Like, what kinds of changes would we need to see in how we write and fund federal programs to really advantage children and set them up for a lifetime of success?

**Taryn:** That's a great question. I mean, I would say we need to invest in children from the day they're born, you know? Right now, all of a sudden, at age five, children become a public good, and we all pool our resources to provide socialized education, K-12 education, that every child is guaranteed. But before age five, they are a private responsibility. And our society has had this ambivalence toward the mothers of young children being employed, where we have these work requirements for low-income families. So low-income mothers must be employed, but we don't support employment broadly for women or particularly mothers.

I would argue we need to invest in those first years of life. This is when, as a public, we invest the least, but when it matters the most, certainly to children. So we need to invest in paid family leave. Just a fraction of our workforce has access to paid family leave through their employers. And we know that women return to work within weeks of giving birth. And that means that very, very young babies are in need of childcare that we don't provide. We need affordable, high quality childcare. It's a massive expense for most families, not just low-income families, but families across the income spectrum really struggle with the cost of childcare, particularly for infants and toddlers.

And it's hard to find. I have two elementary-age kids and I'm a childcare policy researcher, and it was really hard to find childcare, particularly stable childcare that didn't cause me to miss work frequently. I mean, these are real problems that are faced by families across the board. So in addition to paid family leave and high quality, affordable childcare, I also argue we need universal education beginning at age three, many states and localities have stepped up, but not enough. Where I live in the District of Columbia, my children entered the public school system at age three and it was fantastic. They attended an elementary school that started at pre-K three, and they had pre-K four. It was a full school day through the school year, taught by educated, adequately paid teachers. And it was a wonderful resource. And it was universal. It wasn't that my children went into a certain classroom and

Head Start children went into another classroom, which is what we often have in early childhood, which means that children are income segregated. And then finally, I argue that we need special support for those facing particular challenges like poverty or children with special needs, or who are living in communities with concentrated poverty. And in our book we described a reimagined headstart that begins early, that begins really before birth with pregnant individuals and providing the supports that they need.

**Avigail:** So if you were to prioritize just one of these policy ideas, what do you think would most rapidly have a pretty noticeable impact on children and their families?

**Taryn:** It's hard to choose. I feel like families, you know, need it all. One major item on my wishlist would be a universal healthcare system that actually serves all. Without health, you don't really have anything. But I would also argue that we need affordable, high quality childcare and that would have immediate economic effects.

So obviously it would be really important to the families and children who are directly participating in childcare and have high quality educational places where they go, where families can be confident that their children are getting developmentally appropriate curriculum and warm and responsive caregiving, which is what we know children need, that parents can rely on so that they can get to work. That would be huge. It would be huge to the parents' economic security, but also to their employers. We have a lot of parents who say that they are not looking for work or that they are working part-time instead of full-time because of childcare problems. From 2022 to 2024, it was about 19% of mothers with children under age five who were not working said that they were not looking for work because of childcare problems.

That's a real opportunity to actually increase economic growth and that would happen immediately. And we see this actually, and research shows that in places like DC, where I live and my children went to preschool, that there's a big employment effect, particularly among mothers with young children. But even broadly, it's actually an economic stimulus from universal preschool, and affordable childcare for infants and toddlers I think would do even more because infant and

toddler childcare is even more expensive than for preschoolers. And something that was full day or full year would actually cover most parents' work schedules.

So I mean, in general, I think affordable, high quality childcare would have just compounding benefits. And that's all short term. I mean, in the long term you see that it benefits children's development to have high quality early childhood programming. We see increases in school readiness when they arrive to kindergarten. We see decreases in grade retention. We see increases in high school graduation, and SAT taking and college attendance. These all have long-term economic benefits for them and for society.

**Avigail:** Yeah. And as speaking as the parent of an almost 11 month old who has their their child in daycare, it's also very beneficial to the mental health of parents. Absence makes the heart grow fonder. It's much easier and more meaningful to spend a few hours with your child in the morning, in the evening, knowing that you're not gonna be the one playing with the same toy for eight hours straight. My son is currently obsessed with chip clips, and they're just not that dynamic to play with. So I'm incredibly grateful to his childcare providers, who take some of the load off of my husband and I, but also you know, he gets to go and be social with his little baby friends all day. So lots of benefits for our entire family.

**Taryn:** Agree. At 24/7 to care for a young child is not sustainable for anybody. And it's not great. I mean, we kind of think about children often in children's development, in a vacuum. I think about how little we attend to parents' sleep when they have newborns. I mean, we know that mother's mental health is vital to infants and newborns, and sleep is obviously vital to mental health. Yet we kind of don't necessarily attend to giving people a break when they need it. There's, in my opinion, not enough research on that, but also just not enough attention to what parents go through and then how to help them.

I mean, thinking about paid family leave, I have research showing that people who lived in New York state, which created a paid family leave program in 2018 reported more sleep and more exercise after paid family leave was instituted. And this makes complete sense. If you are working eight hours a day and then you come

home and care for a newborn, including those multiple wake ups at night, how are you sleeping consistently? How might you exercise? You know, there's only 24 hours in a day.

**Avigail:** Absolutely. And Scholar Strategy Network actually did provide me with paid leave after I gave birth, for which I am very grateful. But my husband was eligible for FMLA, but was unpaid and I actually, quote unquote, bought him out. I saved enough of my own income to cover his salary in those 12 weeks, so we could both be home. And obviously, like one person's experience is anecdotal, but I feel so strongly that having two parents home on leave made it a much more sustainable and mentally healthy experience for both of us because we could really both take turns resting, day and night. I am very aware of how lucky I was to be able to do that and how rare it is.

**Taryn:** That's wonderful. It is rare in the United States. In many western nations, in our peer nations, it's not rare.

**Avigail:** Yeah. It felt very European to both be home, like pushing the stroller around the neighborhood. Okay. So I want to end on a hopeful note. Are there any policies, programs, or local efforts, kind of like the paid leave program in New York you just mentioned that are giving you hope that you feel like our listeners should be advocating for and trying to get implemented, federally, at the state level, at the local level, whatever, wherever, change can be made?

**Taryn:** Sure. There are so many wonderful things happening at the state and local level. Where I live in DC, we have Universal Preschool and have since 2010, and as I've mentioned, it's fantastic. We also, and many other states, most states have some sort of public preschool, but very few actually have universal preschool, so expanding the reach. And then, also, the schedules too. Some programs are like three hours a day during the school year, which really doesn't help many working families, for example.

A lot of states and localities have been stepping in terms of paid family leave. also wonderful. Childcare tends to be more expensive, I should say so that period

between six or 12 weeks when paid family leave ends, and then age three or four when children enter preschool, if you're fortunate enough to live in a place that has preschool and paid family leave, that period is very expensive to pay for childcare. And, so we could use more investment in childcare in particular. But I would say that preschool and paid family leave are, we've just made leaps and bounds, strides forward in terms of those programs. Yet there are some still at risk, some investments. So Oregon and Multnomah, and I'm not sure I'm pronouncing that county correctly, but that it's the county where Portland, Oregon, is located, they passed by referendum a universal preschool program a couple years ago, and there's been discussion about rolling it back and that would be a step backward. It's funded by a tax to high earners. And that seems to be why people want to roll it back. That seems like a progressive tax to me, and a really important investment.

Recent research shows that because Universal Preschool increases parents' employment and their hours of employment, it increases their earnings and increases tax revenue. And so in many localities, like places like New Haven, it paid for itself almost entirely. They estimate that New Haven's preschool program paid for 90% of the investment through parents' increased earnings. That's pretty amazing. There's very few programs you can do that get that kind of return. So I would say that states and localities in general are real bright spots. New Mexico has invested gas and oil tax revenue into their childcare. They're really a shining star and, you know, they're fortunate enough to have that tax revenue, but they've provided very low or or no cost childcare to families up to 400% of the poverty level, which is quite high. It encompasses nearly all families in New Mexico, with young children. So there are bright lights that we need to focus on. It does mean though that there's a patchwork of states and localities where young children and their families have access to these important programs and in other places they don't. And so, it increases geographic disparities in access to these important resources.

**Avigail:** Dr. Morrissey, thank you so much for coming on the show,

**Taryn:** It was my pleasure. Thank you so much for having me.

**Avigail:** And thanks for listening. For more on Professor Morrissey's work, check out our show notes at [scholars.org/nojargon](https://scholars.org/nojargon). No Jargon is the podcast of the Scholars Strategy Network, a nationwide organization that connects journalists, policymakers, and civic leaders with America's top researchers to improve policy and strengthen democracy. The producers of our show are Wendy Chow and Dominik Doemer. Our audio engineer is Peter Linnane. If you liked the show, please subscribe and rate us on Apple Podcasts or wherever you get your shows. You can give us feedback on X, formerly known as Twitter, @NoJargonPodcast or at our email address [nojargon@scholars.org](mailto:nojargon@scholars.org).