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*Guest Columnist*

## Here's how we can protect America's children and families

Successful federal public policy in the past three years demonstrated how government can mobilize resources to ameliorate suffering and help the poor.



President Franklin D. Roosevelt speaks on the radio from the Oval Room of the White House in 1941. During an extraordinary 12 years in office, Roosevelt guided the nation through a bleak period of Depression-era unemployment, a severe Midwest drought known as the Dust Bowl and battle against the Nazis and Japanese in World War II. (AP Photo/Henry Griffin, File) [ HENRY GRIFFIN | AP ]

*“Like slavery and apartheid, poverty is not natural. It is manmade, and it can be overcome and eradicated by the actions of human beings. And overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life.” Nelson Mandela (2005)*

Poverty is not a natural innate condition, but the result of our individual, national and global actions and inactions. Acting to correct this manufactured human suffering is one of the premier human rights issues of our lifetime.

President Franklin Roosevelt recognized this fact at the height of the Great Depression and proposed the New Deal for America. His New Deal embraced a series of policy proposals to overcome market failure and to protect the economic and social human rights of the most vulnerable. Some of these policies succeeded, while others failed. Yet the premise behind his actions, that governments have a duty to mobilize resources to act for the public welfare, continues to inspire.

The public institutions and economic reforms created out of the New Deal gave the U.S. government the ability to establish a basic level of economic security for its citizens. These institutions and reforms were designed to provide both short-term relief and a long-term economic safety net for all Americans. While Roosevelt’s New Deal failed to adequately meet the needs of African Americans and the very poor, these public policies, including Social Security, prevented millions from falling into poverty and destitution.

Very few liberals or conservatives promote such large-scale New Deal reforms today. Yet, successful public policy in 2020-2023 once again demonstrated the ability of the government to effectively mobilize resources to ameliorate suffering and empower the poor. The success of key programs included in the 2020 CARES Act (signed by then-President Donald Trump) and the 2021 American Rescue Plan (signed by President Joe Biden) show us a way forward. These effective and

triumphant policies demonstrate how Democrats and Republicans can come together to address acute human suffering in America today.

Three particularly effective programs that helped millions of Americans were the expansion of: (1) the child tax credit; (2) unemployment insurance; and (3) health insurance access.

**The Expanded Child Tax Credit:** The most successful component of the American Rescue Plan was the expanded child tax credit, which increased the stipend from \$2,000 to \$3,000 for children 6 and above, and to \$3,600 for children under 6. The credit was distributed monthly and earnings requirements were removed. To receive the previous child tax credit, parents had to make enough money to file income taxes. This excluded families working for poverty wages or unsteady work. It also meant that families that paid low federal income taxes received a smaller child tax credit. The American Rescue Plan dramatically changed this regressive policy. Families now received the full child credit amount no matter how poor they were. The program now resembled a universal child allowance that according to poverty expert Matthew Desmond “reached poor, working-class and middle-class families alike.”

Desmond reports that the program “reduced child poverty to its lowest rate in U.S. history, driving it down by 44% in six months. Forty-four percent. Six months. When Christmas came in 2021, 5.5 million fewer children were living in poverty than had been the previous Christmas.” Desmond continues: “The extraordinary progress displayed during the pandemic should make it impossible for anyone to still maintain the false belief that poverty cannot be ameliorated by government action.”

**Unemployment Insurance Expansion:** The congressional legislation provided unemployment insurance to more than 15 million people previously not covered, including part-time workers, independent contractors and the self-employed (including “gig workers”). These major unemployment program changes not only expanded eligibility but also smoothed differences between state programs. During the coronavirus pandemic, work searching requirements were relaxed and extra weeks of benefits were added. The American economy in the 21st century now fundamentally relies on part time and gig workers. Millions of workers thus

gained essential unemployment protection for the first time during the COVID economic crisis.

**Health Insurance Access Expansion:** A third remarkably successful program was the policy to decrease health insurance prices for Americans who buy their own insurance, and further, making it free for the lowest earners. According to The New York Times, this led to the uninsured rate dropping to a record low of 8%. Congress has extended these subsidies through 2025. Sharon Parrott, president of the Center on Budget and Policy Priorities, stated: “What we did show is we actually can help people stabilize their situations quite a bit if we’re willing to provide assistance.”

While the increased health insurance access will continue through 2025, the expansion of both the child tax credit and unemployment insurance have already been stopped. The negative impact on our nation’s poor and working class was immediate. For example, the Census Bureau reported in September 2023 that, as a result of the expiration of the child tax credit, child poverty more than doubled between 2021 and 2022, jumping from 5.2% to 12.4%. These abstract numbers translate into 5.1 million children pushed into deprivation and suffering. All of the major unemployment program changes and expansions ended by September 2021. In addition, the policy that protected Medicaid enrollees from losing coverage during the pandemic is being phased out in numerous states.

The pandemic antipoverty programs lifted millions of children out of poverty, helped millions of citizens to access health care, and provided millions of gig workers protection from falling into deep poverty. Yet, crisis conditions for the poor remain. For example, economists estimate that one in five children in Florida live in poverty, totaling more than 870,000 adolescents.

We cannot allow our political polarization and congressional gridlock to prevent the permanent expansion of these social benefits. Social conservatives in the Republican Party have been open to spending on policies that support families. Liberals in the Democratic party consistently argue for social welfare spending to protect the vulnerable. Is bipartisan unity possible?

Compared to other federal programs, including the budgets for the military, Social Security and Medicare, the costs for these children and family protection

measures are modest. According to economists, the costs would be only slightly more than half the annual revenue we lost from the 2017 Trump tax cut. Furthermore, these programs help to stabilize the health and well-being of working families and children throughout America, which is good for our economy and the future of our country. The pandemic relief programs gave us a road map to begin to correct this egregious injustice.

Nelson Mandela is correct. Overcoming poverty is fundamentally “an act of justice.”



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