



Federal Policy Discussion Guide

Education

Research suggests that 85 percent of a child’s brain development occurs in the first three years of life, making early childhood supports essential to helping children reach their full potential. Because parents are a child’s first and most important teachers, parent-coaching programs can help families thrive. Home visits by trained professionals help parents enhance children’s readiness to learn, improve their health and reduce the rate of child abuse.

The Education Begins at Home Act would establish the first dedicated federal funding stream for quality home visitation at the state and local levels. In our state, the new funds could be used to expand the highly effective Healthy Families Illinois and Parents Too Soon programs. In addition, the bill would fund home-visiting programs for families with English-language learners or with members in the armed forces, as well as strengthen the home-visitation component of Early Head Start.

Overall, a first-rate education empowers children to think critically and provide them with the tools to succeed in a quickly-changing world. Yet too many students – from preschool through high school – lack access to a high-quality educational experience. Despite efforts to erase achievement gaps among students, significant disparities persist.

Since 2002, the No Child Left Behind Act has been at the heart of federal efforts to boost academic achievement. The Act requires states to set performance requirements and provide detailed reports on student outcomes, and aims to expand options for students attending low-performing schools. But the federal government has never committed the full funding that was initially promised to NCLB efforts – and some critics complain the Act places far too much emphasis on test scores.

Questions:

- Would you support the Education Begins at Home Act to extend home-visiting and parent-education efforts to young, at-risk children? What additional early childhood supports would you like to see strengthened, and how?
- What measures do you support to ensure that all children have access to high-quality educations that allow them to succeed in the modern workforce?
- What opportunities do you see for improving the current version of NCLB?



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Health

The evidence is indisputable: A child's future depends on a healthy start. Good physical health is a necessary piece of the puzzle for children to thrive. However, too many families struggle to afford the care they need, and more than 6 million low-income children are uninsured in the United States.

In Illinois, the All Kids program has helped address some of this need. But the success of All Kids depends on strong federal-state partnerships. The federal effort known as SCHIP – the State Children's Health Insurance Program – provides the framework and resources for such efforts. Each year, this program provides 65 cents for every \$1 spent on SCHIP coverage in Illinois. Last year, about 345,000 Illinois children relied on SCHIP to keep them healthy – yet more than 17 percent of the state's low-income children remain uninsured.

SCHIP was reauthorized until 2009 without providing for much-needed additional funding. The reauthorization did not take into account rising health care costs or growth in enrollment, and did not provide the resources needed to increase the enrollment rates of eligible children.

Questions:

- How would you strengthen SCHIP to provide accessible, affordable, high-quality health care to all children who lack it?
- What other strategies would you pursue to help families access reliable and affordable health insurance?



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Family Economic Security

Earned Income Tax Credit

The federal Earned Income Tax Credit (EITC) is a tax benefit that rewards work by allowing low-wage workers to keep more of their own money at tax time. Studies have shown that the EITC is an effective tool for reducing poverty, but advocates continue to recommend improvements to its structure. Currently, workers without qualifying children, some of whom are non-custodial parents, receive a much smaller EITC than workers with qualifying children. In addition, the EITC imposes a “marriage penalty” on low-wage, dual-income married couples, which means that these couples often receive a lower overall EITC by filing jointly than they would if they had remained single and filed as individuals. Also, families with three or more children, who are more likely to be low-income and have greater financial needs, receive the same credit as households with only two children. Another concern is that the EITC is underutilized by millions of eligible workers because of lack of information about the credit as well as literacy and language barriers. Improving the structure of the EITC and expanding access to more low-wage workers would provide families and communities with more of the help they need and close the ever-increasing gap between stagnant wages and rising prices.

Child Tax Credit

The federal Child Tax Credit (CTC) is designed to offset some of the costs associated with raising children and lessen the tax burden for working families. It is a per-child tax benefit of up to \$1,000 for qualifying parents who have children under 17 years old. Although the CTC is viewed as an important measure to help reduce child poverty, there are key flaws in the credit’s current structure that leave out millions of low-income working families and prevent others from receiving the full tax benefit.

First, the CTC is only available to parents who earn more than a specific income threshold, excluding some of the families who face the greatest financial hardships. For those parents who do qualify, the credit is only “partially refundable,” which means that parents do not automatically receive the full difference between the \$1,000 credit and what they owe in taxes. Second, the income threshold increases each year with inflation. Because very low wages rarely keep pace with inflation, many families who qualify for the CTC one year may receive a reduced credit or even become ineligible the next year. Several proposals have been introduced in Congress to decrease and freeze the qualifying income threshold. Action on these proposals is pending. Unless the CTC’s structure is improved, millions of low-income working families will continue to be excluded from the benefit or receive a smaller tax benefit than eligible families with higher incomes.

Questions:

- What measures would you support to improve the Earned Income Tax Credit and increase participation rates and benefits for eligible workers?
- What are your views on measures to extend the full Child Tax Credit to more families and make it fairer and simpler – such as making the credit fully refundable, reducing the eligibility threshold, and “de-indexing” the eligibility threshold so that it no longer increases with inflation?