

OP-ED

Time is money

The new child tax credit hides a bigger problem: society not valuing child care. One group's program is trying to tackle that.

By Jonathan Lipman

The new federal expanded child tax credit, which since July 15 is sending monthly \$300 checks per child to many working- and middle-class families, is clearly an important policy that will help many people. But it's a little bit like offering passengers on a crashing plane a refund on their ticket. The money's nice, but it's not a real solution. The problem is not just parents having too little money. The problem is that we don't value the work of caregiving.

Our nation, compared with other countries and societies throughout history, does very little to support new parents with raising their children. Because you can't sell the work you do as a parent, our capitalist economy assigns it zero market value. Put simply, parents aren't paid. It's a classic example of a place where free markets fail, just like national defense and roads, and where government should step in.

Most wealthy nations have figured this out, and have put in place programs that make it possible for people to have families without destroying their finances, careers, and mental sanity. Families in other wealthy nations spend an average of 15% of their incomes on child care, thanks to government support for parents.

But in America, free-market orthodoxy has run amok. Somehow, while single parents in America spend on average over half their income on child care, individual child-care workers only make \$22,000 a year on average, while the CEOs of our largest companies earn literally 1,000 times as much.

The only serious contribution of society to parents is our public schools, which are notoriously underfunded, not available until children turn 5, and almost never provide full day care.

Meanwhile, America's rising inequality and affordability crises have squeezed family incomes, and 60% of married families with children in America had both parents working in 2020.

That's why a monthly check for \$300 is not going to solve the problem. The average cost for child care in Pennsylvania is \$814 per month per child and even more for infants. But we need more than bigger checks. We need a shift in how we think about child care, and other problems that a free-market approach can't solve.

To imagine what such a shift could look like, I was inspired by the "time bank" project from the Womanist Working Collective, which organizes "Black people of marginalized gender experience, specifically women (trans and



Participants train in the Philadelphia-based Womanist Working Collective's time bank program this summer. Womanist Working Collective

cis), femmes, and other gender expansive folk" in Philadelphia.

Here's how organizer LaTierra Phipps explains it in the group's orientation for new members: "Unlike the money economy, timebanking values all hours equally: 1 hour of time = 1 time credit, whether you are a surgeon or an unemployed single mother," Phipps said.

The way it works day-to-day: A local hairstylist participating in the project could spend an hour doing someone's hair and then exchange it for an hour of child care later. People with little money but "time wealth," Phipps said, such as retirees or parents home caring for their own children, could provide that care and then trade their time credits for services from others. Most importantly, no one could take from the community without also giving back.

"People and societies flourish more readily where relationships are built on reciprocity and equity: enabling people to give freely, yet also facilitating the give-and-take of time, knowledge, skills, compassion and other assets," Phipps explains in the orientation. "These are not commodified through allocating them a 'price'.... Timebanking recognizes that everyone, even those defined as disadvantaged or vulnerable, has something worthwhile to contribute."

And, she said, "Timebanking can help give people more control over their lives, prevent needs arising, and grow what we call the 'core economy' — our ability to care for and support

each other and to engage in mutual and non-materialistic exchanges and civic activity."

The collective's original pilot project was limited to members but became enormously popular. With just 27 participants and a few community groups over just a few months, they had 139 exchanges totaling over 416 hours of traded time. This month the collective relaunched the project and is now welcoming new members from Black, Indigenous, and other communities of color throughout the city.

The time bank project will not work for everyone, nor should it have to. But it does point to a different way we can think about problems like child care that capitalism treats as unimportant "externalities." We have to be willing to challenge the presumption that the cost of something in dollars is equivalent to its value. Too many of our political debates are centered around dollars. Every new policy is equated with a cost, which is tied to a tax. In the end, the key question is always the same, from schools to police to climate change: How will this affect the economy?

It shouldn't always be about the money. Sometimes, it should be about what we value, what we don't, and how we can challenge and change our society to match those priorities.

Jonathan Lipman is a strategy and communications consultant for progressive organizations and nonprofits. He lives in South Philadelphia.

OP-ED

Affordable health insurance is within reach

By Joanne Corte Grossi and Rawie Andrews Jr.

The coronavirus pandemic certainly emphasized the importance of having affordable health insurance coverage. While 29 million Americans did not have insurance prior to the pandemic, that number has increased significantly in the past year, as millions lost their jobs and employer-based care, or left the workforce to care for their families.

The problem of finding affordable health insurance is particularly challenging for adults ages 50-64, who don't yet qualify for Medicare and are often forced to pay dramatically higher premiums. A recent analysis from AARP's Public Policy Institute found that nearly half of adults in that age group who purchased their own health insurance in 2019 had to pay more than they could afford, based on their income. For example, a 64-year-old earning \$49,000 a year may have faced a premium of 25% of their income — a price tag that would put health insurance out of reach for many.

Fortunately, two new policy changes in Washington could help hundreds of thousands of uninsured Pennsylvanians secure health coverage at a price they can afford.

The federal government has opened a special enrollment period through Aug. 15, during which any Pennsylvania resident without insurance can purchase it through Pennie, the state's health insurance marketplace. (As of November, Pennsylvanians who want to purchase insurance through the marketplace must use Pennie.) Perhaps even more importantly, a recent provision of the American Rescue Plan Act will give extra financial assistance to eligible Pennsylvanians purchasing health coverage through the Pennie marketplace.

Before, only people making less than four times the federal poverty level were eligible for premium subsidies. Now, everyone who purchased insurance through the Affordable Care Act marketplace is eligible, and no one will pay more than 8.5% of their total household income. With that, health insurance has become much more affordable.

That's good news for as many as 363,000 Pennsylvanians ages 50 to 64 who could potentially be helped by this special enrollment period and expanded premium tax credits. According to our analysis, 157,975 uninsured older adults in Pennsylvania could be eligible for coverage through the Health Insurance Marketplace and may now pay as little as \$0.

These new financial incentives could help reduce racial and ethnic health insurance cov-

These new financial incentives could help reduce racial and ethnic health insurance coverage disparities. While the ACA helped reduce uninsured rates nationwide, there remain significant gaps in Pennsylvania.

OP-ED

Camden residents are the most invested in fixing their communities

INVESTED IN MAKING URBAN COMMUNITIES

By Rann Miller

A few weeks ago, I watched a video on Facebook posted by a community activist and educator highlighting the scene at the Seventh and Clinton Street Park in Camden. What she saw was alarming: drug paraphernalia and drug use happening alongside children playing, at daytime, and in the full view of police.

This activist rightly called out that such a scene isn't tolerated in the suburbs, and rightly asked: Why is it tolerated in Camden? She declared at that moment, as others had as well, "not in my park."

She and others have turned a moment into a movement, starting with a community day at the Seventh and Clinton Street Park on Aug. 7 to make that park, and others, the safe havens for children they were designed to be — by encouraging local kids to take ownership in the parks and having open conversations with drug users about safety in those spaces. These organizers have partnered with organizations such as Volunteers of America to encourage rehabilitation, not punishment.

While this initiative has the backing of various stakeholders in the city, including government, law enforcement, and social service organizations, this initiative was created and is led by members of the community, public servants such as educators, retired residents, and leaders of community organizations



Jose DeJesus, 6, cools off at the Farnham Park fountains in Camden. JOSE F. MORENO / Staff Photographer

— individuals I am proud to say that I've gone to school with and worked with.

This isn't the only community-led initiative in Camden. Yet, it's a story about the city that doesn't often get told.

Residents are currently organizing to combat a safety problem happening in senior housing throughout the city. Residents also sparked the movement against the illegal dumping of waste that poses a health hazard to the community.

Yet the narrative surrounding Camden residents, since I was a child, was that residents don't care; that the crime and poverty that cloud the circumstances of Camden residents is because of their own actions, as opposed to policy decisions or neglect.

I remember a former white colleague at work telling me that she and her husband

would drive their children through Camden to show them what a lack of hard work will yield them. Corporate executives whose companies received millions in tax breaks — due to policy decisions from city and state officials — have said similar things.

These comments reflect a common stereotype — one that demeans the people of Camden and flat-out ignores the activism of residents tackling issues from park and senior citizen safety to environmental hazards.

It reminds me of when Black folk call out racism, including in policing, and get asked: What about "Black on Black crime"? Beyond referencing a myth that wrongly assigns a broad trend — most murder victims are killed by someone of their own race — to Black commu-

nities, the question ignores how often Black folk call out the violence in our neighborhoods and organize to combat it. While others may give up on the education of Black and brown students, Black and brown folk organize to both support and supplement student learning in schools.

Whether it is violence, environmental racism, or the struggles of addiction, Black and brown people are the ones organizing and advocating on behalf of our communities.

Because the truth is that the noise we hear from others about fighting racism, poverty, or inequity of any sort is because they heard the noise of Black and brown folk first.

Change is happening in Camden because the residents care. They care about parks being safe for children. They care about how city functions are carried out and how their children are educated.

Camden residents care about their own — and they care about those from the outside who find themselves in our city. The question is, who outside of Camden and among those tasked with "serving" it really cares about Camden residents?

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erage disparities. While the ACA helped reduce uninsured rates nationwide, there remain significant gaps in Pennsylvania. Of adults aged 50-64, 12.2% of Hispanic/Latino adults, 8.2% of Asian adults, 9.3% Black adults, and 5.1% of white adults in Pennsylvania are currently uninsured.

We believe no American should be cut off from the opportunity to live a healthy life. AARP Pennsylvania encourages all state residents who are uninsured or struggling to afford health insurance to visit www.pennie.com for more information and to shop for affordable health insurance. The recent changes mean those who already qualify for reduced premiums may get even more help, while those who were not previously eligible may now qualify for reduced premiums.

As we continue fighting for older adults to have access to affordable health care, AARP is offering additional resources and information about the special enrollment period and new subsidies at www.aarp.org/ACA. Together, we can further help reduce disparities and address the problems of health-care costs.

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