

# UNDERSTANDING FAMILIES' EXPERIENCES OF POVERTY

Results of a Qualitative Study Exploring the  
Perspectives of Children and Their Parents



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## Results of a Qualitative Study Exploring the Perspectives of Children and Their Parents

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AUTHORS: Rashmita S. Mistry (University of California, Los Angeles), Marissa Strassberger (MDRC), Osvaldo Avila (MDRC), Rachael Metz (MDRC), Asil Yassine (University of California, Los Angeles), Carolyn J. Hill (MDRC)

### SUBMITTED TO:

Amelia Popham, Lauren Deutsch, Alysia Blandon, Erin Cannon, and Megan Reid, Project Officers  
Office of Planning, Research, and Evaluation  
Administration for Children and Families  
U.S. Department of Health and Human Services

### PROJECT DIRECTOR:

Mary Farrell  
MEF Associates  
1330 Braddock Place, Suite 220  
Alexandria, VA 22314

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# OVERVIEW

## INTRODUCTION

In 2019, when data collection for the Childhood and Family Experiences Study began, approximately 10.5 million children—about one out of every seven children—in the United States lived in families that were experiencing poverty. Considerable research evidence links childhood experiences of poverty to harmful effects on physical and mental health, social and behavioral functioning, and cognitive, academic, and educational outcomes. Yet little is known about how children and their parents view their daily experiences of living in poverty and their interactions with social safety net programs, or how they perceive wealth, poverty, and economic inequality.

To address this gap, the Office of Planning, Research, and Evaluation in the Administration for Children and Families (ACF), U.S. Department of Health and Human Services, contracted with MEF Associates to study the perspectives of children and their parents who experience poverty.<sup>1</sup> MDRC, a subcontractor to MEF, conducted the study in partnership with MEF.

## PRIMARY RESEARCH QUESTIONS

1. How do parents and their families interact with public assistance offices and workers, and what is the experience like for them?
2. How do families talk about public assistance benefits such as Temporary Assistance for Needy Families (TANF) benefits?
3. What do parents think about how their economic circumstances and receipt of benefits affect their families and children?
4. What do children understand about their families' economic circumstances?

## PURPOSE

The Childhood and Family Experiences Study seeks to understand how children, adolescents, and parents perceive and experience poverty.<sup>2</sup> Because ACF administers social safety net

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1. This study was conducted under the Understanding Poverty: Childhood and Family Experiences and TANF Office Culture project. More information, including a review of the qualitative literature on the experiences of parents and children living in poverty, is available on the Office of Planning, Research, and Evaluation website: [www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016](http://www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016).
  2. This report uses the following terms to refer to study participants: “Parent” refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study. “Adolescent” refers to an adolescent

programs, such as TANF, it seeks to better understand the experiences of families who participate in these programs and receive services. It is also interested in learning more about the perspectives of those who may be eligible for services but do not receive them.

## KEY FINDINGS AND HIGHLIGHTS

- **Parents valued and recognized the important role that public assistance benefits played in easing their family’s experiences of material hardship.**<sup>3</sup> Families relied on a mix of public assistance programs, especially the Supplemental Nutrition Assistance Program (SNAP) and Medicaid. Parents reported both value and drawbacks to participating in public assistance programs. They described mostly positive interactions with program staff members, were grateful to receive benefits, and saw the benefits as essential to meeting their family’s needs. However, they were aware of the stigma that is associated with these programs, and some felt uncomfortable receiving benefits.
- **Children’s and adolescents’ understanding of the benefits the family received was limited, except for SNAP benefits.** Both children and adolescents knew that their family received food assistance from SNAP. But they were less familiar with other public assistance programs, especially TANF. Older children and adolescents were able to explain SNAP in greater detail than younger children and understood that SNAP is a government-sponsored food program to assist families in need.
- **Parents worried about but were resourceful in dealing with economic hardship. They placed a priority on basic needs such as rent and food, and tried to meet their children’s needs and wants.** They considered carefully when, how, and what to share with their children about their family’s economic circumstances. Parents tried to shield their children from their financial worries and difficulties, but they were more forthcoming with their adolescent children. They tried to help their children understand the importance of prioritizing needs over wants.
- **Children and adolescents were aware that their families struggled financially and could not always afford to meet all of their needs and wants. They knew that their parents worried about finances, but they did not describe their families as being “poor.”** Instead, children and adolescents would say that they were “doing okay.” Children and adolescents, but especially adolescents, understood the need to place a priority on needs over wants and to delay purchases.
- **Children and adolescents described poverty as having few material possessions and difficult circumstances, but they did not refer to their own circumstances when describing what it means to be poor. They described wealth as an abundance of material possessions and access to resources and opportunities, and the middle class as “normal.”** Children, more so than adolescents, said that economic inequality is unfair.

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between the ages of 12 and 17 who was interviewed for the study.

3. “Material hardship” refers to experiences of unmet basic needs such as food, housing, and health care. For more detail, see Chapter 5.

Both children and adolescents mentioned that wealthier families and the government should help those who are less well-off.

## METHODS

The research team used qualitative research methods to elicit the perspectives of parents and their children ages 7 to 17 in three communities located in urban and rural areas in the United States. The team conducted in-person, semi-structured interviews with at least one child and one parent in 30 families from July 2019 through January 2020.<sup>4</sup>

The research team analyzed interview transcript data and identified themes that are relevant to the four research questions. It is not possible, or appropriate, to apply findings from the study to the larger population of families in poverty in the United States.

This report analyzes data from interviews that were conducted with families in 2019 and early in 2020, before the onset of the COVID-19 pandemic that affected daily life, work, and school beginning in spring 2020. In fall 2020, the research team returned to interview nine parents—three in each of the three communities—to understand how the pandemic had affected their families. A separate brief based on these nine follow-up interviews builds on findings presented in the current report and is available on the OPRE website for the project.

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4. The team also interviewed a parent from an 11th family in Los Angeles. The parent initially provided consent for her child to participate in the study, but later withdrew it. Thus, the study includes information from the parent, but not the child, in this family. The study team recruited another family to ensure that the study included information from children or adolescents in 10 families from Los Angeles.

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The Authors

# EXECUTIVE SUMMARY

In 2019, when data collection for the Childhood and Family Experiences Study began, approximately 10.5 million children—about one of every seven children—in the United States lived in families that were experiencing poverty.<sup>1</sup> The consequences of childhood experiences of poverty are well documented. Poverty adversely affects children’s physical and mental health, social and behavioral functioning, and cognitive, academic, and educational outcomes.<sup>2</sup> Yet little is known about how children and their parents view their daily experiences of living in poverty and their interactions with social safety net programs, or how they perceive wealth, poverty, and economic inequality.

The Childhood and Family Experiences Study used qualitative research methods to find out how children, adolescents, and parents perceive and experience poverty.<sup>3</sup> The study’s research team interviewed children and adolescents ages 7 to 17 who live in one rural and two urban communities in the United States. The study examined parents’ perspectives on raising their children in the context of poverty, their experiences with receiving public assistance benefits, and how they discussed their family’s economic circumstances with their children.

The Office of Planning, Research, and Evaluation in the Administration for Children and Families (ACF), U.S. Department of Health and Human Services, contracted with MEF Associates to carry out the study. MDRC, a subcontractor to MEF, conducted the study in partnership with MEF. ACF administers the Temporary Assistance for Needy Families (TANF) program, which provides states and territories with flexibility in operating programs that are designed to help families with children achieve economic self-sufficiency. States use the TANF program to fund monthly cash assistance payments, as well as a wide range of services. Throughout the current report, “TANF benefits” refers to TANF cash assistance. ACF seeks to better understand the experiences of families who receive services as well as the experiences of families who may be eligible for programs but do not participate in them.

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1. Jessica Semega, Melissa Kollar, Emily A. Shrider, and John F. Creamer, *Income and Poverty in the United States: 2019*, Report P60-270 (Washington, DC: U.S. Census Bureau, 2020).
  2. Semega, Kollar, Shrider, and Creamer (2020); National Academies of Sciences, Engineering, and Medicine, *A Roadmap to Reducing Child Poverty* (Washington, DC: The National Academies Press, 2019).
  3. This report uses the following terms to refer to study participants: “Parent” refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study. “Adolescent” refers to an adolescent between the ages of 12 and 17 who was interviewed for the study.

## RESEARCH QUESTIONS

The study examined the following research questions:

1. How do parents and their families interact with public assistance offices and workers, and what is the experience like for them?
2. How do families talk about public assistance benefits such as TANF benefits?
3. What do parents think about how their economic circumstances and receipt of benefits affect their families and children?
4. What do children understand about their families' economic circumstances?

## DATA COLLECTION AND ANALYSIS

The research team worked with local nonprofit organizations in three communities located in Los Angeles, New York City, and South Central Appalachia to recruit families for the study.<sup>4</sup> Parents or legal guardians who had at least one child in the household between the ages of 7 and 17 were eligible to participate in the study if they reported receiving public benefits, were not currently working or were working but with low earnings, or were struggling financially to get by. The research team conducted in-person, semi-structured interviews with at least one child and one parent in 30 families—10 in each of the three communities—from July 2019 through January 2020.<sup>5</sup> The team analyzed transcripts from qualitative interviews and identified common themes.

## CHARACTERISTICS OF FAMILIES IN THE STUDY

Families in the Childhood and Family Experiences Study were demographically diverse and reflected their communities. Families that were served by the local recruiting organization in

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4. The research team recruited study participants from smaller communities within the three larger areas of Los Angeles, New York City, and South Central Appalachia. This report refers to the larger areas, and reports statistics from them, to maintain the confidentiality of the study participants. “Los Angeles” refers to the city of Los Angeles. “New York City” refers to the five boroughs of the Bronx, Brooklyn, Manhattan, Queens, and Staten Island. At the time of the study, “South Central Appalachia” included 85 counties in North Carolina, Tennessee, and Virginia and seven cities in Virginia, as specified by the Appalachian Regional Commission. In November 2021, Catawba and Cleveland Counties in North Carolina were added to the South Central region. Appalachian Regional Commission, “Subregions in Appalachia,” website: [www.arc.gov/map/subregions-in-appalachia/](http://www.arc.gov/map/subregions-in-appalachia/) (2021).
  5. The team also interviewed a parent from an 11th family in Los Angeles. The parent initially provided consent for her child to participate in the study, but later withdrew it. Thus, the study includes information from the parent, but not the child, in this family. The study team recruited another family to ensure that the study included information from children or adolescents in 10 families from Los Angeles.

Los Angeles were primarily Hispanic or Latino/a.<sup>6</sup> In South Central Appalachia, families were primarily White non-Hispanic. Families in New York City were primarily Black (African American, African) and Hispanic or Latino/a. Approximately three-fifths of the study households had two or more adults, and approximately three-tenths had more than two generations. Parents reported needing both work-related earnings and public assistance benefits to make ends meet. Many parents reported experiencing material hardship, such as trouble paying rent or utility bills or not having enough money to cover food and health care costs.

## SUMMARY OF KEY FINDINGS

- **Parents valued and recognized the important role that public assistance benefits played in easing their family’s experiences of material hardship.**<sup>7</sup>

Parents reported relying on a mix of public assistance programs, especially the Supplemental Nutrition Assistance Program (SNAP, formerly known as the food stamp program) and Medicaid, and social support (for example, assistance from family members or community agencies). Parents identified both value and drawbacks to participating in public assistance programs. They viewed public benefits as essential in helping them meet their needs and program staff members as supportive. But they were aware of the stigma that is associated with these programs, and some felt uncomfortable receiving benefits.

- **Children’s and adolescents’ understanding of the benefits the family received was limited, except for SNAP benefits.**

This study is one of few to examine children’s and adolescents’ awareness of the public assistance benefits their families receive. Both children and adolescents knew that their family received food assistance from SNAP. Some mentioned the time of the month when SNAP benefits were credited to an Electronic Benefits Transfer card. Older children and adolescents were able to explain SNAP in greater detail than younger children and understood that SNAP is a government-sponsored food program to assist families in need.

Both children and adolescents were less familiar with other public assistance programs, especially TANF. SNAP may be more salient to children and adolescents, as it targets a tangible basic need that is more evident to children. Children’s and adolescents’ lack of information about TANF benefits also is not surprising given the low rates of TANF receipt that parents in the study reported.

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6. The U.S. Office of Management and Budget specifies that ethnicity should be reported as “Hispanic or Latino.” This report uses the term “Hispanic or Latino/a” as acknowledgment that many of the study participants are female.

7. “Material hardship” refers to experiences of unmet basic needs such as food, housing, and health care. For more detail, see Chapter 5.

- **Parents worried about but were resourceful in dealing with economic hardship. They placed a priority on basic needs such as rent and food, and tried to meet their children's needs and wants.**

Parents worried about meeting their family's needs and being able to give their children what they needed and wanted. Parents said that paying their rent, even if it was paid late and incurred fees, and making sure their children had enough to eat were high priorities. They also reported placing a priority on providing what their children needed for school. Overall, parents were resourceful in managing limited resources and leaning on family members, friends, and community organizations for both financial and material support.

When possible, to give their children what they wanted, parents would delay a purchase to give them time to save, ask people in their support networks for assistance, or look for inexpensive alternatives. They reported trying to impart values and teach their children lessons about being resourceful and appreciating what they have. Parents shared more about their family's economic circumstances with older children and adolescents than with younger children. A few mentioned not discussing the subject with their younger children because they thought the children were too young to understand.

These findings add to a small body of research that focuses on the efforts of parents, especially those who are experiencing poverty, to shield their children from experiences of material hardship and to try to provide their children with a “normal” childhood.<sup>8</sup>

- **Children and adolescents were aware that their families struggled financially and could not always afford to meet all of their needs and wants. They knew that their parents worried about finances, but they did not describe their families as being “poor.”**

Neither children nor adolescents described themselves or their families as “poor.” Instead, they described their families as “doing okay.” They knew that their families didn't always have enough money for all the things they needed or wanted. Children and adolescents said their parents worried about how much money their family had. They understood the need to place a priority on needs over wants and to delay purchases. Adolescents were more articulate than children in providing concrete examples of when their families had to make difficult choices.

- **Children and adolescents described poverty as having few material possessions and difficult circumstances, but they did not refer to their own circumstances when describing what it means to be poor. They described wealth as an abundance of**

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8. Rashmita S. Mistry and Edward D. Lowe, “What Earnings and Income Buy—‘The Basics’ Plus ‘a Little Extra’: Implications for Family and Child Well-Being,” pages 173–205 in Hirokazu Yoshikawa, Thomas S. Weisner, and Edward D. Lowe (eds.), *Making It Work: Low-Wage Employment, Family Life, and Child Development* (New York: Russell Sage Foundation, 2006); Rashmita S. Mistry, Edward D. Lowe, Aprile D. Benner, and Nina Chien, “Expanding the Family Economic Stress Model: Insights from a Mixed Methods Approach,” *Journal of Marriage and Family* 70, 1 (2008): 196–209.

## **material possessions and access to resources and opportunities, and the middle class as “normal.”**

Children and adolescents described poverty as having few material possessions or resources and a hard life, but they did not refer to their own circumstances. They described wealth as having access to many resources, opportunities, and social connections, and the middle class as “average” and “normal.” Children and adolescents attributed both wealth and poverty mostly to factors within an individual’s control (for example, working hard), and less to broader societal or economic factors (for example, having a job that pays well). Children were more likely than adolescents to say that economic inequality is unfair, but both said that wealthier families and the government should be responsible for providing help to families in need.

## **CONTRIBUTIONS OF THIS STUDY**

The findings of this qualitative study help to illuminate the challenges families faced in dealing with economic hardship and their resourcefulness in making ends meet. They also highlight the essential role of social safety net programs, such as SNAP and Medicaid, as well as social support networks, in helping families cope with economic adversity. The findings provide an important snapshot of how a diverse group of parents and children, across diverse communities, perceive and experience poverty. Particularly noteworthy are children’s and adolescents’ perspectives, which are often omitted from studies about poverty. However, as the findings show, children and adolescents are actively thinking about and trying to make sense of their families’ sometimes precarious financial situations.

This study uses qualitative methods to capture and understand families’ experiences. Qualitative methods are well suited to eliciting and elevating participants’ perspectives and experiences—central aims of the current study. In addition, qualitative methods work well when investigating less well-researched topics, constructs, or phenomena, for which strong survey measures do not exist. Such was the case for the current study. Qualitative research does not seek to extend findings to participants or contexts beyond those that are included in a study, such as to all families living in poverty. However, qualitative approaches are critical for exploring the human dimensions of families’ experiences of economic hardship and shedding light on their everyday challenges as well as their adaptations and responses to such challenges.

Finally, although this report cannot speak to how the COVID-19 pandemic affected the families in the study, the research team was able to conduct follow-up interviews with nine parents—three in each of the three communities—in September 2020 to understand their experiences during the pandemic. A separate publication describes findings from these interviews.<sup>9</sup>

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9. The brief is available on the Office of Planning, Research, and Evaluation project website: [www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016](http://www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016).



# 1

## Background and Overview of the Study

The goal of the Childhood and Family Experiences Study was to understand the perspectives of children and their parents who experience poverty. The study was sponsored by the Office of Planning, Research, and Evaluation in the Administration for Children and Families (ACF), U.S. Department of Health and Human Services. ACF operates a wide range of anti-poverty programs focused on supporting economic mobility for low-income families, such as Temporary Assistance for Needy Families (TANF). ACF administers the TANF program, which provides states and territories with flexibility in operating programs that are designed to help families with children achieve economic self-sufficiency. States use the TANF program to fund monthly cash assistance payments, as well as a wide range of services. Throughout the current report, “TANF benefits” refers to TANF cash assistance.

The primary research questions were these:

1. How do parents and their families interact with public assistance offices and workers, and what is the experience like for them?
2. How do families talk about public assistance benefits such as TANF benefits?
3. What do parents think about how their economic circumstances and receipt of benefits affect their families and children?
4. What do children understand about their families’ economic circumstances?

Childhood poverty in the United States remains a persistent and pervasive concern. In 2019, when the study was launched, approximately one in seven (10.5 million) children lived in families that were experiencing poverty.<sup>1</sup> Of these, nearly 4.5 million children lived in families that were

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1. All data in this paragraph, and the first, second, and fourth bullet points are from Semega, Kollar, Shrider, and Creamer (2020).

experiencing deep poverty (that is, households with incomes that were less than half of the official poverty line). The poverty rate for children (14.4 percent) was higher than the overall poverty rate (10.5 percent), and children composed the largest segment of the population of individuals experiencing poverty (30.8 percent).

Children’s risk of experiencing poverty varies across socioeconomic and demographic characteristics:

- African American and Hispanic or Latino/a children are disproportionately affected by poverty, compared with White non-Hispanic and Asian American children.<sup>2</sup> In 2019, one in four African American children and one in five Hispanic or Latino/a children experienced poverty. Comparable estimates for White non-Hispanic and Asian American children were one in 12 and one in 16, respectively. Among children who are poor, in 2019, approximately 3.9 million were Hispanic or Latino/a, 3.3 million were African American, 3 million were White non-Hispanic, and 329,000 were Asian American.
- Living in a single-parent, female-headed household elevates a child’s risk of experiencing poverty. In 2019, more than one-third of children in female-headed households and one in six children in male-headed households lived in poverty (versus 6.4 percent in married-couple households).
- Other risk factors for living in poverty include households in which no parent is working or no parent has at least a high school diploma, and households with noncitizens, including undocumented immigrants.<sup>3</sup>
- In 2019, poverty rates were highest in the South (12 percent), compared with other regions, and were higher among those outside of Metropolitan Statistical Areas (MSAs, 13 percent) than inside MSAs (10 percent).

These poverty rates refer to a period before the onset of the COVID-19 pandemic and its resulting economic disruptions to families’ and children’s lives. Likewise, the Childhood and Family Experiences Study was conducted before the pandemic. In the United States, the pandemic has disproportionately affected those who are facing existing economic stressors.<sup>4</sup> Although this report cannot speak to how the COVID-19 pandemic affected the families in the study, the research team was able to conduct follow-up interviews with nine parents—three in each

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2. The U.S. Office of Management and Budget specifies that ethnicity should be reported as “Hispanic or Latino.” This report uses the term “Hispanic or Latino/a” as acknowledgment that many of the study participants are female.

3. National Academies of Sciences, Engineering, and Medicine (2019).

4. Pachter et al. (2020); Karpman and Zuckerman (2021).

of the three communities—in September 2020 to understand their experiences during the pandemic. A separate publication describes findings from these interviews.<sup>5</sup>

## **EXISTING LITERATURE ON HOW CHILDREN AND ADOLESCENTS EXPERIENCE POVERTY AND PERCEIVE ECONOMIC INEQUALITY**

A vast body of mostly quantitative research makes a compelling case about the harmful consequences of poverty for children’s development. As summarized in several sources, including the literature review for this project, childhood experiences of poverty are associated with poorer physical and mental health, worse social and behavioral functioning, and lower cognitive, academic, and educational outcomes.<sup>6</sup> A recent report from the National Academies of Sciences, Engineering, and Medicine provided evidence-based policy and program recommendations to help mitigate such detrimental effects. The recommendations included strengthening the provision of social safety net programs such as the Supplemental Nutritional Assistance Program (SNAP). See Box 1.1.<sup>7</sup>

Although there is a large body of literature on the effects of poverty on child development, less attention has been paid to how children, adolescents, and parents describe their daily experiences of living in poverty, including how they perceive and interact with social safety net programs.<sup>8</sup> There is little qualitative literature on children who experience poverty in the United States. Qualitative research that illuminates family members’ challenging experiences of coping with poverty can inform discourse about social policies, including anti-poverty policies.

This research is important, in part, because poverty is often stigmatized. It may be seen as the consequence of a personal failure (for example, because a person did not work hard enough), rather than as related to broader economic or societal barriers (such as a lack of available or well-paying jobs or discriminatory hiring practices). Such views about the causes of poverty are associated with greater support for restrictive social policies (for example, limiting cash benefits) among adults.<sup>9</sup>

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5. The brief is available on the Office of Planning, Research, and Evaluation project website: [www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016](http://www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016).
  6. Quint et al. (2018); Duncan, Magnuson, and Votruba-Drzal (2017); McLoyd (1998); National Academies of Sciences, Engineering, and Medicine (2019); Yoshikawa, Aber, and Beardslee (2012).
  7. National Academies of Sciences, Engineering, and Medicine (2019).
  8. Quint et al. (2018).
  9. Lott (2002); Williams (2019); Davis and Williams (2020).

## BOX 1.1

### Social Safety Net Programs in the United States

Nearly one in five people in the United States receives assistance from at least one safety net program.\* The social safety net consists of several different programs, including a broad range of Temporary Assistance for Needy Families (TANF) programs and activities, the Supplemental Nutrition Assistance Program (SNAP, formerly referred to as food stamps), and the Earned Income Tax Credit (EITC).<sup>†</sup> While the EITC is administered through the U.S. Internal Revenue Service, states and localities administer other federally funded programs, such as TANF, Medicaid, and SNAP. Eligibility and benefit levels vary by state for TANF and Medicaid.<sup>‡</sup> For example, in 2019 the maximum monthly TANF cash assistance benefit for a family of three ranged from \$170 in Mississippi to \$1,066 in New Hampshire.<sup>§</sup> In order to qualify for SNAP, a household's gross monthly income must be at or below 130 percent of the federal poverty line, the household's net income must be below the poverty line, and household assets must fall below certain limits.<sup>||</sup>

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NOTES: \*National Academies of Sciences, Engineering, and Medicine (2019).

<sup>†</sup>For more information about national trends in program participation by population, see Giannarelli (2019); Macartney and Ghertner (2021); Fox (2020).

<sup>‡</sup>Minton and Giannarelli (2019).

<sup>§</sup>Shantz et al. (2020), Table II.A.4.

<sup>||</sup>U.S. Department of Agriculture, Food and Nutrition Service (2020).

## How Children and Adolescents Perceive and Experience Economic Inequality

Research evidence suggests that by ages 4 to 7, children have ideas about what it means to be rich or poor and why some people may be rich or poor, and that their beliefs become more elaborate throughout childhood and early adolescence (ages 9 to 14).<sup>10</sup> Experimental studies show that young children (ages 4 to 5) regard wealthy individuals more positively than individuals who are living in poverty.<sup>11</sup> When children are asked to describe what it means to be rich or poor, their descriptions emphasize observable markers of status and possessions, such as clothing, housing, cars, and toys.<sup>12</sup> Older children's and adolescents' reasoning about wealth and poverty is more expansive. They offer explanations for why individuals may be rich or poor. For example, older children and adolescents rate individuals who are poor as less competent and hardworking than middle-class or rich individuals. They also endorse more

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10. Heberle and Carter (2015).

11. Horwitz, Shutts, and Olson (2014); Newheiser and Olson (2012); Shutts et al. (2016).

12. Chafel and Neitzel (2005); Enesco and Navarro (2003); Mistry et al. (2021); Shutts et al. (2016); Sigelman (2012).

negative stereotypes about individuals who are living in poverty (for example, that they are lazy, that they are not as smart), compared with individuals who are rich or middle class.<sup>13</sup>

Research also shows that adolescents are aware that U.S. society is economically stratified.<sup>14</sup> Nevertheless, they predominantly believe that the United States is a country in which hard work, effort, and motivation (wanting to succeed) are rewarded.<sup>15</sup> They are less likely to see poverty as related to broader economic and societal differences in opportunities and access to resources, such as racism, discrimination, or a lack of well-paying jobs.<sup>16</sup> Of interest, adolescents from backgrounds with lower socioeconomic status, compared with those from backgrounds with higher socioeconomic status, more strongly endorse individual effort as necessary for success. They also are more likely to state that a certain amount of economic inequality is desirable to make sure that people are motivated to work hard and succeed.<sup>17</sup>

Social comparisons with peers and friends and increased awareness of the markers of higher (versus lower) levels of social status in society lead older children and adolescents to more often reflect upon their own socioeconomic position.<sup>18</sup> Studies show that as children get older, the way they perceive social status corresponds more strongly with other indicators of socioeconomic status, such as their family's income and their parents' education level.<sup>19</sup> Nevertheless, children and adolescents tend to rate their families somewhere in the middle on a well-used measure of perceived social status.<sup>20</sup> In this measure, the top anchor represents the highest social status (best jobs, most income, highest education level) in a society or community, and the bottom anchor represents the lowest status (worst jobs, lowest levels of income, and lowest education level).<sup>21</sup> Children and adolescents also tend to perceive the middle class as normative and evaluate being middle class more positively than being either rich or poor.<sup>22</sup> This is consistent with how American adults view the middle class, and with the middle-class norms that are prevalent in educational and workplace contexts.<sup>23</sup>

Children and adolescents from economically disadvantaged backgrounds may be more aware of their relative socioeconomic position, given their family's more frequent experiences of

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**13.** Enesco and Navarro (2003); Sigelman (2013); Heberle et al. (2018); Mistry et al. (2015); Woods, Kurtz-Costes, and Rowley (2005); Sigelman (2012).

**14.** Arsenio and Willems (2017); Elenbaas and Mistry (2021); Flanagan et al. (2014); Flanagan and Kornbluh (2019); Godfrey et al. (2019).

**15.** Flanagan and Tucker (1999); Godfrey et al. (2019); Mistry, Brown, Chow, and Collins (2012).

**16.** Flanagan et al. (2014); Mistry, Brown, Chow, and Collins (2012).

**17.** Flanagan and Tucker (1999); Godfrey et al. (2019); Arsenio and Willems (2017).

**18.** Destin, Richman, Varner, and Mandara (2012).

**19.** Burkholder, Elenbaas, and Killen (2020); Goodman, Huang, Schafer-Kalkhoff, and Adler (2007); Mistry et al. (2015); Rivenbark et al. (2019); Goodman, Maxwell, Malspeis, and Adler (2015).

**20.** Ghavami and Mistry (2019); Mistry et al. (2015).

**21.** Goodman, Huang, Schafer-Kalkhoff, and Adler (2007); Goodman, Maxwell, Malspeis, and Adler (2015).

**22.** Ghavami and Mistry (2019); Mistry et al. (2015).

**23.** Pew Research Center (2015); Stephens, Markus, and Phillips (2014).

financial hardship and strain, although research on this subject is sparse.<sup>24</sup> Among older children, adolescents, and adults, perceiving and rating their social status as lower and being more aware of their families' financial hardship are associated with increases in mental health and educational adjustment problems.<sup>25</sup>

Despite this body of research evidence, understanding of how children and adolescents perceive economic inequality and their own socioeconomic position or status remains incomplete.<sup>26</sup> Reflecting developmental differences in children's sociocognitive and linguistic skills, studies with younger children have focused primarily on their general perceptions of and beliefs about wealth and poverty, and fairness and equality. Little research has assessed how children perceive and understand their own family's relative socioeconomic position and how this may inform their ideas about economic inequality. In contrast, much more is understood about adolescents' views and attitudes about economic inequality and socioeconomic status and position.<sup>27</sup> Adolescents' awareness of and response to their family's struggles are related to their beliefs about socioeconomic mobility and goals.<sup>28</sup>

In addition, the particular sampling and methods researchers have used may have contributed to a more limited understanding of how children and adolescents perceive and experience economic inequality. For example, a majority of studies on this topic are based on quantitative studies that primarily include children and adolescents from middle-class and affluent backgrounds. Fewer studies, especially those involving children, have included participants from families with lower socioeconomic status. Likewise, few studies have used qualitative methods to assess children's and adolescents' perspectives on their own family's experiences or what they think about wealth, poverty, and economic inequality.<sup>29</sup>

## How Parents Think Poverty and Receipt of Public Assistance Affect Their Children

Research is also limited on parents' views about how poverty, including receipt of public assistance, affects their children. In addition, little is known about whether and how parents talk about their family's economic circumstances with their children.<sup>30</sup> What is known is that parents with low incomes express worry about poverty's effects on their children. They are particularly concerned about their families' experience of material hardship (for example, struggling to afford basic needs such as food and housing) and the psychological stress and

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**24.** Heberle and Carter (2015); Quint et al. (2018); Ruck, Mistry, and Flanagan (2019).

**25.** Destin, Richman, Varner, and Mandara (2012); Goodman, Maxwell, Malspeis, and Adler (2015); Mistry, Benner, Tan, and Kim (2009); Scott et al. (2014); Mistry and Elenbaas (2021).

**26.** Quint et al. (2018); Ruck, Mistry, and Flanagan (2019).

**27.** Ruck, Mistry, and Flanagan (2019).

**28.** Destin (2020).

**29.** Mistry et al. (2021).

**30.** Quint et al. (2018).

stigma that are associated with being poor.<sup>31</sup> Some parents report occasionally forgoing or delaying the payment of household bills in order to afford modest “extras” or items for their children, to help reduce their children’s experience of poverty and give them a sense of a “normal” childhood.<sup>32</sup> Parents report avoiding conversations with their children about their family’s financial problems because they do not want them to worry or feel embarrassed.<sup>33</sup> When parents do talk about their economic struggles, they report trying to shield younger children and preferring, instead, to talk to their older children.<sup>34</sup>

## REPORT OVERVIEW

The report proceeds as follows:

- Chapter 2 describes the study’s methodology.
- Chapter 3 describes the families who participated in the study, including information parents reported about their employment, income, and receipt of public benefits.
- Chapter 4 describes findings about how parents perceive public assistance programs and their interactions with them.
- Chapter 5 describes findings about how parents think their economic circumstances or receipt of benefits affect their families and children.
- Chapter 6 describes findings about children’s and adolescents’ understanding of their family’s economic circumstances and their views about economic inequality.
- Chapter 7 discusses the contributions of the study and future research directions.

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**31.** Quint et al. (2018).

**32.** Mistry, Lowe, Benner, and Chien (2008); Mistry and Lowe (2006).

**33.** McLoyd and Wilson (1992).

**34.** Greenberg, Dechausay, and Fraker (2011); McLoyd and Wilson (1992).

# 2

## Methodology

This chapter first describes the geographic areas where the study was conducted, the eligibility criteria for the study, and how participants were recruited for the study sample. Then, it describes data collection procedures, interview protocols, and data analysis.

### WHERE THE STUDY WAS CONDUCTED

The research team recruited study participants from three communities across the United States, in Los Angeles, New York City, and South Central Appalachia.<sup>1</sup> The study locations include both large metropolitan areas and a rural area. As Figure 2.1 shows, the three areas have similar, high levels of poverty both overall and for children. The areas vary in their racial and ethnic composition and the percentage of high school graduates.<sup>2</sup>

As noted in Box 1.1 in Chapter 1, eligibility rules and cash assistance benefit amounts for the TANF program and Medicaid vary across states; those for SNAP are largely similar across states, but there are some exceptions. The variation is evident in the states that are represented in the study. For example, Figure 2.2 shows variation across the states in the TANF cash assistance eligibility limit, and Figure 2.3 shows variation across the states in the Medicaid eligibility limit.

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1. The research team recruited study participants from smaller communities within the three larger areas. This report refers to the larger areas, and reports statistics from them, to maintain the confidentiality of the study participants. “Los Angeles” refers to the city of Los Angeles. “New York City” refers to the five boroughs of the Bronx, Brooklyn, Manhattan, Queens, and Staten Island. At the time of the study, “South Central Appalachia” included 85 counties in North Carolina, Tennessee, and Virginia and seven cities in Virginia, as specified by the Appalachian Regional Commission. In November 2021, Catawba and Cleveland Counties in North Carolina were added to the South Central region. Appalachian Regional Commission (2021).
  2. As indicated in the notes for Figure 2.1, information was not available for South Central Appalachia for two characteristics that are shown in the figure: the percentage of the population that was foreign-born, and the percentage of the population that spoke a language other than English at home.



**FIGURE 2.1**  
**Selected Characteristics of Study Communities**

Characteristic (%)	New York City	Los Angeles	South Central Appalachia
Children under 18	21	21	18
White, not Hispanic or Latino	32	29	84
Black or African American	24	9	7
Hispanic or Latino	29	49	6
Foreign-born	37	37	See source notes
Language other than English spoken at home	49	59	See source notes
HS graduate, equivalent, or greater	82	78	87
Poverty rate, all individuals	18	18	16
Poverty rate, children 0 to 18	22	24	22

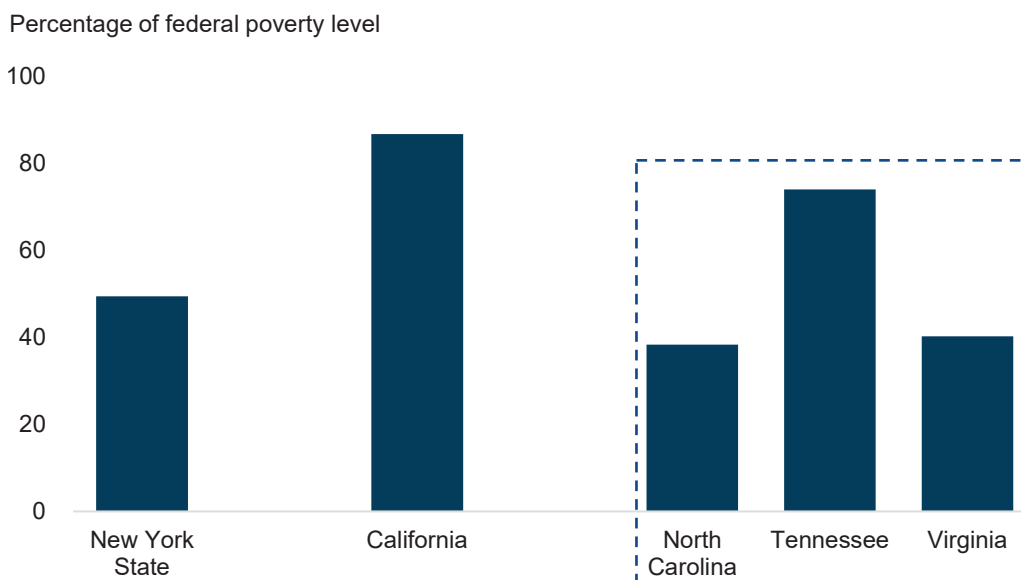
SOURCES: Data for South Central Appalachia from Pollard and Jacobson (2021): percentage of children under 18 from Table 2.1; percentage of population by race and Hispanic origin from Table 3.1 (percentage of population classified as “Black alone, not Hispanic” is reported); percentage of high school graduate, equivalent, or greater from Table 5.1; and percentage of population in poverty from Table 8.4. Pollard and Jacobson (2021) do not report the percentage of the population that was foreign-born or the percentage that spoke a language other than English at home.

Poverty rates for children ages 0 to 18 in New York City and Los Angeles from the Annie E. Casey Foundation (2020); Population Reference Bureau, analysis of data from the U.S. Census Bureau, Census 2000 Supplementary Survey, 2001 Supplementary Survey, 2002 through 2019 American Community Survey; using data derived from ACS table B17001.

All other statistics in Figure 2.1 for New York City and Los Angeles are from U.S. Census Bureau (2020). HS = high school.

**FIGURE 2.2**

**Maximum Income Eligibility for TANF for a Family of Three  
Living in the Study’s Geographic Areas, July 2019**



SOURCES: MDRC calculations using 2019 information from Shantz et al. (2020), Table I.E.4; and federal poverty level for a family of three from Office of the Assistant Secretary for Planning and Evaluation (2019).

NOTES: See Shantz et al. (2020) for additional assumptions included in the maximum income amounts.

TANF = Temporary Assistance for Needy Families.

## WHO WAS ELIGIBLE FOR THE STUDY

In each community, the research team worked with staff members at local nonprofit organizations that serve children and families who are living in poverty to identify families that were eligible to participate in the study. Parents or legal guardians who had at least one child in the household between the ages of 7 and 17 were eligible if they met at least one of the following criteria during a brief screening interview:<sup>3</sup>

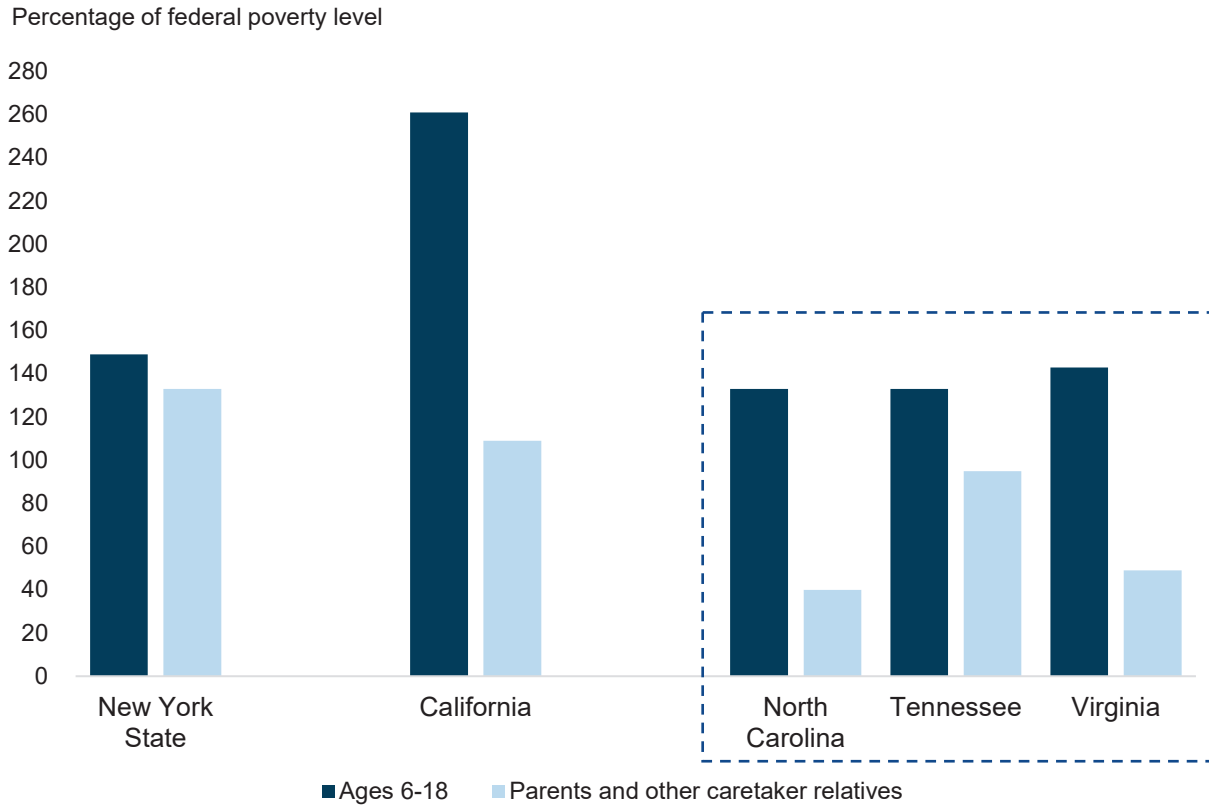
- Receiving help with food through SNAP; through the Special Supplemental Nutrition Assistance Program for Women, Infants, and Children (WIC); or from a food pantry
- Receiving TANF or other public assistance benefits (for example, Medicaid)
- Not working, or working but with low earnings<sup>4</sup>
- Reported that they were struggling to get by financially

3. The screening interview did not specify a time frame. The phrasing of the interviewer’s script implied that the questions applied to the current time, when the parent was contacted.

4. The screening script did not define “low earnings.”

**FIGURE 2.3**

**Medicaid Eligibility Levels for People Living in the Study’s Geographic Areas, July 2019**



SOURCE: Centers for Medicare and Medicaid Services (2021).

The research team focused on children and adolescents ages 7 to 17 based on children’s ability to orally respond to an interviewer’s questions and to report on their perceptions and daily experiences of their family’s economic circumstances.<sup>5</sup>

## HOW PARTICIPANTS WERE RECRUITED

A research team member conducted a screening interview with potentially eligible parents and legal guardians. If the family was eligible and interested in participating in the study, the

5. Goodman, Maxwell, Malspeis, and Adler (2015); Hazelbaker, Griffin, Nenadal, and Mistry (2018); Martin-Storey et al. (2018); Mistry and Elenbaas (2021); Mistry, Benner, Tan, and Kim (2009); Mistry et al. (2015); Quint et al. (2018).

This report uses the following terms to refer to study participants: “Parent” refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study. “Adolescent” refers to an adolescent between the ages of 12 and 17 who was interviewed for the study.

research team member set up a location and time for the interviews. The research team conducted interviews (described in the next section) with at least one child or adolescent and one parent in 30 families—10 in each of the three communities. The team also interviewed a parent from an 11th family in Los Angeles.<sup>6</sup>

## HOW DATA WERE COLLECTED

The Childhood and Family Experiences Study used qualitative research methods to find out how children, adolescents, and parents perceive and experience poverty. Qualitative research emphasizes how individuals make meaning of, value, and interpret their daily experiences and interactions.<sup>7</sup> These experiences and interactions are socially constructed, reflecting participants' subjective realities. The goal of qualitative inquiry is to document and understand such experiences and perspectives.

The research team conducted semi-structured interviews to capture how family members think about and experience their economic circumstances. Semi-structured interviews allowed the team to gather consistent information using a prespecified set of both open-ended and closed-ended questions that aligned with the study's primary research aims.<sup>8</sup>

To prepare, team members participated in study-specific interviewer training (see Appendix A for more details). Researchers examined their own “positionality”—that is, how their own lived experiences and backgrounds might influence the research process, as described in Box 2.1.

The research team collected data from July 2019 through January 2020 via in-person interviews conducted either at participants' homes or at the referring nonprofit organization's office. See Appendix A for more detail about the data collection procedures.

## QUESTIONS THE RESEARCH TEAM ASKED STUDY PARTICIPANTS DURING INTERVIEWS

The semi-structured interview protocols were a set of open-ended and closed-ended questions and follow-up questions that the research team asked parents or legal guardians, adolescents, and children in the study. The research team developed these protocols by drawing on past

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6. The parent initially provided consent for her child to participate in the study, but later withdrew it. Thus, the study includes information from the parent, but not the child, in this family. The study team recruited another family to ensure that the study included information from children or adolescents in 10 families from Los Angeles.
  7. Creswell and Creswell (2018); Saldaña (2013); Miles and Huberman (1994).
  8. Mistry and Wulfsohn (2020).

## BOX 2.1

### How Researchers Reflect on Their Roles in This Qualitative Study

Researchers' abilities to examine and reflect on their "positionality" are integral to the process of conducting qualitative research. For researchers, positionality "both describes an individual's worldview and the position they adopt about a research task and its social and political context."<sup>\*</sup> It allows researchers to consider and acknowledge how their views and their social, cultural, and political positions may influence—directly or indirectly—all aspects of the research process, including the design and execution of a study and the interpretation of its results and outcomes.<sup>†</sup>

For the current study, research team members, including those who designed the study, collected the data, and authored this report, reflected on their own lived experience and its potential to affect their interactions with study participants during the process of collecting data. They also considered how their own backgrounds could affect their interpretation of the data in their analysis and reporting of the project's findings. Research team members' socioeconomic experiences growing up varied (from some to no experience of economic hardship). Many were parents. The research team was racially and ethnically diverse (White, Hispanic or Latino/a, Asian, North African/Middle Eastern). Some team members were bilingual in Spanish and English. Some were raised in immigrant households. Finally, all were familiar with the community sites from which participants were recruited.

The diversity in the social and personal identities of the research team members was essential for fostering relations and connections between researchers and participants. In the findings that are shared in this report, the goal is not to speak for the families who participated in the study. Instead, the research team hopes that this report faithfully and humbly describes the families' perspectives and experiences of raising a family within limited economic means.

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NOTES: <sup>\*</sup>Holmes (2020).

<sup>†</sup>Holmes (2020); Rowe (2014).

research, seeking advice and feedback from experts in the field, and pilot-testing early drafts of the protocols.

Interview topics across the three protocols—parent or legal guardian, child, and adolescent—were mapped onto broad areas of the research questions.<sup>9</sup> Table 2.1 provides details. All interviews began with a brief getting-to-know-you exchange. The research team developed two separate interview protocols for children and adolescents. The interview with children

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9. As a federally funded study that involved collecting data from more than nine research participants, the work was subject to guidelines under the Paperwork Reduction Act of 1995. The Office of Information and Regulatory Affairs in the Office of Management and Budget in the Executive Office of the President of the United States approved the interview protocols. As with all such reviewed material, the interview protocols and supporting documents are available through [Reginfo.gov](https://www.reginfo.gov).

TABLE 2.1

## Topics Covered in Interviews with Adults, Adolescents, and Children

Topic	Interview Protocol		
	Adult	Adolescent (Ages 12-17)	Child (Ages 7-11)
Income sources and public benefits use	✓		
Awareness of family income sources		✓	✓
Own work experiences	✓	✓	
Interactions with TANF program and SNAP, general perceptions of public benefit programs	✓		
Awareness of TANF program and SNAP and other public benefits		✓	✓
Perceptions of economic circumstances, family conversations about finances and public assistance benefits	✓		
Awareness, perception, and experiences of family economic circumstances	✓	✓	✓
Material hardship	✓	✓	
Perceptions of wealth, poverty, the middle class, and inequity		✓	✓
Future aspirations and expectations	✓	✓	✓

NOTES: The adult interview lasted 90 minutes; the adolescent interview lasted 45 minutes; and the child interview lasted 30 minutes.

“Adult” refers to the adult in the family who was interviewed for the study; most were parents, while a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study.

“Adolescent” refers to an adolescent between the ages of 12 and 17 who was interviewed for the study.

TANF = Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program.

was shorter to accommodate their more limited attention span, and the adolescent interview included additional questions (for example, about their awareness of their family’s experiences of material hardship). Box 2.2 shows an example of a parent or legal guardian interview protocol item, and Box 2.3 shows an example of a child and adolescent interview protocol item.<sup>10</sup>

10. This report uses the following terms to convey the prevalence of findings: “Few” refers to 20 percent or fewer of cases. “Some” refers to between 21 and 50 percent of cases. “Many” refers to 51 percent or greater of cases.

## BOX 2.2

### Example of Interview Questions for Parents

- *Do you talk with your children about your family's financial circumstances or about money more generally?*

[after the parent responds, follow up as appropriate]:

- *Tell me more about this. What have you talked about?*
- *When do these types of conversations come up?*
- *Would you say you usually bring up the conversation and topic, or does your child bring it up?*
- *Do you have these conversations with all or some of your children?*
- *Tell me more.*

A set of interview questions for both children and adolescents used an image of a ladder to learn about what children and adolescents think about their socioeconomic status relative to others.<sup>11</sup> Box 2.4 lists the interview questions. The ladder's bottom rung represents families with the least money and the top rung represents families with the most money.

Members of the research team conducted interviews with parents or legal guardians in English or Spanish, based on their preference. Interviews conducted in Spanish were forward-and-backward translated into English by native Spanish speakers. A total of 26 interviews with parents or legal guardians were conducted in English; nine were conducted in Spanish. The interviews with children and adolescents were conducted in English, with one exception. (Upon request, an adolescent participant was interviewed in Spanish by an experienced bilingual interviewer.) The research team audio-recorded interviews on a secured, encrypted device. Additionally, interviewers wrote summary notes after each interview. All interviews were transcribed verbatim. Interviews conducted in Spanish were transcribed in Spanish, then translated into English.

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11. Goodman, Maxwell, Malspeis, and Adler (2015); Martin-Storey et al. (2018); Mistry et al. (2015); Mistry and Elenbaas (2021); Quon and McGrath (2014); Rivenbark et al. (2019).

### BOX 2.3

## Example of Interview Questions for Children and Adolescents

- *Let's think about having enough money for all of the things your family NEEDS, such as food, a place to live, and clothes or supplies for school. Would you say your family...*

\_\_\_\_\_ a. always has enough money to buy all of the things they need.

\_\_\_\_\_ b. sometimes has enough money to buy all of the things they need.

\_\_\_\_\_ c. does not have enough money to buy all of the things they need.

- [after the child or adolescent responds to the question]: *Why do you think that?*
- *Children sometimes ask their parents or someone else in their family to buy or pay for something they need, like supplies for school, to go on a school field trip, or to participate in sports or another activity. When you ask your [primary caregiver] to buy something you need, does your [primary caregiver] usually get it for you?*

[circle response]: YES    SOMETIMES    NO

- [after child or adolescent responds to the question]: *Think back to the last time you asked for something you needed but your [primary caregiver] wasn't able to get it for you. What did you ask for?*

[after the child or adolescent responds, follow up as appropriate]:

- *Do you remember how much it cost?*
- *Why did your [primary caregiver] say you couldn't get it?*
- *How did it make you feel when you were told no?*

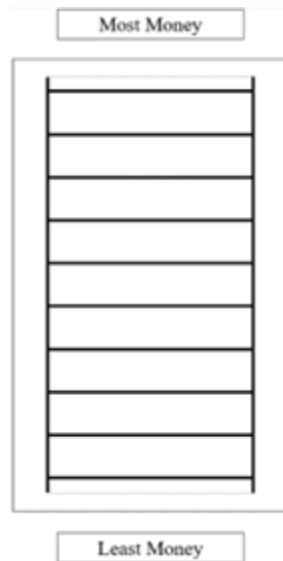


## BOX 2.4

### Interview Questions About How Children and Adolescents Perceive Their Socioeconomic Position

Interviewers showed an image of a ladder to learn about what children and adolescents think about their socioeconomic status relative to others.\* The ladder's bottom (first) rung represents families with the least money and the top (tenth) rung represents families with the most money

*For this next question, I want you to imagine that this ladder pictures how American society is set up. At the top are the people who have the most money and at the bottom are the people who have the least money. Now, think about your family.*



- *Where do you think they would be on this ladder? Mark an X on the step where you think your family would be on this ladder.*
- [after the respondent places a mark on the ladder]: *Why did you put your family there?*

NOTES: \* Goodman, Maxwell, Malspeis, and Adler (2015); Martin-Storey, Marcellin, Purtell, Tougas, and Lessard (2018); Mistry, Brown, White, Chow, and Gillen-O'Neel (2015); Mistry and Elenbaas (2021); Quon and McGrath (2014); Rivenbark, Copeland, Davisson, Gassman-Pines, Hoyle, Piontak, Russell, Skinner, and Odgers (2019).

## HOW THE DATA WERE ANALYZED

Data analysis used an inductive and iterative process of “building patterns, categories, and themes from the bottom-up by organizing the data into increasingly more abstract units of information.”<sup>12</sup> The research team used a pattern coding and analysis approach to categorize data into meaningful groups for analysis purposes, using Dedoose software designed for working with qualitative interview data.<sup>13</sup> Team members read random subsets of the interview transcripts and generated a set of preliminary codes that conveyed meaningful information about the family’s experiences and perspectives. For example, for the category “children’s and adolescents’ awareness of their family’s economic circumstances,” individual codes included perception of needs, perception of wants, experiences with financial stress, and discussions of money-management strategies (for example, saving money, buying items on sale, only shopping at discount stores).

Codes emerged from and were grounded in the data. The team reviewed the codes and made revisions—adding, deleting, combining, and collapsing codes—and drafted working definitions. Revised codes were used to code another random subset of interview transcripts. This process was repeated until saturation was reached (that is, no additional codes were identified and there were no further revisions to existing codes). Next, the final set of codes was applied to all the data in Dedoose.

Dedoose allows for hierarchical coding; thus, individual codes can be subsumed under a higher-order code (see the earlier example). For the purposes of the research, team members coded at the individual code level. These codes were combined and grouped into larger categories for analysis purposes, as shown in Appendix Table A.1. Team members also wrote narrative summaries—brief accounts for each of the higher-order categories, including direct quotes and examples shared by participants—for each family. As a final step, the research team reviewed the categories and mapped them onto the four guiding research questions. This mapping allowed the research team to extract themes using a cross-family analysis of participants’ perspectives and experiences. This analysis involved a qualitative examination of the variation and similarities across participants’ experiences and perspectives as well as the identification of counternarratives (that is, examples that run counter or in contrast to a dominant theme). Descriptive terms aid the interpretation and highlight the importance of qualitative findings by conveying the prevalence of reported sentiments or experiences. They serve as sources of evidence for the claims that are made by researchers. This report uses the following descriptive terms to convey the prevalence of findings:

- “Few” refers to 20 percent or fewer of cases.
- “Some” refers to between 21 and 50 percent of cases.
- “Many” refers to 51 percent or greater of cases.

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12. Creswell and Creswell (2018); Saldaña (2013); Miles and Huberman (1994).

13. Dedoose Version 7.0.23, web application for managing, analyzing, and presenting qualitative and mixed method research data (2016).

As a reminder, consistent with a qualitative inquiry, the focus of this study was on examining and understanding the subjective reality of participants—parents or legal guardians, children, and adolescents—as embedded in and interpreted in relation to their local context (that is, their communities). The goal was not to generalize beyond these families’ experiences—that is, not to extend the research findings or conclusions of the study to the population at large. Thus, it is not possible, or appropriate, to apply the findings from this study to the population of families in poverty in the United States.

# 3

## Who Are the Families in This Study and How Do They Make Ends Meet?

This chapter provides a demographic overview of the study families, including parents' work-related experiences and use of public assistance benefits.<sup>1</sup>

### KEY FINDINGS

- Families' day-to-day economic circumstances were unstable, partly because their work and payment schedules were irregular.
- Many families reported supplementing their wages from work by using public assistance programs, especially SNAP and Medicaid.<sup>2</sup>

### WHO ARE THE FAMILIES IN THIS STUDY?

To highlight the main findings and situate understanding of families' experiences of poverty more holistically, the research team repeatedly drew on the experiences of three illustrative families, one each from New York City, Los Angeles, and South Central Appalachia, throughout the report. (See Box 3.1.) The report introduces the illustrative families below. Brief examples of the families' experiences are featured prominently throughout Chapters 3, 4, 5, and 6—the chapters that report the study's findings—to highlight themes and variation across families. Accounts from other families who participated in the study are also included.<sup>3</sup>

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1. Throughout the report, the term “parent” refers to all of the adult interviewees, though a few respondents were legal guardians.
  2. This report uses the following terms to convey the prevalence of findings: “Few” refers to 20 percent or fewer of cases. “Some” refers to between 21 and 50 percent of cases. “Many” refers to 51 percent or greater of cases.
  3. All references to participants are pseudonyms to protect their identities. Appendix Figures A.1, A.2, and A.3 show pseudonyms, family relationships, and ages by family and community for study participants.

### BOX 3.1

## Three Families That Illustrate the Diverse Voices and Perspectives of Study Families

After analyzing the study's findings, the research team selected three families, one from each of the three communities included in the study, whose diverse perspectives and experiences are highlighted throughout the report. The research team sought to illustrate aspects of families' experiences that mattered for their daily routines, interactions, and thoughts, as informed by their localized contexts and subjective realities. Collectively, the three families' experiences illustrate well many of the themes that are discussed throughout the report. However, they do not (and were not selected to) align with or represent all families' experiences or capture every theme.

Qualitative studies often use this approach of including a "thick description" (that is, a description that illustrates how individuals are interacting with their context) of a subset of participants.\* This approach allows for a more holistic portrayal of the experiences of a group of participants.

The three illustrative families highlight diverse aspects of the study sample: sociodemographic diversity; the number and ages of children in the home; and parents' employment, earnings, and benefits participation:

**New York City.** Family members interviewed: **TIFFANY** (parent), **ADRIANNA** (age 16), and **JALEN** (age 8).

**Los Angeles.** Family members interviewed: **ELENA** (parent) and **ALEJANDRA** (age 17).

**South Central Appalachia.** Family members interviewed: **MARK** (parent), **ASHLEY** (age 15), **JORDAN** (age 13), and **JESSICA** (age 11).

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NOTES: \*Duncan, Huston, and Weisner (2007); Yoshikawa, Weisner, and Lowe (2006); Deutsch and Tolan (2018); Goodnow, Miller, and Kessel (1995).



**New York City.** **TIFFANY** is a single mom who lives with her five children (ages 2 through late adolescence), including **ADRIANNA**, age 16, a high school student, and **JALEN**, age 8, who is in elementary school (both were interviewed for this study). Tiffany also has an adult child who recently moved out of the family home.

Tiffany works full time as an engineer for a national hotel chain and reports earning about \$32,000 a year. Her job provides health insurance for her but not for her children (she explained that it's too expensive), life insurance, a 401(k) retirement account, and vacation time that she saves up to use during the summer months when her children are home from school. Tiffany spoke about how much she enjoys her job:

“ I really like to work with my hands. I went to a school about 10 years ago.... I always knew I wanted to do something in the construction field.... Actually, I feel it took me a while to get into the field...[as] a woman.... So when I got into that school, it was like, knock, knock, here we come. And we get a great push from them [the school]. I actually love everything about my job. ”

**ADRIANNA** recently started a part-time summer job as a retail assistant. She wanted to gain some work experience and earn a little money to help her mom with bills and have some money for herself. **JALEN**, on the other hand, has a much more limited understanding of his family’s economic circumstances. He doesn’t think his mom worries about money and said that she usually gets him something he needs when he asks, “except for a toy.”

**Los Angeles.** **ELENA** lives with her husband, Felipe, and their two children: **ALEJANDRA**, age 17, a high school student, and their son, who just started first grade. Elena and Alejandra were interviewed for the study. Based on Elena’s account, this household includes both citizen and undocumented family members.

Felipe works as a day laborer. Elena reported that he earns about \$700 a month but that his earnings fluctuate. Because he had health problems, Felipe was not working at the time of the interview. Elena was also not currently working but was engaged in their community, volunteering regularly with community organizations. She had considered going back to work now that her son has started school but said her primary responsibility is raising her children and supporting their education:

“ I always look [for a job] here and there. I try not to lose sight of my parenting responsibilities. So, I look for a job with work hours during my children’s school time and...it’s hard.... My children are always my priority. And like my husband says, although we don’t have much in this country, we don’t go hungry here. But their education, if you are not careful, it’s really difficult to give it back to them [that is, to make up for lost education]. ”

Alejandra is aware that her family struggles economically and that they have to place a priority on meeting basic needs, such as clothing and food. But she said that they usually have “enough to, like, get by,” and described their circumstances as “okay.”

**South Central Appalachia.** **MARK** lives in an intergenerational household. He lives with his parents; his four children (ages 11 through 17); his girlfriend, Wendy; and Wendy’s son (in elementary school). Interviews were conducted with Mark and three of his children: **ASHLEY** (age 15, in high school), **JORDAN** (age 13, in middle school), and **JESSICA** (age 11, in elementary school).

None of the four adults in the household work outside the home. Mark struggles to find and hold down a job due to physical injuries and a felony charge. He explained:

“ I’m a felon.... They’re [a local retail store] saying they’re hiring. I walked in there and I said I want a job. I’ll do whatever I have to do...I need a job. They started handing me an application.... I said before you hand me that application...‘You hire felons?’ And they said no. And that ain’t right.... I used to work at [a different local store].... I worked there for a month. They fired me because of my background.... If you want to fire me on my background, why don’t you do a background check before you tell me I’ve got a job. ”

Mark’s children are aware that no adult living in the household works for pay and that they struggle to get by. Ashley isn’t sure how they get money. Both Ashley and Jordan mentioned wanting to get a job to help their family out. Jessica said that nobody would give her dad a job and he can’t work because he hurt his back.

## Demographic Information for Study Families

Families who were served by the local community organization in Los Angeles were primarily Hispanic or Latino/a. In South Central Appalachia, families were primarily White non-Hispanic. Families in New York City who were served by the local community organization from which they were recruited were primarily Black (African American, African) and Hispanic or Latino/a. The protocol did not ask parents, children, or adolescents to self-identify their race, ethnicity, or immigration status.<sup>4</sup> Although interviewers did not ask, during the course of the interview, a couple of parent participants in New York City and a few in Los Angeles mentioned their own or their partners’ immigration and documentation status. The protocol did not ask parents to state their age but did ask the ages of all children in the household.

As Table 3.1 shows, 19 households had two or more adults, and 9 had more than two generations. Overall, there were slightly more child participants than adolescent participants but approximately equal numbers of boys and girls.

## HOW DO PARENTS MAKE ENDS MEET?

**Families’ economic circumstances and instability varied, in part, because working adults in the family did not have enough hours of work, their pay was low, or their work and payment schedules were irregular.**

In many families, at least one adult in the household worked for pay; in some families, more than one adult in the household did so. Parents reported that they, another adult in the household, or both worked in a variety of industries, though most were in the construction,

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4. This report uses the term “child” to refer to a child between the ages of 7 and 11 and the term “adolescent” to refer to an adolescent between the ages of 12 and 17.

TABLE 3.1

## Selected Characteristics of the Study Sample Members

Interview Participant Group	Number of Participants			
	Total	Los Angeles	New York	South Central Appalachia
Households <sup>a</sup>	31	11	10	10
Households with 1 adult	12	2	7	3
Households with 2 adults	11	7	3	1
Households with more than 2 adults	8	2	0	6
Households with more than 2 generations <sup>a</sup>	9	2	1	6
Child participants (7 to 11 years old)	13 female	1 female	5 female	7 female
	13 male	5 male	5 male	3 male
Adolescent participants (12 to 17 years old)	11 female	3 female	4 female	4 female
	10 male	4 male	2 male	4 male
Adult participants	28 female	10 female	10 female	8 female
	7 male	3 male		4 male
Relationship of adult participant to child or adolescent participant	31 parents	12 parents	9 parents	10 parents
	4 grandparents	1 grandparent	1 grandparent	2 grandparents

SOURCE: Interview data collected for the Childhood and Family Experiences Study.

NOTES: <sup>a</sup>The subcategory for households with more than 2 generations includes, for example, a household with a child, the child's parent, and the child's grandparent, but does not include a household with just a child and the child's grandparent but no parent.

manufacturing, and repair and maintenance services industries, followed by the retail, leisure, and hospitality industries.<sup>5</sup>

Even though many families had at least one adult working, parents said that they struggled financially due to either not working enough hours or not earning a livable wage. Some parents worked part time—from 10 to 30 hours a week—and a few said that working fewer hours made it difficult to earn enough. For example, Gabriela, a parent of two children in Los Angeles, discussed her increasing financial stress and concern due to pending cuts to her partner's work hours at his retail job:

5. Parents described their jobs during interviews. The research team then grouped the jobs using categories defined by the U.S. Bureau of Labor Statistics (n.d.).



“ Sometimes they make him do part time.... Even now we’re worried because even in December they’re making him take time off.... How [will] we make do with the children and the expenses we have?... I think with my pregnancy right now he is so worried because it’s one stress after the other. We can’t afford it. I better not even talk because I [may] cry. ”

Though in many families, an adult in the household worked in a position with regular work and predictable schedules and pay, in a few families an adult had a seasonal or temporary job or an unpredictable work schedule (and consequently, unpredictable pay). For example, Luis works in construction in Los Angeles; his wife, Karla, explained that if he “gets to do a roof, they’ll [the construction company] literally tell him you have [to take] a week off, until the rain stops.” Others had work that was dependent on clients’ interests and needs. For example, Erika, a parent of four children in New York City, said that her job as an in-home health care worker depended on having a client who needed her care.

Being undocumented, in particular, made finding consistent and stable work in the formal economy difficult. Although interviewers did not ask about documentation status directly, Ramon, a parent of six children in Los Angeles, mentioned how he perceived his undocumented status affected his job stability. He said, “But then they [his employer] realized I was undocumented and they fired me from the company.” Parents in the study who self-identified as being undocumented tended to work in jobs that offered no benefits, such as health insurance or paid sick leave. And, they reported having few job protections, such as workers’ compensation, if they were injured on the job. They had no recourse if the employer didn’t pay the employees on time or the agreed-upon wage, and they didn’t receive unemployment benefits if they lost their job. For example, Marcela, a parent of one child in Los Angeles, explained how her husband’s boss pays him irregularly:

“ Because [the boss is] paying him one week and he still owes three [weeks]. He pays him another little bit, and [my husband] keeps working, but then a month goes by and he doesn’t get paid. And when the month passes, [the boss] gives him again what he can for rent. ”

Of the families with at least one adult working for pay, some families struggled to meet all their family’s needs because their take-home pay was too low. In many of these families, at least one adult in the household worked in a position that paid more than their state or local minimum wage. In some other families, however, the working adult or adults in the household were paid at or below the minimum wage. Parents from some of these households reported having to supplement their wages by taking odd jobs (for example, selling homemade crafts and food, braiding hair, babysitting, or mowing lawns). Parents saw these informal sources of income as necessary to purchase essential items and pay bills.

Finally, in a few households, no adults were working for pay. Parents from many of the households where one or more adults were not working for pay reported facing serious barriers to work. Some were managing health problems, including physical disabilities and chronic illnesses

such as depression or diabetes, that made working difficult. For example, Lupe, a parent of two children in Los Angeles, described a risky pregnancy that forced her to stop working:

“ I worked around 2012...as a cashier and got paid. But then I got pregnant with [the child who was interviewed for the study], and they told me that...there was also the risk that [a previous risky pregnancy] would happen again.... Then the doctor told me, ‘Either you work or your baby. Your choice. Either you rest, absolute rest, or you decide, do you want to go through what you went through before? It’s your choice. I’m just telling you.’ Well, [I haven’t worked] since then. ”

Some parents, particularly mothers in Los Angeles with multiple young children, reported not being able to work because of child-care responsibilities. For example, Veronica said she could not find a job that allowed her to take care of her four children, and Karla mentioned that having twins with health and behavioral issues prevented her from working. Lastly, some parents reported being unable to find work because they had multiple barriers to employment. These parents included those who self-disclosed their undocumented status, indicated that they had a history of criminal justice involvement, or lacked the skills or education that are needed for many jobs (for example, fluency in English or a high school equivalency diploma).

### **Families needed to use several public assistance programs, especially SNAP and Medicaid, to make ends meet.<sup>6</sup>**

Parents reported relying on a variety of public benefits, including TANF benefits and the Earned Income Tax Credit (EITC), to supplement their family’s income. In addition, many families relied on SNAP to supplement their food-related expenses and Medicaid to meet their health care needs; parents most commonly reported participating in SNAP and Medicaid. Figure 3.1 shows information about participation in these public assistance programs reported by families. Also, children attended schools that participated in the National School Lunch Program (NSLP).<sup>7</sup>

All three of the illustrative families reported that their children participated in the school lunch program. However, as summarized below, the use of other benefits varied across the illustrative families.

- **TIFFANY** reported receiving \$90 a month in SNAP benefits, \$751 a month in disability benefits (she didn’t specify the program’s name or for which family member), and a housing subsidy that reduced her rent to \$1,100 per month. In addition, she reported receiving \$3,000 as an EITC, and said that at least one person in her household is enrolled in Medicaid (she indicated that her oldest son is enrolled in Medicaid but did not specify if others in her family are also enrolled). The family does not receive TANF benefits.

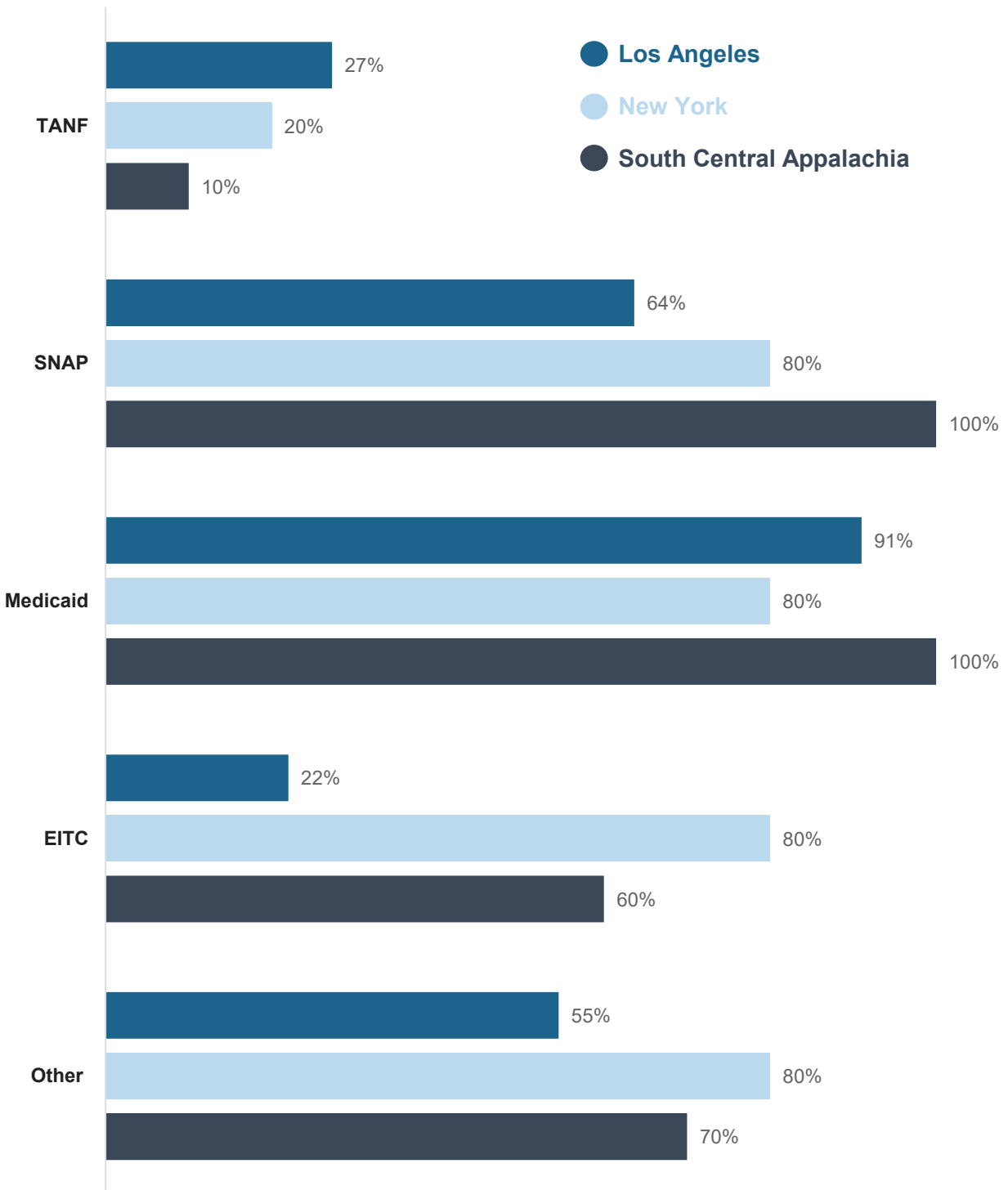
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6. Information in this section is based on families’ reports; the research team did not have access to administrative records for public assistance programs.

7. U.S. Department of Agriculture, Food and Nutrition Service (2019). Many children and adolescents reported receiving breakfast, lunch, or both at school; the others attended public schools that, through the Community Eligibility Provision, provided free breakfast and lunch to all students in the school.

**FIGURE 3.1**

**Families' Reported Participation in Public Assistance Programs**



SOURCE: MDRC calculations from interview data collected for the Childhood and Family Experiences Study.

NOTES: Los Angeles household sample size = 11 for each program except for EITC, where sample size = 9; New York City household sample size = 10; South Central Appalachia household sample size = 10.

TANF = Temporary Assistance for Needy Families, SNAP = Supplemental Nutrition Assistance Program, EITC = Earned Income Tax Credit.

- **MARK'S FAMILY** relies on a combination of public assistance benefits. The family receives SNAP benefits (usually \$752 a month, though Mark reported that they only received about \$600 the previous month because of an administrative error). Mark's father receives Social Security Disability Insurance, and family members are enrolled in Medicaid. Mark mentioned that he used to get \$200 per month in TANF cash assistance benefits but has since reached his lifetime TANF eligibility limit.
- **ELENA** reported that her family receives \$635 a month in TANF benefits for two of her children and \$255 a month in SNAP benefits. She used to get benefits from WIC but is no longer eligible for them. Elena's children and her husband, Felipe, are all enrolled in Medicaid; it is unclear whether Elena is also enrolled in Medicaid (she reported that she only has health care for emergency situations). It is also unclear whether the family received the EITC, although interviewers did ask.

## CHAPTER SUMMARY


Families described relying on a variety of income sources to navigate difficult financial circumstances. Parents reported often being short on cash because their work was low wage or their work hours were inconsistent or fluctuating. They had to pool resources, cobbling together money from paid work and informal sources of income as well as public assistance benefits (mostly SNAP, Medicaid, the NSLP, and the EITC).

Although documentation status was not asked about directly, families with a self-identified undocumented individual in the home, typically the working parent, faced particular challenges. They needed to take jobs in the informal economy and felt uncomfortable applying for benefits because they were concerned about family members' lack of documentation.

Because most families received some form of public assistance, their experiences interacting with public assistance offices also factored into their perceptions of their families' economic circumstances. Chapter 4 reviews findings regarding parents', adolescents', and children's perceptions of and interactions with public assistance programs and staff members.

# 4

## Families' Experiences with and Perceptions of Public Assistance Programs



**ELENA**, who lives in Los Angeles with her husband and two children, learned about the TANF program and SNAP when she applied for Medicaid. Although she was initially hesitant about applying, she said that her experiences have been mostly positive. She found agency staff members to be reassuring and helpful in completing the paperwork. She did not find the benefit requirements difficult to fulfill because she is organized, but she mentioned that there is a lot of paperwork to keep track of, especially proof of income. Although she is aware of the stigma that is associated with using TANF benefits, Elena said that it was helping her family survive. She explained:

“Without this help it would be very hard. We would be struggling so much more, we would have to neglect our children and everything. I’ve heard people criticize people like us [people receiving assistance] but that doesn’t give me any shame because I know we need this help. It’s a good service being provided, and this support is helping my family survive and more importantly helps us take care of our kids.”

Elena’s use of and views about public assistance echo many themes in parents’ accounts of their perceptions of the programs and their families’ experiences interacting with programs’ staff members.

### KEY FINDINGS

- Many parents said that concern for their children’s well-being was the primary reason they applied for public assistance.<sup>1</sup>

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1. This report uses the following terms to convey the prevalence of findings: “Few” refers to 20 percent or fewer of cases. “Some” refers to between 21 and 50 percent of cases. “Many” refers to 51 percent or

- Parents appreciated the online application processes and found interactions with office staff members helpful. They also reported difficulties with the application processes for SNAP and TANF benefits.
- Parents generally viewed benefits as helpful but were aware of the stigma that is associated with receiving them and felt uncomfortable about needing to rely on benefits.
- Children’s and adolescents’ understanding of benefit use was limited, except for SNAP benefits.

## APPLYING FOR PUBLIC ASSISTANCE: WHAT MOTIVATED PARENTS AND WHAT WAS THEIR EXPERIENCE WITH THE APPLICATION PROCESS?

**Parents learned about public assistance programs in different ways, but many were motivated to apply for public assistance to provide for their family.**

Many parents receiving SNAP benefits applied because they needed the additional funds to meet their families’ needs. For example, Ramon initially applied for SNAP benefits because his full-time, minimum-wage job didn’t cover the family’s expenses; he applied for TANF benefits a few years later, when he lost his job.

While many of the study families reported receiving SNAP benefits, a few said they did not—for one of two reasons. Some of these parents said they were either in the process of reapplying for benefits that had recently expired or had started but not completed the process. Although interviewers did not probe about documentation status, the remaining parents self-disclosed that concerns about family members’ undocumented status led to them not applying because they wanted to avoid “bother[ing] the government,” or because they preferred to be “safe” rather than applying for benefits that might jeopardize their immigration status. Marina, the primary caregiver of her grandson, explained:

““ I did not accept [SNAP benefits] because I am [applying for] citizenship. And since the president says that the more help one accepts, they are not going to give you the citizenship then because you are being a burden to the government. That’s why I’ve always tried not [to] ask. ””

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greater of cases. This report uses the following terms to refer to study participants: “Parent” refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study. “Adolescent” refers to an adolescent between the ages of 12 and 17 who was interviewed for the study.

In contrast, few families reported receiving TANF benefits. Those who did reported dealing with significant experiences of hardship (compared with the rest of the sample) at the time they applied, including homelessness and having family members with disabilities or injuries.

Of the families that reported not receiving TANF benefits, many noted that they had never applied. Their reasons for not applying varied, including being unfamiliar with the TANF program, not being eligible, or being concerned about family members' undocumented status (echoing the same concerns they had with applying for SNAP benefits). Additionally, some families reported not currently receiving TANF benefits, but said that they had received them in the past. Their reasons for not currently receiving TANF benefits included an increase in work hours or pay, making them ineligible to receive the benefits, and reaching their lifetime TANF eligibility limit.

Many families either did not mention how they learned about SNAP or TANF, or they did not remember because it was a long time ago. However, the families that recalled how they learned about SNAP and TANF mentioned a variety of sources. Parents reported that their contact at other public assistance programs (for example, Medicaid, Head Start) encouraged them to apply. Community organizations (for example, community fairs and homeless shelters) were also instrumental in getting families to apply for benefits. A neighbor, family member, friend, or colleague encouraged a few parents to apply. Janet, for example, a mother of two children in New York City, was advised to apply by her union representative after she was injured at work.

**Parents reported both positive and negative aspects about the process for applying for public assistance benefits.**

Some parents found it difficult to apply for TANF benefits, SNAP benefits, or both. They mentioned inflexible application and recertification procedures and logistics and the scheduling of multiple, time-consuming office visits. **TIFFANY**, for example, found the SNAP application process particularly hard to juggle with her work schedule:

“ I applied four times before I could actually get on because I had to miss appointments. I couldn't make it...[because] you have to actually do it in person...[so] it's like you have to lose your job in order to get help. ”

Gloria, a mother of three children in New York City, said that the paperwork was hard to complete: “[Applying for SNAP benefits] was hard because it was stressful being in the office and dealing with so much paperwork...and unnecessary questions.... I felt...uncomfortable.”

The challenges related to the SNAP and TANF application processes extended beyond office visits. A few parents said that they were frustrated that they had to be available for phone calls at times that were set by office staff members without considering the parent's work schedule, or that a staff person did not call at a scheduled time. Gabriela described a time when the family's SNAP benefits were almost cut off because she missed a call to renew the application:

“ They [SNAP staff members] told me that they were going to call me at 8:00 a.m., and...I said, ‘I’ll get up at 7:00 a.m. so I don’t miss the call.’ And the interview was supposed to be on the phone, because we had already mailed the papers.... And I waited and waited for the call, and the call never came. ”

Submitting new paperwork and delays in receiving paperwork also made the SNAP and TANF application and recertification processes difficult for a few parents. Julie, a parent of two children in South Central Appalachia, commented that although the initial application wasn’t hard, “what’s hard now is keeping up with your check stubs”—that is, sending in income verification paperwork every few months.

Although many parents reported receiving their benefits on time, a few did not, and these delays in benefit receipt were problematic for families. For example, Erika described not getting benefits because of an administrative delay:

“ Somebody had done something to my case where they thought that I was living in one place and they had to do an investigation. It’s crazy; I’m here and they’re saying I’m out there.... I contacted 311 and told them that something fraudulent was going on with my case and now everybody is trying to help me, because I haven’t been receiving food stamps for the last three months. ”

Finally, although many parents said that they had brought their children to SNAP and TANF offices at least once, they preferred not to because of the lengthy wait times, tight cubicle spaces, and a lack of child-appropriate play areas at the offices. Parents reported that their children got bored and restless. They also expressed concern about other people’s reactions to their children crying or acting out and said it could be difficult to simultaneously focus on their child and their benefits case manager.

In contrast, some parents were generally satisfied with their experiences with the SNAP and TANF application processes. According to Robert, a parent of four children in South Central Appalachia, “They [SNAP office staff members] more or less guided me through everything I need and if I had questions, they answered them, so it was good.” Many parents appreciated the online or phone application processes that allowed them to apply and recertify from home. They did not need child care and did not have to deal with other logistical challenges of getting to and from the office. As noted by Courtney, a parent of three children in New York City:

“ It’s actually very convenient now.... Because I did everything from my phone. So it would scan your documents. You make a phone call to the center.... You speak to a rep. They’ll review your information from you, tell you what you need to send in, if you haven’t already downloaded the information, and that’s it.... [T]hey give you a response within—it’s usually within 30 days. ”

Some parents described “supportive” office staff members who made them feel welcome and helped them navigate a complicated application process. Gabriela worked with a SNAP office staff person who, she said, was “willing to help with everything.” Likewise, Ramon reported



that TANF office staff members have “lots of patience” and they let him know when he is missing a required document. Robert remarked, “They’ve [TANF office staff members] done a very good job...they made it easier for me...they didn’t look down on me for having to do it.”

## HOW DO PARENTS, ADOLESCENTS, AND CHILDREN PERCEIVE RECEIVING BENEFITS?

**Parents saw both value and drawbacks to their participation in public assistance programs. They found the benefits helpful for their families but were aware of the stigma that is associated with benefits and sometimes felt uncomfortable receiving them.**

Of the many parents who were receiving SNAP or TANF benefits, some viewed public assistance programs as very “helpful” and essential to “helping [their] family survive”—a “lifesaver.” Erika, who works as an in-home health care worker, described how SNAP benefits filled a critical void in her budget:

“ Well, receiving food stamps was a big hand when we needed help.... We only make a certain amount of money. If you don’t have patients with home care, you don’t work, so that leads you to depend on public assistance, outside sources, and things like that. ”

However, some other parents had mixed feelings about receiving benefits. For example, Denise, a primary caregiver for three grandchildren in New York City, spoke about not liking that her family needed to receive SNAP benefits and explained that she was working on being “more self-sufficient.” Gloria described feeling “funny” when she found out that she qualified for SNAP benefits and how her contact at her children’s Head Start program reassured her:

“ ‘Cause I didn’t get help from people. I didn’t want to do that, but...then there was this lady [from Head Start], she spoke to me and she tell me, ‘Don’t be ashamed. We all need help. And you need it. You’re not taking advantage.’ ”

Robert shared that he felt “uneasy” about applying for TANF benefits because “it made me feel like I was unable to support my family.” He ultimately applied for TANF benefits despite his unease, explaining, “I’ve never really had no help...rais[ing] my kids and I was trying to do it on my own. And...I realized I couldn’t do it.... I had to do something or we was about to lose...everything.”

A few parents described stigmatizing experiences related to benefits when they were paying for groceries using their Electronic Benefits Transfer (EBT) cards. They overheard stereotypical comments about people who are on welfare or getting SNAP benefits. Denise recalled, “It’s just people look at you funny when you, you know, when you go shopping or try to buy certain things. I guess, you know, my grandchildren can’t have ice cream, or I can’t make a cake.” Julie said:

“ [I] read these comments about how people on food stamps don’t do nothing, and it’s embarrassing to be on them. I work.... Not everybody on food stamps, or whatever, is sitting at home doing nothing. ”

On the other hand, **ELENA** was one of a few parents who said they were comfortable receiving public assistance and tried not to worry about the stigma that was associated with it. Elena recalled talking with her daughter **ALEJANDRA**, age 17, who commented that she wished they weren’t receiving benefits:

“ I tell her, ‘In reality...I’m not the only one who receives this help, nor am I the only one in need. There are many people out there who need help but don’t seek it because they are embarrassed or ashamed.’ In my case, I’m not ashamed to get help, maybe because I know this help yields good results. If this stigma follows me, it will only be me and not my kids because they will build better futures. ”

**Overall, children’s and adolescents’ awareness and understanding of public assistance was limited, except for SNAP benefits.**

**TIFFANY’S** 16-year-old daughter, **ADRIANNA**, from New York City initially said she was familiar with TANF benefits as “welfare” from television commercials, but she later corrected herself and said the advertisements were about SNAP benefits, and that she was not familiar with the TANF program.<sup>2</sup> Her 8-year-old brother, **JALEN**, did not know what the TANF program was but had heard of SNAP.<sup>3</sup> He associated SNAP benefits with “a credit card place” and thought that “the EBT card has, like, \$1,000 a week” on it. Adrianna reasoned that SNAP benefits are a “good benefit” for her large family, “because where are you gonna get all the food that we need?” She commented that she doesn’t really think about how others think about SNAP use “because everyone has it. Everyone in the neighborhood has it so no one cares.” Adrianna has friends whose families get SNAP benefits as well.

**MARK’S** 15-year-old daughter, **ASHLEY**, from South Central Appalachia, said that food stamps are for “people that don’t really have a job or have 20 hours of work,” and they “help out some kids that really don’t have food and that really need food so they don’t die.” She knows that her father receives SNAP benefits on the fifth of the month and that his girlfriend’s, Wendy’s, benefits arrive on the 13th of the month. She added:

- 
2. To understand children’s knowledge of TANF, the interview protocol asked, “Have you heard about a program called ‘welfare’ or [name of state program, e.g., CalWORKS]?” If they were unfamiliar, the interview protocol included a probe: “‘Welfare’ or [name of state program] is a program where the government gives money to families who need it to pay for the things they need. Have you heard of that?”
  3. To understand children’s knowledge of SNAP, the interview protocol asked, “Have you heard about a program called ‘SNAP’ or ‘food stamps’ or [name of state program, e.g., CalFresh]?” If they were unfamiliar, the interview protocol included a probe: “SNAP or [name of state program] is a program where the government gives families money on a card to help pay for groceries. Have you heard of that?”

“ Some of the parents don’t get food stamps because they have a good lot of money and have a job and [are] married and they don’t get food stamps ’cause they have money to support their kids. But some people just don’t have the money to support their own kids. ”

These accounts from children and adolescents in two of the illustrative families are consistent with the larger pattern of findings. All the adolescents were familiar with SNAP benefits, or food stamps; many knew that their family currently got the benefit. In contrast, only some children said they knew about SNAP benefits or food stamps or that their families were receiving the benefit. Of the children and adolescents who were familiar with SNAP, they connected the benefits with a card that was used to buy food, as explained by Manuel, age 17, from Los Angeles: “They give you a card, and the government puts money [on it] to buy food.”

Children’s awareness of SNAP was often related to recognizing the EBT card or seeing their parents using it at the store. For example, Fernando, age 11, in Los Angeles, recalled, “They [other grocery stores] were not accepting EBT so we couldn’t go and went to another store.” Lily, age 9, in South Central Appalachia, mentioned that the SNAP card has “a little American flag on it.”

Many adolescents and children said that they had not heard of TANF. Nevertheless, adolescents were more familiar with TANF as a government program and benefit than were children. Gabrielle, age 13, in New York City, said that TANF is for “people who don’t have jobs.” Bailey, age 12, in South Central Appalachia, was aware that families receiving TANF benefits have children because her mom’s friend got TANF benefits “when her kid was born...they could go and get like fruits and like milk and stuff. Like that’s how I know [about] welfare.”

In a few cases, adolescents were aware of the stigma that is associated with the receipt of TANF benefits. For example, Karina, age 16, in New York City, said:

“ [People] have a bad impression of [people who receive TANF benefits], and that those families waste their money on bad things like drugs and really don’t care about their kids, when really it’s just their jobs not providing enough money. ”

However, Yvette, age 12, in Los Angeles, believed that “[TANF]’s good because it helps people—like, if they don’t have enough money to pay something, it helps and it gives them money so they can be able to afford it.”

Children’s awareness was much more limited. For example, Ethan, age 11, in South Central Appalachia, stated that TANF “helps you get clothes and food and stuff like that.” Mariam, age 9, in New York City, was one of a few children who appeared to have a better understanding of TANF benefits:

“ [TANF] helps thousands of moms and dads and children who need help and they can’t afford anything and they don’t have jobs. They help them by having these people come to their houses and explaining and let the parents explain or the

children explain what do they need help with, or is there anything they could do to help us. They save thousands of lives in America, because without them, many children and parents would be on the streets, homeless and hungry. ”

## CHAPTER SUMMARY

Parents' experiences with and perceptions of public assistance varied. They reported difficulties when they applied for public assistance yet appreciated “helpful” office staff members and the more recent online applications. Parents simultaneously acknowledged that public assistance was essential to their family's survival and that there was a stigma associated with receiving benefits. Overall, children and adolescents showed more awareness and understanding of SNAP compared with TANF. Chapter 5 builds on these findings by more thoroughly examining parents' perceptions and experiences of trying to support their families. It also describes how parents' decisions and choices are affected by their consideration of their children's needs.

# 5

## Parents' Perceptions of Their Economic Circumstances and Effects on Their Children



**TIFFANY**, a single parent who lives in New York City with five of her children, sometimes has to defer bills and accepts that some bills will be paid late.

“ I never have enough money to buy the things that we need. And I don't know how I make it work, but it always work out.... I know my resources.... When [my children] were younger and wearing costumes [for Halloween], I'd go to the thrift shop, Goodwill. They have good costumes. ”

During the holidays, Tiffany sometimes pays her rent late to accommodate seasonal expenses. But she said that they always have food and her children have health insurance. She places a priority on paying her cell phone bill to avoid having it turned off, because she sees it as “the gateway” to keeping in touch with her child-care provider in case of an emergency. And while she acknowledges that it is a constant struggle to make ends meet, she said, “I don't worry.... You can't do what you can't do. And I don't want my children to worry.” However, she wishes she could provide her children with extras such as dance classes, and it bothers her that she is not able to do so. Tiffany's mother plays an essential role in supporting her. She helps cover expenses such as school uniforms and helps with caretaking responsibilities. However, Tiffany is mindful of not overburdening her mom. She noted, “I don't feel comfortable [asking for money] because I know she has her own rent and bills to pay. But if I have to I will.... If she has it, she has it. If not, she'll say, ‘Sorry, I don't have it.’”

**ELENA**, a parent of two children who lives with her partner in Los Angeles, said repeatedly that while her family experiences material hardship (see Box 5.1 for the definition that is used in this study), they have enough for necessities.

“ Well, because they have everything they need, and more importantly, the family is united, we have enough to eat, and all the necessities. We may not have enough for certain luxuries, but we have enough to live. ”

## BOX 5.1

### What Is Material Hardship?

When families struggle to afford basic needs, they experience material hardship—that is, unmet food, housing, and health care needs.\* In this study, interviewers asked parents to respond to four questions about their family’s experience of specific forms of material hardship, in the past month or ever, because they couldn’t afford the expense: (1) food insecurity (see the example below); (2) inability to pay bills, such as rent, electricity, or gas; (3) disconnection of phone service; and (4) inability to visit the doctor or dentist. This is an example question:

- *For these next questions, I want you to think about the PAST MONTH. So, since [fill in], have there been times when you and/or your children were hungry and didn’t have enough food to eat but couldn’t afford food?*

[circle response]: YES NO

- [if yes]: *How many times did this happen since [reference point]?*
- *When there isn’t enough food for everyone, what does your family usually do?*
- [if no]: *Has there EVER been a time when there wasn’t enough food in the house, but you couldn’t afford to buy more?*

[circle response]: YES NO

- [if yes]: *Tell me more about when this happened. What did you do?*

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NOTES: \*Conger, Conger, and Martin (2010); Diemer et al. (2013); Duncan, Magnuson, and Votruba-Drzal (2017); Quint et al. (2018).

She said that her family has never gone hungry and that clothes come from “any way and everywhere.” Having enough for school-related expenses (for example, uniforms, shoes, and backpacks) is challenging, though. The family has almost always been able to cover their rent, but sometimes they have had to disconnect Elena’s cell phone to cover expenses. Elena reported sometimes worrying about her family’s finances, but mostly she is concerned about extras, such as a heavy-duty backpack for **ALEJANDRA** and a school trip to Washington, DC, for Alejandra (that they were unable to afford).

As evident in **TIFFANY'S** and **ELENA'S** narratives, how parents perceive their family's economic circumstances is informed by their experiences of what they can and cannot afford, including basic expenses such as rent, utilities, food, and health care.<sup>1</sup>

## KEY FINDINGS

- Many parents reported regularly experiencing some form of material hardship.<sup>2</sup>
- Parents were stressed and worried about their financial circumstances, but many were resilient and resourceful in dealing with them.
- Parents worried about being unable to afford their children's needs and wants, including paying for participation in activities and celebrations.
- Parents considered carefully when, how, and what they shared with their children about their family's economic circumstances. They tried to help them understand the importance of making thoughtful spending decisions and appreciating what they have.

## HOW PARENTS EXPERIENCE AND RESPOND TO MATERIAL HARDSHIP

### **Material hardship is a common aspect of many families' lives.**

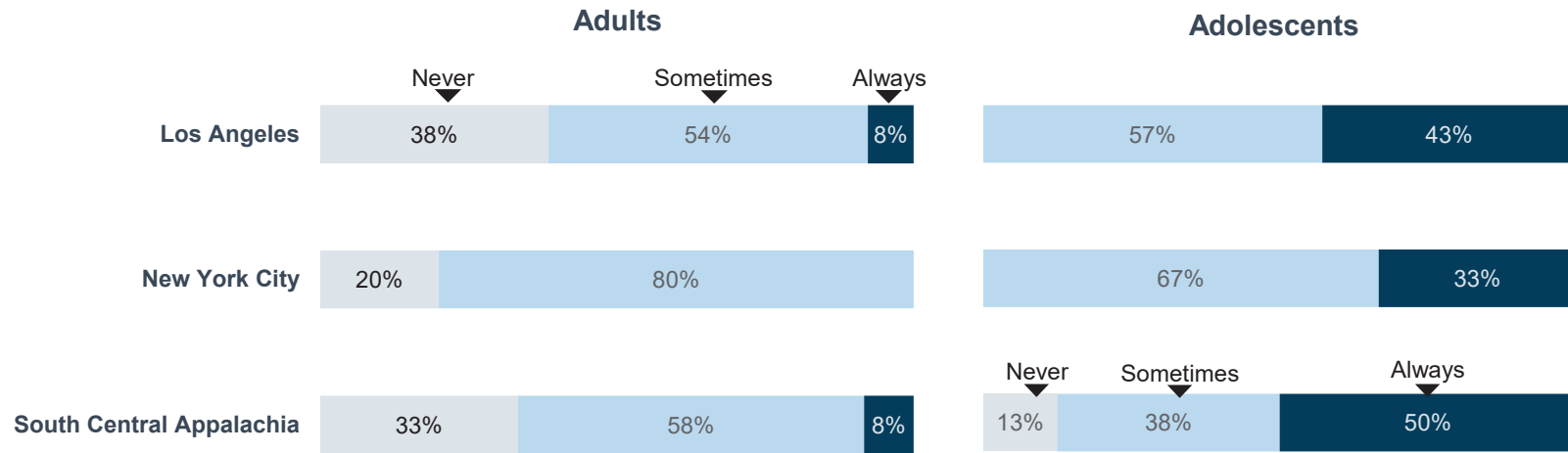
Many parents reported experiences of material hardship, as shown in Figure 5.1, including not being able to pay the rent or utility bills and having to disconnect cell phone service. Difficulty paying rent was a constant source of concern: "The rent, that damn rent that awaits me!" exclaimed José, a parent of one child in Los Angeles. Not being able to pay rent took a psychological toll on parents. Janet, a mother of two in New York City, described the experience as "depressing. I was crying, I...didn't know what to do. I thought I was gonna...[wind] up in the shelter."

Parents also discussed difficulties with staying on top of their bills and not falling behind on payments. Araceli, a parent of two children in Los Angeles, commented that "right now we've got to wait 'til the next paycheck comes in to try to pay it [the water bill]. But then it's like you have other bills already waiting, so it's a never-ending cycle." Natasha, living with two of her children in South Central Appalachia, described how "sometimes money just falls short—

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1. Throughout this report, "parent" refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians.
  2. This report uses the following terms to convey the prevalence of findings: "Few" refers to 20 percent or fewer of cases. "Some" refers to between 21 and 50 percent of cases. "Many" refers to 51 percent or greater of cases.

FIGURE 5.1

## Reports of Having Enough Money to Buy Things Families Need, by Respondent Type and Community



SOURCE: MDRC calculations from interview data collected for the Childhood and Family Experiences Study.

NOTES: Interviewers asked adults the following question: “How would you describe the economic circumstances of your family? Would you say, you generally always have enough money to buy the things your family needs, sometimes have enough money to buy the things your family needs, or usually do not have enough money to buy the things your family needs?” Interviewers asked adolescents the following question: “Let’s think about having enough money for all of the things your family NEEDS, such as food, a place to live, and clothes. Would you say your family always has enough money to buy the things they need, sometimes has enough money to buy the things they need, or usually does not have enough money to buy the things they need?”

Los Angeles adult sample size = 13, Los Angeles adolescent sample size = 7, New York City adult sample size = 10, New York City adolescent sample size = 6, South Central Appalachia adult sample size = 12, South Central Appalachia adolescent sample size = 8.

“Adolescent” refers to an adolescent between the ages of 12 and 17.



bills—you got to pay your lights and your water...we had our lights shut off once or twice, and I had to catch back up, and it was rough, but we got through it.”

“Sometimes we can’t afford the phone,” reported Gabriela, a parent of two in Los Angeles; indeed, other families had similar concerns (as shown in Figure 5.2). The phone bill is often the lowest priority for families, and some parents said that their phones have been cut off because they did not pay the bill; for a few parents, their service is cut off monthly. A few families, however, regard their phone as a “necessity” and not a “luxury,” because it is how they stay in touch with their child-care providers or their child’s school. Finally, for a few families in South Central Appalachia, the phone service is a less important concern because they receive a free cell phone and service along with their SNAP benefits.

Overall, parents reported lower levels of food- and health-related hardship, in part, because many families participated in SNAP, the National School Lunch Program (NSLP), and Medicaid (see Chapter 4). Nevertheless, some parents did report experiencing food-related hardship. In these instances, parents made sure that their children did not go hungry, even if it meant that the parents went without. Erika, a parent of four in New York City, for example, said that there have been times when she has gone hungry, but “no, not my kids...because I always make sure they got it [food] no matter what.... I would not buy me lunch and bring home food for the kids.”

Some parents said that they were unable to visit a doctor or dentist or pay for medicine for their families. Karla, a parent of five in Los Angeles, described a time when her child’s doctor recommended that she get a medication for her child’s rash. “But since I couldn’t pay for it...I didn’t even get it for him. I just bought him Aveeno lotion and I would shower him completely like at least three times a day so he wouldn’t get very bad rashes on his body.”

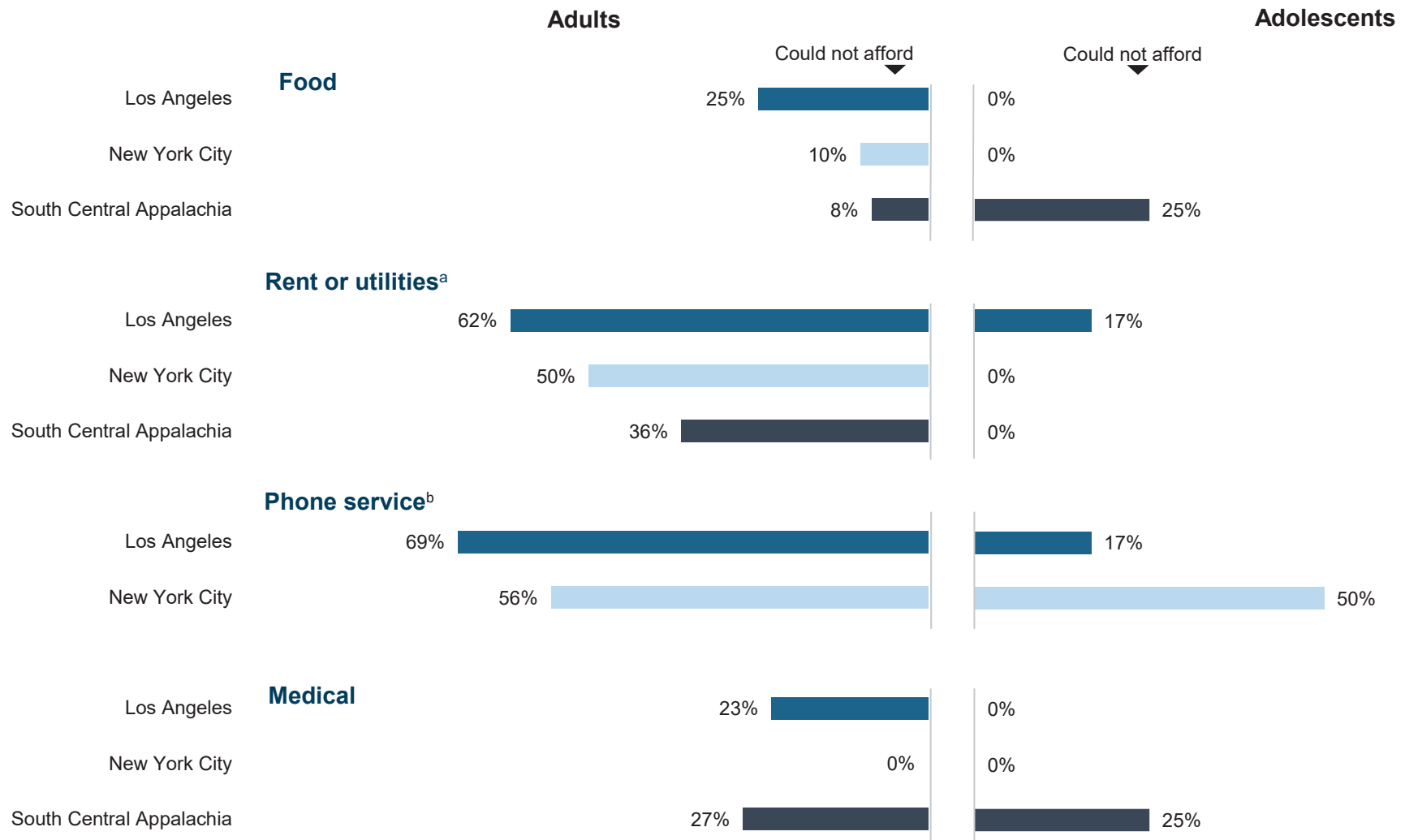
In a few instances, even though families could afford a doctor’s visit (as they were on Medicaid), parents said they couldn’t always afford transportation to get there. Julie, a parent of two in South Central Appalachia, said that they skipped her children’s dentist appointment because “we didn’t have the gas because they go to the dentist all the way in [a town 60 to 70 miles away].” Karla said, “I had to cancel [my son’s] appointment with [the doctor]...because I didn’t have gas.”

### **Parents’ experiences with material hardship caused psychological stress and worry.**

Many parents said that they worried about having enough money to get their family what they needed; some said they worried “often,” and a few worried “sometimes.” Families’ changing, unpredictable, and limited finances sometimes meant that seemingly minor or unanticipated developments had outsized consequences. For example, a delay in a paycheck made it hard to pay the rent on time, which led to late fees or threats of eviction. Karla explained, “I do worry because what if God forbid [my husband has] an accident and...don’t work for three weeks, how are we gonna tend to our children, like, manage everything?” A few parents said they worried about unexpected costs. For example, Janet worried about “the rent...and food, sometimes, and medicine, now. Because the little one...she receives a lot of respiratory infections...so

FIGURE 5.2

Reports of Experiencing Material Hardship in the Past Month, by Respondent Type and Community



(continued)

## FIGURE 5.2 (continued)

SOURCE: MDRC calculations from interview data collected for the Childhood and Family Experiences Study.

NOTES: Interviewers asked adults the following questions (all referring to the past 30 days from the date of the interview): “Have there been times when you and/or your children were hungry and didn’t have enough food to eat but couldn’t afford food?”; “Have there been times when you couldn’t pay your bills such as rent, electricity, or gas?”; “Have you or your children had their phone service turned off because the bills were not paid?”; and “Have there been times when you or your children needed to go to the doctor or dentist, but you didn’t because of what it would cost?”

Interviewers asked adolescents the following questions (all referring to the past 30 days from the date of the interview): “Have there been times when you felt hungry because there wasn’t enough food in the house?”; “Have the lights, electricity, or gas in the house been turned off because the bills were not paid?”; “Have you or your primary caregiver had your phone service turned off because the bills were not paid?”; and “Have there been times when you, your siblings, or your primary caregiver needed to see a doctor or dentist but couldn’t because your primary caregiver said you couldn’t afford it?”

Los Angeles adult sample size = 13 (for food, Los Angeles adult sample size = 12), Los Angeles adolescent sample size = 7 (for rent or utilities, phone service, and medical, Los Angeles adolescent sample size = 6), New York City adult sample size = 10 (for phone service, New York City adult sample size = 9), New York City adolescent sample size = 6, South Central Appalachia adult sample size = 12 (for rent or utilities and medical, South Central Appalachia sample size = 11), South Central Appalachia adolescent sample size = 8.

“Adolescent” refers to an adolescent between the ages of 12 and 17.

<sup>a</sup>Interviewers asked adults and adolescents different questions about rent and utilities. (The questions are listed in the notes above.)

<sup>b</sup>Responses are not listed for South Central Appalachia because all families had phone service through SafeLink.

now I have to buy more medicine, like, more cough syrup.” Alicia, a parent of three children in South Central Appalachia, described worrying about money as “a daily thing...whether or not we’re going to be able to put gas in the car or, like, [her daughter] is going to be a cheerleader this year. We’ve got to try to come up with the rest of the money for her uniform.”

Although most parents worried about their financial circumstances, it is notable that a few explicitly said that they did not. These parents expressed resolve that they would somehow get along by budgeting and saving. **TIFFANY**, for example, said that she doesn’t worry because “I don’t want my children to worry. So, I make sure I buy them the necessities.”

### **Parents were resourceful in dealing with material hardship.**

Parents reported being resourceful in how they budgeted to manage their family’s needs. Some shopped for bargains to stretch their money. They stocked up on essential items such as school supplies when they were on sale. For example, Courtney, a parent of three in New York City, described taking multiple forms of public transportation to “save money”:

“ I literally go out to [New] Jersey to...go shopping. I take my huge backpack. I take my pulley bag and a bag on my arm...and I take the train down to, you know, [the local transportation station], and I take the [local] bus out.... It drops you in the parking lot of [national discount department store 1], and [national discount department store 2] is right there. ”

A few parents reported taking advantage of opportunities to get items for free. Parents also rationed supplies and were creative in using them. Karla said:

“ We have to save. Every month I attend the community program for the donations like diapers.... So [my contact at a nonprofit will] give me two boxes of diapers and a box of wipes. So, I only use wipes in an emergency, like he vomited, or she got sticky with a candy or something.... I take them to the restroom and if he’s dirty or anything I use the toilet paper [instead of the wipes]. ”

Many parents expressly noted that despite experiencing hardship, they made sure they had enough food for their children. For example, they would buy lower-cost staple items like rice and beans and foods with a long shelf life. **MARK**, the parent of four in South Central Appalachia, said, “When I go buy my food I make sure...I’ve got beans and taters...buy some flour, make some cornmeal and make some biscuits and that’s a meal. They [his children] never go hungry.” Parents also said they made sure to save extra food to use in the future. Karla noted, “If I made extra pasta, I’ll freeze it, and then the next two days I’ll serve them the food.” Parents were also careful to manage their public assistance benefits, planning grocery shopping trips according to when their SNAP benefits were deposited.

Although budgets were tight, some parents made sure to set aside a little money for essential expenses while trying to save to cover unexpected needs. For example, some parents reported

saving money for bigger purchases, such as school supplies, or delaying spending to save up for a purchase. As described by Paula, a parent of two children in Los Angeles:

“ One has set aside the money to spend, and sometimes emergencies arise and one needs to take [money] out of the stash one has, and there is not always money left over...[for example] when the children have fallen ill suddenly and they have cut me off [Medicaid], or sometimes when they have asked the older boy for things at school that he has to buy.... I have to save as much as possible, avoid unnecessary outings or expenses. ”

Parents also said that they tried to set aside money for family activities. Natasha said, “We try to save up our money a couple weeks in advance, and we like to sneak off to the [local restaurant] and eat.” A few parents described buying items little by little and paying down the bills whenever possible.

Parents also coped with material hardship by leaning on their network of social supports (that is, family members, friends, and community organizations) when necessary. Many parents reported having at least one person or community organization they could rely on for help. Parents most frequently reported receiving monetary support, for example, “\$20 here or there” (Erika), or they “borrow a few dollars” (Robert). Beth, a parent of two children in South Central Appalachia, explained how her parents helped her out:

“ If I need to pay my bills more, then they can help me finish paying it. Or if I need help with gas or something til I get paid, they help me again if I have to have it. But I give it back. They help me out til then. Keep me from getting my utilities cut off, they’ll help me until I can pay them back. ”

Some parents said they received material support, especially with household items. Karla, for example, recalled getting help from a local nonprofit organization after a recent move when she told them that she did not have anything:

“ No clothes, no beds, nothing. [My contact at the nonprofit] literally told me, ‘You know what? I need you to come pick up some boxes.’... [And] someone from a church donated my family a whole [lot] of things...toothbrushes, toothpaste, blankets, a set of dishes, a set of cooking dishes, a microwave...a toaster...an electric pot. So that helped me. ”

A few parents said that they did not feel comfortable asking for help, mindful that others in their networks also did not have a lot of extra resources to spare. Denise, for example, doesn’t like asking her sisters for monetary help: “It makes me uncomfortable. They struggle too. We’re all struggling.”

Even though most parents identified at least one source of support, a few said that their social networks had not been able to help. Such experiences left parents feeling more cautious about turning to others for help in the future. **ELENA**, for example, described such an occasion:

“ The day she [ALEJANDRA] graduated from eighth grade—I don’t want to remember because it makes me really sad—she asked if she could go on a field trip to Washington [DC].... And my husband said, ‘What do I do? It’s \$1,300! What are we going to do?’... She graduated from eighth grade with a 4.2 GPA...she is so studious. So I asked for help.... And everyone turned their back on me. No one wanted to help me...these were people I trusted would help me with \$100 or \$200. No, they didn’t help.... That took me down. ”

Finally, some families had a very limited social support network. They had few to no people they could rely on or ask for help, in some cases because their family and friends lived out of the country, and in other cases because they were wary of trusting others. Tina, a parent of two in South Central Appalachia, did not name anyone in her network and said that she “won’t ask anyone” for help, though she knows she could rely on her church if needed. Some of these parents volunteered that a family member’s undocumented status meant their family faced additional challenges to attaining self-sufficiency (in addition to finding employment and accessing public assistance). As Ramon, a parent of six in Los Angeles, said:

“ Unfortunately, here we do not have that [people they can rely on for support]. I have no brothers, I have no cousins, we have no one. It’s just me, my wife, and the kids. And what happens is that we’ve experienced problems before with people who try to cross the line and take advantage of us. And, that’s why my wife and I decided not to have much to do with other people so we don’t get into trouble. We don’t want that. ”

### **Parents worry about being able to provide for their children.**

Parents in the study reported feeling sad, frustrated, and disappointed at having to frequently say “no” when their children asked for things they couldn’t afford. ELENA, for example, said that although it is hard to say “no” to her children, she knows she must and tries to be direct. Saying “no” makes her feel sad, but she said, “My kids understand,” though it can be a little more challenging with her son because he is younger:

“ But before we leave the house, I tell him, ‘I am going to go somewhere and I cannot buy you anything because I don’t have money. If I can get you something, it has to be small, like a dollar’s worth.’ I am preparing him. And if he throws a fit, because when we get to that place he wants something, I tell him, ‘Let’s go. I told you.’ He has to understand because [ALEJANDRA] does understand. ”

Some parents said that they did what they could to buy their children what they asked for, and if they could not afford to do so, they tried to buy it later or asked their child to pick a less expensive item instead. Parents also sometimes delayed decisions about purchases as a strategy to avoid saying “no.” Lupe, a parent of two in Los Angeles, said:

“ We’d go to the store and [my daughter] say[s], Can you buy it for me, Mommy?’... I’d say, ‘No, honey, we have to leave this.’... But when I can [buy it for her later

on, I say], ‘Here you go, honey. I couldn’t buy it for you that day, but I’ll buy it for you today.’... I feel bad because she wants something.... But when I [can] give it to her, I give it to her. ”

A few parents placed a priority on children’s school-related expenditures. Denise made it clear to their children that they should never hesitate to ask for school supplies. Gabriela explained that she and her husband tried to figure out how best to get her son the computer he needed for school:

“ [My son] wants a computer...to study... And we’re looking at how to do it. Because, you see, we have debts, and we’re going to get back into debt. So my husband says, ‘Let’s see how we do. Try to raise even a couple hundred dollars, even a little computer to give to him.’ Because nothing is out of luxury. It’s something he needs to study, to learn. ”

Saying “no” to an opportunity at school—for example, extracurricular activities or a school trip—was especially distressing for some parents. Neema, a parent of four children in New York City, said that she worried about being able to give her children “good school opportunities.” Gabriela worried about paying for her son’s soccer team: “Well, look, I would like to give my son the dream, he longs to be in a club [soccer team], and for certain reasons my husband and I cannot fulfill his dream.” Allison, a parent of two children in South Central Appalachia, described being disappointed at not being able to pay for her daughter’s school trip:

“ [My daughter’s school] goes to Washington, [DC,]...and I was like man...that would be a great experience...[but] I just can’t afford it. I just hope she knows...that if I did have it, I would give it to her. I just want her to know that ‘cause I would... that’d be a great memory. I love history. ”

A few parents reported relying on their social supports to help pay for their children’s school supplies, activities, and celebrations. Araceli, for example, detailed how her cousin “helps me out a lot whenever she can” by paying for her son’s school supplies, uniforms, and buying him gifts: “She helped me with everything I needed for him [her son].” Adanna, a parent of four children living in New York City, gets her children’s school supplies from a church.

Parents also sought to provide some of the extras their children wanted, such as “outings like to restaurants and amusement parks, movies...get[ting] our hair done” (Erika). This sometimes involved getting children to compromise. Silvia, a parent of three children in Los Angeles, for example, said, “Sometimes they do ask for games that one has to take them to buy.... I tell them, ‘Instead let’s go to a park where there are also games...but where one does not have to spend.’” Parents also mentioned seeking out inexpensive ways to celebrate holidays and children’s birthdays, as described by Karla:

“ Yeah, in July [my partner] did not work for the last month.... And then [my son’s] birthday [came up,]...and my tia and my mama was like, ‘...because I know you guys were going through a rough time.... I’m gonna give you the money [instead

of a gift]. Tell me what you want to do with it.’ So we asked [my son] and he was like, ‘I want to go to [a beach city in Northern California]...the only thing that I want is make s’mores with everyone.’... The only thing we spent [ultimately on the birthday trip] was \$100 [for gas money] with my car. ”

## HOW PARENTS COMMUNICATE WITH CHILDREN ABOUT FAMILY ECONOMIC CIRCUMSTANCES

### Parents were thoughtful in deciding when, how, and what they shared with their children about their family’s economic circumstances.

Parents varied in their comfort level with and approaches to discussing their family’s economic circumstances with their children. Some, like **ELENA**, said that they typically initiated conversations with their children about their financial circumstances and challenges, especially with adolescent children, because they were more aware. Paula said that her 15-year-old knows that she makes minimum wage because she talks to him about their finances. Janet will discuss family finances with her daughters, ages 7 and 16, but usually in response to requests for something they want. She said that her older daughter is more understanding and sometimes will remind her younger sister, “No, if it’s not in the budget, we’re not going.”

Some parents reported monitoring how much information they shared based on their children’s awareness and level of understanding. For example, Adanna, who has four children ages 10 and younger, said that she talks with her children about how much money they have, “but not all the time because I don’t want them to be...sad.” However, some parents said they didn’t typically discuss family finances with their children unless the children brought it up. Robert doesn’t talk to his four children (ages 10 to 16) about their finances, except when they ask for something he can’t afford, like a larger home or new beds. He explained:

“ I talk to them. And well, so sharing a room, I tell them, ‘We are planning to expand and everything.... We can’t afford it right now. Just give us a little time. We’re trying to get it to where we can get it done....’ They understand. I mean, typically they understand but they want it done now. ”

Denise also said she usually doesn’t talk about finances with her older grandchildren (ages 13 and 8), though she tries to be honest about not being able to afford some things, like new school uniforms, without giving too many details, because she doesn’t want them to worry. Finally, a few parents, mostly parents of younger children, made a point of not talking to their children about their family’s financial circumstances, saying their children were too young and they didn’t want them to worry about money.



## **Parents tried to help children understand the importance of being careful when spending money and appreciating what they have.**

Some parents said they tried to stress the importance of being careful when spending money, such as when shopping. For example, Gloria said she tells her children:

““ When we go shopping, we gotta look at the price and see if there’s specials and so we can save money. When we go to the cashier, you gotta look what they charge you because sometimes you’ll see it over there for \$1 and they’re charging you \$5. You have to be aware. ””

A few parents said that they tried to help their children understand the differences between “needs” and “wants.” Courtney said that she explained to her daughter that she couldn’t pay for an elaborate birthday celebration because she needed to reserve the money for their family’s expenses, such as rent. Similarly, Silvia said that she explains to her oldest daughter (Yvette, age 12) that there is an order to how they spend their money. She tells Yvette, “Look, we pay the rent, pay the phone, we had to buy food.”

Additionally, a few parents said that they encourage their children to appreciate the resources and opportunities they have instead of focusing on what they don’t have. For example, Ramon reminds his children that their family has health insurance and subsidized housing; they have greater opportunities than their parents because they are U.S. citizens and don’t have to worry about having the correct documentation status. He explained:

““ Because the ones who were born here have the option of working without any barriers. I tell them that they should thank God that they were born here, and to try their best [at] school, and when they grow up to help other people, because they, it is very different when one is born here, one has to thank God because it’s a blessing to have been born here, truly, to go to school, the dentist.... I make them see the difference. ””

Likewise, Marina makes sure her grandson understands that he has more opportunities in this country as a legal resident and that he should take advantage of them and be grateful for them. Although they were not asked by interviewers, parents who voluntarily voiced concerns about the documentation status of family members referred to it consistently throughout their interviews, including when they discussed how they communicated with their children about their financial circumstances.

## **CHAPTER SUMMARY**

Even though parents encountered material hardship that caused psychological stress and worry, they were resourceful in managing their finances, leaning on social supports when necessary. Children factored prominently in parents’ budgetary decisions. Parents reported

feeling sad and frustrated that they were not able to provide for their children and sought ways to accommodate some of their needs and wants. Parents also limited how much and what kind of information they shared with their children about the family's economic circumstances, based on the child's age and level of understanding. They tried to help their children understand the importance of being careful in spending money and appreciating what they have (compared with what they don't have). Chapter 6 builds on these findings with information from the interviews with children and adolescents. It describes children's and adolescents' perspectives, understanding, and experiences of their families' economic circumstances. Chapter 6 also includes children's and adolescent's reflections about wealth, poverty, and economic inequality more generally.

# 6

## How Children and Adolescents Experience and Perceive Poverty, Wealth, and Inequality



When asked whether he thought his children were aware of their family's economic circumstances, **MARK** from South Central Appalachia said that his children were very aware. Although he said he doesn't "think they worry about money inasmuch as they worry about me...my health isn't in the best shape," both **ASHLEY**, age 15, and **JESSICA**, age 11, commented that they know that Mark, his girlfriend Wendy, and their grandparents worry about money. Asked how she thinks her dad and Wendy feel when they have to say "no" because they can't afford it, Ashley said, "They don't like it really. I think it hurts them and bothers them. They want to do something for you and they don't have the money to do it and it just really bothers them."

Ashley said she tries to avoid asking for things, even something she needs, because she worries about how her caregivers will feel when they say "no." Jessica said her dad "usually does not" have enough to take care of their needs, "because my dad has no money, like, zero. Sometimes, he borrows stuff from his friends." She added, "We don't get fancy clothes unless we get it from our friends or something. See, I got this outfit from my friend.... It was very expensive." She sometimes feels frustrated and angry when she can't participate in an activity or do something for herself. She explained:

“ Because, one time, when I asked Daddy, can he let me join cheerleading, or basketball, or soccer, or one of those, he said I wasn't allowed because they didn't have enough gas and money to pay for it.... It made me mad because, like, Daddy doesn't want me to do anything. He won't let me do sports. He won't let me get my hair cut and a bunch of stuff. And, sometimes, [I] got really mad—really, really mad. ”

All three siblings—Ashley, Jessica, and **JORDAN**, age 13—said that some, but not all, wealthy people are "stuck up," "spoiled," and selfish. They gave a range of explanations for why someone might be rich, including that they make "a lot of money at their jobs" and that they "get money from their families or other families, and save...the money up and get rich." They think

poverty is hard. Ashley, for example, described being poor as having “hardly any money, no house, no food, [and people] have to find stuff to eat on the streets and stuff.” All the siblings said that it wasn’t fair that some people have more money than others. Jordan felt that those with money should help families who don’t have enough money and that the government should help people get jobs.

Consistent with **ELENA’S** account (in Chapter 5), her daughter, **ALEJANDRA**, age 17, said that her mom tells her when she is and isn’t able to give her money to go out with her friends and that “it kind of sucks, but I understand the situation.” There are times Alejandra won’t ask for something she needs or wants because she knows her family can’t afford it. For example, she said:

“ I remember a couple of years ago, they bought me a new pair of shoes. And we just didn’t have, like, money enough to spend on both me and my brother. So I was, like, ‘Get them for him’ because they bought his [current pair of shoes] earlier.... [I]t hurts them. But, obviously, there’s not a lot that they could do. I mean, my mom is, like, an immigrant, and my dad is the one working. So it’s like they wish they could give me more, but they can’t. ”

In describing her family’s economic status, Alejandra chose the third rung on a 10-rung ladder—where 1 equals families with the least amount of money and 10 equals those with the most—because, she said, they had “enough to, like, get by. I just think we’re in an okay situation.” She said that they placed a priority on needs (for example, food) over wants, and usually had enough money to make ends meet.

Alejandra’s perspective on wealth and poverty emphasized contrasts between those with and without financial means, access, and opportunities. She said that people who are rich have money, power, and privilege and can “buy anything at any time.” She described being poor as not having enough resources or struggling to meet one’s needs, and the middle class as having enough money to live an “okay life.” She didn’t think it was fair that some people have more money than others, or that “some people work twice as hard to get half as much...for example, my dad works so much, and he comes home so tired.”

**ALEJANDRA’S, ASHLEY’S, JESSICA’S,** and **JORDAN’S** perspectives exemplify how the children and adolescents who participated in the study were aware of their family’s economic hardship and their parents’ attempts to manage limited resources.<sup>1</sup> They responded to this perceived hardship by managing their own expectations. Their experiences informed their understanding of their family’s relative socioeconomic position as well as their views about poverty, wealth, the middle class, and economic inequality.

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1. This report uses the term “child” to refer to a child between the ages of 7 and 11 who was interviewed for the study and the term “adolescent” to refer to an adolescent between the ages of 12 and 17 who was interviewed for the study.

## KEY FINDINGS

- Many children and adolescents rated their family’s economic well-being as just below or at the midpoint on a 10-rung ladder, where 1 indicates families who are the least well-off and 10 those who are the most well-off. The ratings were informed by their perceptions of being better- or worse-off in relation to others. Few described their families as being poor; most described themselves as being “okay” or said “we’re just an average family.”<sup>2</sup>
- Children and adolescents knew that their family struggled financially, and that their parents worried about making ends meet. Adolescents, in particular, responded to their families’ economic struggles by not asking for things they might need or want. Children, more so than adolescents, said they also worried about how much money their family had.
- Children and adolescents described wealth and poverty in fairly stereotypical ways. They equated being wealthy with an abundance of money and material possessions and a relatively carefree life; they deemed poverty to be challenging and associated with limited resources and possessions. In contrast, they described the middle class as “average” and “normal.” Many children and adolescents viewed both wealth and poverty as a result of factors that were within an individual’s control (for example, not trying hard enough or not wanting to succeed), rather than societal or economic factors (for example, being born into a poor family or having a well-paying job).
- Children and adolescents viewed economic inequality as unfair and agreed that families in need should be given help, and that the wealthy and the government should help.

## HOW CHILDREN AND ADOLESCENTS PERCEIVE THEIR FAMILY’S RELATIVE SOCIOECONOMIC POSITION

**Many children and adolescents rated their family’s economic well-being as just below or at the midpoint of a 10-rung ladder.<sup>3</sup> In evaluating their family’s position, they drew on their own experiences and assessed themselves in relation to others they perceived to be better- or worse-off than they were.**

As Figure 6.1 shows, many children and adolescents positioned themselves close to or just below the middle rungs of the ladder, mostly between the fourth and sixth rungs. Children’s ratings vary more than adolescents’ ratings. At first glance, children’s and adolescents’ numerical ratings may appear higher than expected, given their family’s actual household income and

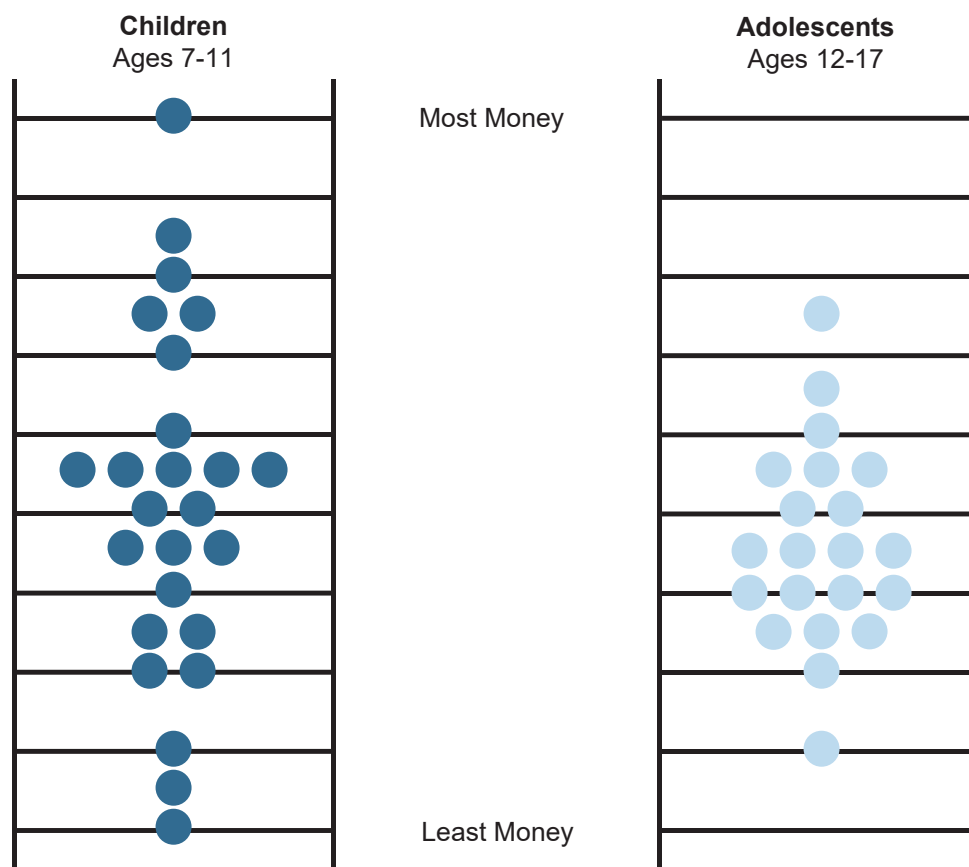
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2. This report uses the following terms to convey the prevalence of findings: “Few” refers to 20 percent or fewer of cases. “Some” refers to between 21 and 50 percent of cases. “Many” refers to 51 percent or greater of cases.

3. On the ladder, 1 equals families who are the least well-off (have the least amount of money); 10 equals those who are the most well-off (have the most amount of money).

FIGURE 6.1

## How Children and Adolescents Perceive Their Families' Economic Circumstances



SOURCE: Interview data collected for the Childhood and Family Experiences Study.

NOTES: Each dot represents a response to the following interview question (also see Box 2.4): [The interviewer hands a piece of paper with a picture of a ladder on it to the child or adolescent.] "I want you to imagine that this ladder pictures how American society is set up. At the top are the people who have the most money and at the bottom are the people who have the least money. Now, think about your family. Where do you think they would be on this ladder? Mark an X on the step where you think your family would be on this ladder."

Child sample size = 25, adolescent sample size = 21.

their parents' accounts of financial worry and struggles. Important to note is that the ladder assesses participants' subjective status, and thus is not meant to be an objective indicator of a family's socioeconomic position.

Children's and adolescents' ratings reflect their perceptions of their family's experiences with managing resources and making ends meet. **ASHLEY**, age 15, from South Central Appalachia, rated her family as being between the third and fourth rungs of the ladder, "Cause we don't really have that much money. I try to help them out the best the way I can.... [W]hen I turn 16 this year, I'm gonna try to get a job and work up some money and help my family out." Her

13-year-old brother, **JORDAN**, rated the family between the fifth and sixth rungs, “Because we mostly don’t have...jobs. My dad [**MARK**] barely even has a job right now. Even [Wendy]. My granny has to watch my [grandfather]. So we’re kinda stuck in the middle.” Finally, the youngest sibling, **JESSICA**, age 11, placed her family at the very bottom of the ladder, “Because they have the least money.”

In describing their position on the ladder, children and adolescents also drew on their experiences and understanding of how their families secured basic needs, like food and clothing, and paid bills. For example, a few children and adolescents commented on their family’s spending habits. “We don’t waste money,” explained Yvette, age 12 in Los Angeles, who said that they have enough money to “pay the bills and buy important things.” Both Mackenzie and Lily in South Central Appalachia, ages 10 and 9, respectively, said that they were aware that their family was trying to save money. Mackenzie placed her family between the fifth and sixth rungs because “they have a few thousand bucks because they’re trying to save up [for a house], but they have to pay the bills and stuff, but they’re not poor, but they’re not rich completely, and they’re like—they’re in the middle.”

In assessing their family’s relative socioeconomic position, some children and adolescents also evaluated their own position in relation to others. Their perspectives were informed by what they saw around them: mostly family and others in their community also coping with economic hardship and financial difficulties. For example, 12-year-old Brooke in South Central Appalachia considered a number of people in her family as she explained her rating between the fourth and fifth rungs, including her dad (who works), her dad’s girlfriend (who doesn’t work), and an aunt who is less well-off than they are. Manuel, age 17 in Los Angeles, considered his family’s economic status relative to others. He explained his decision to put himself on the sixth rung: “Because we are not rich, but we are not homeless.... They [the rich] have a lot of money to spend on crazy or stupid stuff. Normal people don’t do that.”

## HOW CHILDREN AND ADOLESCENTS PERCEIVE THEIR FAMILY’S ECONOMIC CIRCUMSTANCES

**Many children and adolescents were aware that their families struggled economically. Similar to parents, they recognized that it was important to place a priority on needs over wants and to be resourceful.**

Many children and adolescents indicated that their families “sometimes” had enough money for what they needed and wanted. In addition, many adolescents said that their families did not experience enduring or multiple forms of material hardship (for example, lack of food, trouble paying bills, or not being able to afford health care). (See Figure 5.2 in Chapter 5.)

Many children and adolescents reported knowing about their family’s financial constraints. Orma, age 10, in New York City, for example, explained that her mom “always tells me when she gets money she can buy it.” Ana, age 14, in New York City, discussed the significance of

the timing of her mom's paychecks for meeting their family's needs: "Because sometimes my mom...goes food shopping if she gets paid at a certain time. She's gotta wait until a certain time.... Paychecks are every two weeks usually." Brooke, age 12, in South Central Appalachia, recalled a time when a trip to the dentist was delayed because her dad didn't get his paycheck, which left them without enough money for gas for the car. A few children and adolescents, all from South Central Appalachia, specifically mentioned the inability to buy gas.

Some children and adolescents also displayed an understanding that necessities like the rent and bills were paid first, before making other purchases. Fourteen-year-old Nicolas in New York City, for example, said that he sometimes has to do without modest needs, like binders for school, because "you got to buy food, you got [to] pay the light bill, you got to pay the water and things like that." He went on to explain that this was also why he couldn't get several of the things he has wanted—a PlayStation gaming console, a Nintendo Switch, and trips to a local theme and water park. He tries not to get upset because "they had to buy more important things or just because I already have enough games and I need to—I can be happy for what I got." **ALEJANDRA**, age 17, from Los Angeles, described why her family usually doesn't have enough money to get everything they want "because I feel like we always prioritize our needs over wants. So it's always like we need new shoes, or we go buy that...it's always a priority instead of, like, I want this." Even a few of the youngest children, like Brianna, age 8, in South Central Appalachia, appeared to have an understanding of when something she wanted was out of bounds. She said she was "pretty sure we'd have enough to buy food," but "sometimes clothes like dresses that are probably my size—they probably cost way too much or shoes like tap shoes. I really wanted those, but I can't get them."

A few children and adolescents made reference to the fact that their families were providing for them, as well as for their siblings, and that the costs added up when they tried to meet everyone's requests. Seven-year-old Isabelle in South Central Appalachia "wanted another pair of shoes, but we couldn't get it because we didn't have the money for it, and also all three of us [siblings] wanted something but we couldn't get it." Manuel, age 17 in Los Angeles, gave a hypothetical example: "If my sister wants the same phone that I want, it's, like, I'm going to spend \$2,000 on two phones just for two kids."

A few children and adolescents knew that their families were trying to save money, and that this influenced whether or not they could get things they needed or wanted. Yvette, age 12 in Los Angeles, said that "sometimes, we've got money to buy more important things. And then other times, we don't have enough money so we have to save up money." She mentioned needing a computer for school but not being able to get one. She said, "I was sad because [my mom] has to work to get the money...and didn't have money to buy it for me." **ASHLEY**, age 15 in South Central Appalachia, succinctly summed it all up: "Sometimes you have money, sometimes you don't."

**Many adolescents and some children understood the importance of being resourceful and needing support from others to help manage their family's economic circumstances.**

In response to their family's experiences of economic hardship, many children and adolescents spoke about how their family found ways to get what they needed, especially for school. A



few children and adolescents named various sources of social support. Natalie, age 13, in South Central Appalachia, knows that when her “mom doesn’t have enough by herself, my [older] sister chips in” and that her dad helped buy school supplies. Ethan, age 11 from South Central Appalachia, said that “people give us clothes that’ll fit us, and sometimes people buy us clothes.” A few children, like 10-year-old Kave in New York City, explained that “this year my parents didn’t buy school supplies. I went to a church and they had school supplies.” A few adolescents were aware that their family sometimes asked others to help pay for clothes and school supplies, or even rent. Victoria, age 14, in Los Angeles, described a time when her family needed to get help from her aunt:

“ There was a day where they didn’t pay the rent and the manager came to ask for the rent. My mom said she was still not working, only [my dad], and there wasn’t enough money for this. Then came my aunt and she loaned her money and when [my mom] started working she used her money to pay off that loan. ”

Some children and adolescents described their families’ resourcefulness. Nathan, age 7, in South Central Appalachia, said that when his family doesn’t “have a lot of money...we go out to Dollar Tree...everything is one dollar, everything.” School clothes may need to be worn for a while, as Austin, age 16, in South Central Appalachia, explained: “We have to use the same clothes that we had the last year... Or we’ll wait until the middle of the year or something.” Nicolas, age 14 in New York City, used the notebooks he already had while he waited for his mom to have enough money to buy the binders he needed for school. Michael, age 13, in Los Angeles, said that because he only used the internet on his phone and could connect at his aunt’s house, he told his mom to drop his line from their phone bill. “I’m just wasting their money,” he said.

**ADRIANNA**, age 16 in New York City, made do with what she had for a school trip even though it made her feel “sad and a little angry because I didn’t want to be, like, the outcast.” She said:

“ When I went to [a school trip to a university], I needed a white shirt, a button-down [\$15 each], and I couldn’t get them because [my mom] couldn’t afford to buy them. And...I had, like, colored shirts, and...I felt awkward with a different colored shirt and everyone else was wearing white, but, no, it was fine. I wore the colored button-down shirt and had to go with the shirts that I had. But for the next [time] when I had to go to [a school trip to a different university], she bought me all white shirts. ”

Even though **MARK** in South Central Appalachia said that he tried to make sure his children did not go hungry, his children were among the few who indicated that, at times, they were hungry because their family didn’t have enough money for food. **ASHLEY**, age 15, for example, described how they got through a recent situation:

“ We had to wait until my dad got his [food stamps] and we got some food in the house and then on the 13th [Wendy] got hers and we spent all the food stamps and we got everything stocked up.... It was okay but at the same time it didn’t

feel okay.... Me and my siblings did [feel hungry]. I had to go in there and search for stuff. And [my grandmother] usually keeps beans. She knows how to make cornbread and stuff so she cooked that for the past couple of days and we ate that for dinner 'cause that's all she had until my dad and them went and got some [food]. ”

**Many adolescents, but few children, said that they didn't ask for things they needed or wanted because they knew their family struggled financially.**

**ALEJANDRA**, age 17 in Los Angeles, said, for example, that she held back on asking for a keyboard piano until a special occasion: “It's not necessarily a need, but I wanted it really badly. I didn't ask for it for a long time, so I asked for it for my birthday last year.” Gabrielle, age 13 in New York City, explained:

“ I needed some new basketball sneakers for basketball because my old ones didn't fit anymore. But then I didn't ask for them.... Because I felt like because at that time my mom was, like, low on money for the house, so I know asking for some sneakers would put her all the way back. ”

Even though he is only 8 years old, Hector in Los Angeles knows his parents sometimes do not have enough money for the things they need, “Because I've seen them not having enough money. Because when we go to a shop, and they buy some [things], and we had to leave something.” Hector decides that if something he wants looks expensive, he will not ask for it. He said, “I feel good, because I don't want [my parents] to use their money.”

**Many children and adolescents knew that their parents worried about finances. They also worried about how much money their family had, though this was true of children more than adolescents.**

Many children and adolescents believed that their parents worried about how much money their family had, even though parents tried to shield them from experiences of economic hardship. This included a few of the very youngest children in the study, especially from South Central Appalachia. For example, 7-year-old Madison said her mom “worries on the light bills and the water bills.”

Some children explained why they thought their parents worried. Claire, age 10, in South Central Appalachia, for example, said she knows her dad worries “because he can't buy nothing for our house.... He worries about his work because he gets sick.” Lily, age 9 from South Central Appalachia, was aware of her family's longer-term aspirations of saving up to buy their own home and the stress associated with that. She said:

“ Sometimes because of the house...they worry about paying the taxes and getting this house.... Because they talk about the bills a lot and how they need to save up, and we can't get this because they're trying to save up for—they're trying to pay the bills and also save for a house.... I can hear them talking about [that] a lot. ”

A few children also said that they knew when their parents were worried about money because they saw them trying to earn more money, either by working more hours or by other informal means. Orma, age 10 in New York City, for example, knows her mom is worried when her work hours change, “Because she usually works on Saturday and Sunday, so, sometimes [when she says] ‘I’m gonna work on Monday, Tuesday, and Wednesday, and Thursday,’ maybe she’s worried about how much money we have, so she needs more money.”

Children and adolescents also shared their parents’ concerns about how much money their family had. Interestingly, although many children said that they worried, only some adolescents said they did so. It is not clear why more children reported worrying compared with adolescents. One possibility is that because parents reported being less open with younger children about finances, children made inferences based on what they saw and heard. This fits with children’s focus on their family’s everyday experiences. For example, 10-year-old Claire in South Central Appalachia said that she doesn’t want her family “to go broke or nothing.” Lily, age 9 in South Central Appalachia, is aware that her parents are trying to save up for a house, and this long-term goal feeds into her own preoccupation with helping her family watch their spending:

“ Sometimes I worry about the budget because of, like, if it’s too much, like \$52, like we go to [a discount store], and we get 52 things, and we spend \$52. I worry about the budget a lot because I don’t want them to spend so much money. ”

Although fewer adolescents said they worried about their families’ experience of economic hardship, those who did focused on basic needs and made connections between their family’s economic situation and structural factors, such as job instability. Yvette, age 12 in Los Angeles, said that she sometimes worries because her mom’s job is insecure:

“ Where my mom works, they’re trying to, like, close down her work. So, sometimes, we worry about, like, would it be the same if my mom didn’t work anymore?... Sometimes, I worry about, like, what would happen if they don’t have enough money to pay the bills. ”

Asked if she ever talked with her mom about her concerns, she responded, “No.... Unless [my mom] asks.... It makes me feel better because I know that we do have enough money, and I don’t have to be, like, thinking that maybe they don’t, maybe they do.”

## **HOW CHILDREN AND ADOLESCENTS PERCEIVE POVERTY, WEALTH, AND ECONOMIC INEQUALITY**

**Children and adolescents described wealth and poverty in different ways and the middle class as “average” and “normal.” Adolescents offered more nuanced perspectives than children, noting variability among the rich and the poor.**

Of interest was whether and how children's and adolescents' personal experiences of dealing with economic hardship informed their understanding of poverty, wealth, and inequality. Interviewers asked children and adolescents to share their perspectives on what it means to be rich, middle class, and poor, and to reflect on whether they see society as fair and equitable. Few children or adolescents referenced themselves, their families, or their own direct experiences when discussing their beliefs about the rich, the poor, and the middle class. Instead, almost all referred to the rich, poor, and middle class with phrases such as "They are..." or "They don't have..." avoiding first-person pronouns. This is consistent with the findings reported earlier indicating that children and adolescents did not label their family's socioeconomic position as poor on the 10-rung ladder task. It is a reminder that although many of the families in the study reported low incomes and economic hardship, children and adolescents (and possibly parents) may not necessarily describe their own families as "poor."

Many children and adolescents described the rich and the poor in starkly different ways. For example, 13-year-old Michael in Los Angeles noted that the rich have "cars, houses, mansions, anything," whereas the poor have "no food. No phones. No houses. No shoes." **ALEJANDRA**, age 17 in Los Angeles, said that the rich "can have whatever they want at any time," but that the poor "don't have enough to, like, have all the necessary resources." Many children and adolescents commented that people who were experiencing poverty lacked material possessions and sometimes had to endure extreme conditions. For example, **ADRIANNA**, age 16 in New York City, described being poor as having "nothing, to barely be able to buy food.... They live in a shelter, or they...live on the streets...and ask for change." In contrast, 9-year-old Mariam in New York City said that individuals who are rich "wouldn't care about the starving people...and sometimes if people are very—too rich, they won't even care about their family." Manuel, age 17 in Los Angeles, spoke about the social capital that comes with wealth and how the wealthy can support each other when he said, "They're getting easier stuff like that... if they come from a good family. For example, the father...can call their friends and say, 'Hey, can you give my son a job?' Or stuff like that. 'He's graduating from this university.' "

Some adolescents were more cautious about making broad generalizations and, instead, highlighted variability among those who are rich or poor. Gabrielle, age 13 in New York City, for example, first asked the interviewer to clarify—"Like, poor in the streets or in your house poor?"—and then continued, "Okay, I'm going to start with streets. When you don't have a house and you can't afford food or clothes, stuff like that. And when you're poor but you have a house, you struggle to pay for food and things that you want." Similarly, 15-year-old **ASHLEY** in South Central Appalachia noted that while "some rich people, not saying all rich people, but some rich people are stuck up. They won't share their money with some people that need help.... But some rich people do take care of other people and do help them get on their feet and get a house."

In contrast to their descriptions about wealth and poverty, children's and adolescents' responses about what it means to be middle class were brief. Some children responded, "I don't know." Of those that did provide a response, many children and adolescents described being middle class, as Bailey, age 12 from South Central Appalachia, did: "You're not poor but you're not rich. That you're like in the middle." In some instances, children's and adolescents' interpretations of what it means to be middle class were informed by what they observed in their communities. In thinking about who is middle class, **ADRIANNA**, age 16 in New York

City, identified “store owners ’cause they’re not poor but they’re not rich, either; they’re in the middle.” She went on to say that someone who is middle class, “I guess they’re living in, like, public housing, or someone making a low income, working people, pretty much,” whose life is “stressful ’cause they’re always working.” In contrast, Damian, age 17, in New York City, said:

“ Middle class is being able to have a comfortable lifestyle...you can do what you want but you can also [meet] your needs so you don’t gotta worry about your needs but you can also, like, live good. Like not have to worry about, oh, am I going to eat tonight or stuff like that. You’re not worrying about if you have enough money to do what you want. ”

Similarly, Ana, age 14 in New York City, saw middle-class individuals as being able to secure everything they need, but qualified, “Yes. They’re okay. They can basically afford certain things. But they also have gotta be careful with what they spend. For example, my uncle, he’s got a house. He’s got everything. But he also has gotta be careful what he spends his money on.”

**Many children and adolescents viewed wealth and poverty as caused by factors within a person’s control (for example, not trying hard enough). Some also mentioned factors outside an individual’s control (for example, being born into a poor family). Adolescents’ responses were more complex and included references to multiple factors.**

Children and adolescents shared their thoughts about why some individuals were rich and some were poor. Their responses varied but generally clustered around two prominent themes: factors within or outside one’s control (for example, working hard versus being unlucky or having a low-paying job). Because, as discussed earlier, children and adolescents frequently said “I don’t know” or provided an overly brief response to questions about the middle class, their reflections on why some individuals are middle class could not be analyzed.

Many children and adolescents referenced individual factors in explaining why someone might be rich or poor. Isabelle, age 7 in South Central Appalachia, for example, believed that people are poor simply because “they don’t go to work,” whereas **JALEN**, age 8 in New York City, said that people are rich “because they work every day and every hour, and they do what their bosses tell them to do.” Ana, age 14 in New York City, in describing why someone might be poor cited several factors, mostly focused on effort: “Some people are poor because some people don’t finish college. Some people drop out. Some people just are too lazy to work. Some people just work hard and with one mistake they give up.”

Overall, adolescents gave more complex responses than did children and included a mix of factors within and outside an individual’s control. Damian, age 17 from New York City, for example, touched upon multiple reasons for why someone might be rich:

“ Like there’s different scenarios...some people are born rich, into money, and some people are born locals and people make choices to, like, get rich. Some people have ideas that make them rich. Some people are determined and some people are not. ”

This assortment of reasons mirrored Damian’s reasoning about why someone might be poor:

“ Some people are born into it, some people make dumb decisions or some people make good decisions but, like, say...some veterans are poor and homeless on the streets because the government or whoever doesn’t take care of them or whatever.... Some people make dumb choices and make their self poor.... Some people get divorce[d] and just lose everything. ”

Fourteen-year-old Victoria’s, from Los Angeles, response suggested an awareness of the interdependency between factors within and beyond one’s control: “But although someone is intelligent, one has to be in a job that pays well and all needs are met. That’s rich for me.” This attention to how individual factors (such as intelligence) cannot guarantee economic stability, but are conditioned upon structural factors (such as well-paying jobs), was also echoed by **ASHLEY**, age 15 in South Central Appalachia, who shared her perspectives on the local economy in her hometown:

“ I think some people where they make enough money at their job than other people do [and] they become rich. They get to buy a house in their name and the poor people, they don’t make that much money. [Here] you can go work at a store. If you wanted to work off at a factory or [an industry complex about 50 miles away] to make more money, but there’s hardly anybody that makes enough money up there, so yeah. ”

**Both children and adolescents thought that economic inequality was unfair, children more so than adolescents. They believed that the government and wealthy individuals should redistribute resources to families who needed them.**

Overall, many children and adolescents thought it was unfair that some people had a lot of money and others very little, and believed that resources should be redistributed to make it fairer. Children stated that economic inequality was not fair, whereas a few adolescents expressed ambivalence, weighing a mix of factors in their responses.

Many children’s and adolescents’ justifications for why economic inequality was unfair touched on beliefs about what society should and could be. For example, **JALEN**, age 8 in New York City, said, “Because it’s good to be fair and to have equal money so nobody gets that broke...I think that it’s good to help people and be grateful and be thankful.” Jalen’s response captured well children’s notions of fairness as anchored in equality and in efforts to correct inequality by redistributing resources to ensure that everyone had the same amount.

In contrast, **ALEJANDRA**, age 17 in Los Angeles, offered a more nuanced response, as she considered her own family’s circumstances: “Well, from my perspective, I feel like some people work twice as hard to get half as much. And, for example, my dad works so much, and he comes home so tired for someone else to make millions.” When asked by the interviewer whether there should be help for those who don’t have enough money to meet their family’s needs, she responded, “Well, I think, it’s, like, the right thing to do because, obviously, like, a

lot of people aren't in the position to move up in the economic field. And I feel if they have a lot of money, then why not put it to good use?"

Some children and adolescents, especially those from South Central Appalachia, commented on individual effort. For example, Garrett, age 14, said he believes society is fair "because you've got to work for what you want." In response to a question about whether families should receive help if they don't have enough money to meet their needs, he said: "To a degree.... You don't want the poor family to rely on the other family." Austin, age 16, also from South Central Appalachia, noted that others should help families who don't have enough money, "but honestly, it's, like, up to them because they earned the money."

When interviewers asked who should be helping families who struggle, some children and adolescents mentioned the government, whereas many indicated that wealthier individuals should help. Lily from South Central Appalachia elaborated:

“ I feel like if they have like millions of dollars...they should try not [to give] too much money that they run out, but help [those who are poor]...like give them a place to stay and give them some clothes and some food and...give them some money... just let them get a job and make enough money to get their own house. ”

At age 9, Lily was able to weave together the need to secure basic needs with job security. As did Lily, many of the children and adolescents in the study understood the daily struggles of many families like their own and saw the need for broader societal and economic support to help them become more self-sufficient.

## CHAPTER SUMMARY

In summary, many children and adolescents were aware of their family's socioeconomic standing and circumstances, including their financial struggles. They assessed their family's socioeconomic position as close to or just below the midpoint on a 10-rung ladder of social status, in relation to others they perceived as being better- or worse-off than their families. Many children and adolescents reported that their families sometimes had to make difficult decisions about how to allocate their limited resources: by placing a priority on needs, being resourceful, and for adolescents, refraining from asking for things. Finally, many children and adolescents viewed the middle class as "average" and "normal." In describing what it means to be rich or poor, they focused on the abundance or absence of material possessions, or a better or worse quality of life. Although children and adolescents offered various explanations for why someone might be rich or poor, many of their responses emphasized factors that are within a person's control. However, this view was juxtaposed with their belief that economic inequality is unfair and should be rectified by a redistribution of resources by the wealthy and help from the government.

# 7

## Contributions and Future Research Directions

A large body of research documents the consequences of poverty for the well-being of families and children. In addition, recent ethnographic studies detail the day-to-day struggles of adults who are living in poverty in the United States.<sup>1</sup> However, relatively little research has focused on families' experiences of poverty, and very little is known about how the nearly 10.5 million children who are living in poverty in the United States perceive, interpret, and understand their economic circumstances. To fill this void, the current study used qualitative methods to elicit children's, adolescents', and parents' views about what it's like to live in poverty. The findings highlight how children and adolescents navigate their family's financial challenges as well as the resourcefulness and resiliency families demonstrate in managing inadequate and insufficient resources. The findings also demonstrate the importance of social safety net programs in mitigating families' experiences of material hardship.

### CONTRIBUTIONS OF THE STUDY

Findings from this study in some cases are consistent with those from earlier research, and in others provide new information for the field. Key findings include the following:

- **Parents valued and recognized the important role that public assistance benefits played in easing their family's experiences of material hardship.**<sup>2</sup> Families relied on a mix of public assistance programs, especially SNAP and Medicaid. Parents reported both value and drawbacks to participating in public assistance programs. They reported mostly positive interactions with program staff members, were grateful to receive benefits, and saw the benefits as essential to meeting their family's needs. However, they were aware of the stigma that is associated with these programs, and some felt uncomfortable receiving

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1. Edin and Shaeffer (2015); Desmond (2016).

2. "Material hardship" refers to experiences of unmet basic needs such as food, housing, and health care. For more detail, see Chapter 5.



benefits. These findings are consistent with a large body of research about the challenges of being poor and making ends meet in the United States.

- **In contrast, children’s and adolescents’ understanding of the benefits the family received was limited, except for SNAP benefits.** These findings are novel; the current study is one of few to assess children’s awareness of the public assistance benefits their families receive.
- **Parents worried about but were resourceful in dealing with economic hardship. They placed a priority on basic needs such as rent and food, and they tried to meet their children’s needs and wants.** They considered carefully when, how, and what to share with their children about their family’s economic circumstances. Parents tried to shield their children from their financial worries and difficulties, but they were more forthcoming with their adolescent children. They tried to help their children understand the importance of prioritizing needs over wants. The findings add to a small body of research that highlights the importance that parents—even those who are experiencing poverty and economic hardship—place on shielding their children from experiencing material hardships and economic adversity.
- **Children and adolescents were aware that their families struggled financially and could not always afford to meet all of their needs and wants. They knew that their parents worried about finances, but they did not describe their families as being “poor.”** Instead, children and adolescents would say that they were “doing okay.” Children and adolescents, but especially adolescents, understood the need to place a priority on needs over wants and to delay purchases. These insights are important contributions of the study, given the sparse research on children’s perspectives on and experiences of poverty.
- **Children and adolescents described poverty as having few material possessions and difficult circumstances, but they did not refer to their own circumstances when describing what it means to be poor. They described wealth as an abundance of material possessions and access to resources and opportunities, and the middle class as “normal.”** Children, more so than adolescents, said that economic inequality is unfair. Both children and adolescents mentioned that wealthier families and the government should help those who are less well-off. The findings are mostly consistent with an expansive body of developmental science research but extend its applicability to children and adolescents from more economically disadvantaged backgrounds.<sup>3</sup>

The findings are particularly noteworthy given the diversity of the families in the study (that is, by geographic region, urban and rural communities, and inclusion of families with children ages 7 through 17). A single study does not often include such diversity of study participants.

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3. Chafel and Neitzel (2005); Elenbaas and Mistry (2021); Flanagan and Kornbluh (2019); Flanagan et al. (2014); Heberle and Carter (2015); Kornbluh, Pykett, and Flanagan (2019); Mistry et al. (2021); Quint et al. (2018).

However, the diversity allowed the researchers to analyze commonalities as well as differences in how families adapted to, coped with, and experienced living in poverty.

Another strength of this study is its use of qualitative methods to capture and understand families' experiences. Qualitative methods are well suited to eliciting and elevating participants' perspectives and experiences—central aims of the current study. In addition, qualitative methods work well when investigating less well-researched topics, constructs, or phenomena, for which psychometrically robust survey measures do not exist. Such was the case for the current study. Qualitative research does not seek to extend findings to participants or contexts beyond those that are included in a study, such as to all families living in poverty. However, qualitative approaches are critical for exploring the human dimensions of families' experiences of economic hardship and shedding light on their everyday challenges as well as their adaptations and responses to such challenges.

## FUTURE RESEARCH DIRECTIONS

Findings from the Childhood and Family Experiences Study advance understanding of children's and families' experiences of poverty and economic hardship. The current study and its findings also suggest possible directions for future research.

First, more research is needed to examine children's and adolescents' experiences of stigma, social status, and social relations. Earlier research indicates that children report feeling ashamed of their low socioeconomic status and experiencing harassment by peers.<sup>4</sup> In the current study, the researchers did not ask children and adolescents how they perceived their family's economic status as affecting their relationships with peers and friends, and the children and adolescents did not volunteer such information. Neither did they mention being teased or mocked by others because of their family's economic circumstances. Yet, class-based discrimination and social exclusion could be particularly harmful for children's and adolescents' experiences at school, affecting both their physical and mental health and their educational progress. On the other hand, having close friends whose families are also struggling could be a source of support for children and adolescents. Future research could address the social risks that children who are experiencing poverty and economic hardship face, especially in school-based settings. Likewise, researchers could assess factors—such as friends, teachers and school personnel, and school structural factors—that may serve to protect children from experiences of social discrimination, exclusion, and stigmatization.

However, getting children and adolescents to discuss potentially sensitive topics such as discrimination and exclusion necessitates a level of trust and rapport between researchers and study participants that is more difficult to establish with a one-time, semi-structured interview. To build stronger rapport and trust, researchers could use longitudinal methods that follow children and adolescents across a period of time and include multiple opportunities to observe

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4. Quint et al. (2018).

and interview them about their experiences and perspectives. Such approaches could also afford opportunities to observe children and adolescents interacting with their peers, friends, or teachers (if at school), thereby providing another source of data.

Second, innovative strategies are needed to assess parent-child communication about their shared understanding of their family's economic circumstances and experiences. In the current study, the research team did not observe communication between parents and children. Instead, the team gathered self-reports of behavior, which have the advantage of providing the respondent's unfiltered perspectives. Gathering information from respondents, however, can be difficult if they are uncomfortable about sharing or are shy, quiet, or otherwise reticent to participate.

In addition, for the current study, the research team interviewed parents, children, and adolescents separately to understand their individual perceptions of their lived experiences. This approach has both advantages and drawbacks. For example, separate interviews ensured privacy so that parents and their children felt comfortable speaking freely about topics they might not want to discuss in front of each other. Separate interviews also ensured that parents did not unduly influence their children's responses by being present. However, separate interviews limited opportunities for parents and their children to engage in conversation with one another, to hear each other's perspectives, and to respond and potentially come to a shared understanding.

An approach that allows family members to recount their experiences together may yield additional insights into how parents and children communicate about their family's finances and may reveal areas of disagreement, discomfort, and conflict, or highlight areas of synergy and joint problem-solving. Family members could be asked to respond to researcher-offered vignettes or scenarios that center on financial concerns or constraints and offer strategies for resolving or dealing with the concern. Alternatively, family members could be asked to think of a recent experience of economic hardship and discuss their various perspectives on how it was addressed. Videotaped interactions could later be coded and analyzed along many dimensions, including communication style and comfort with disclosure. Assessing parent-child or siblings' experiences in this manner is another promising direction for future research.

Third, findings from the current study underscore the important distinction between being eligible for public assistance and receiving public assistance. Findings from the current study highlighted that although parents valued the benefits they received, benefit use was not universal among this sample of parents. Stigma, views about accepting public assistance or worthiness for assistance, and unclear information and misunderstanding about eligibility for benefits are possible factors that may account for the gap between eligibility and participation. The American Rescue Plan Act, passed in March 2021, expanded the Child Tax Credit and bolstered other public assistance programs that, together, could cut child poverty in half.<sup>5</sup>

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5. Maag and Airi (2021).

Additional research that builds on the current study could inform outreach and other efforts that will likely be needed to realize the promise of reduced child poverty.<sup>6</sup>

Finally, mixed-methods research that allows for combining the benefits of large-scale surveys of parents' and children's outcomes with in-depth qualitative exploration of their experiences has the potential to yield rich and novel findings. There are several benefits of a mixed-methods design. This approach would enable researchers to draw more direct connections between children's and adolescents' experiences of their family's economic circumstances and their developmental outcomes. These outcomes could include physical health, psychological well-being, social relations, and educational adjustment. Furthermore, a mixed-methods design, using stratified sampling approaches, could better incorporate a greater range of diversity in families' experiences of poverty, including those who are experiencing deep poverty and those who are working in low-wage jobs. A mixed-methods study could better address policy and programmatic questions on a large scale.<sup>7</sup>

## THE COVID-19 PANDEMIC AND FAMILIES IN THE CHILDHOOD AND FAMILY EXPERIENCES STUDY

As the research team was completing the final interviews for this study, in January 2020, concerns about a novel coronavirus, COVID-19, were just being raised. Soon after, the global pandemic was underway. As of June 3, 2022, coronavirus infections numbered nearly 531 million globally (including more than 84 million in the United States), and COVID-19 had caused nearly 6.3 million deaths (including over 1 million deaths in the United States).<sup>8</sup>

The pandemic has exposed deeply embedded economic, racial, and ethnic inequalities in the United States, and has disproportionately affected families like those in the Childhood and Family Experiences Study.<sup>9</sup> This report cannot speak to the effects of the pandemic on the families in the study. However, in September 2020 the research team conducted interviews with nine parents from the original families in the study—three from each community that was represented. A separate brief presents findings from these follow-up interviews.<sup>10</sup> They provide valuable insights into how families were navigating the COVID-19 pandemic and the ensuing economic disruptions, including the effects on work, school, and family.

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6. Cox, Caines, Sherman, and Rosenbaum (2021).

7. Weisner and Duncan (2013); Yoshikawa, Weisner, Kalil, and Way (2008).

8. Johns Hopkins University and Medicine Coronavirus Resource Center (n.d.).

9. Padilla and Thomson (2021).

10. The brief is available on the Office of Planning, Research, and Evaluation project website: [www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016](http://www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016).

APPENDIX

# A

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## Data Collection and Training Procedures

## DATA COLLECTION PROCEDURES

At each interview, research team members introduced themselves to family members, spent a few minutes getting to know the family, and determined the best places in the home or at the nonprofit organization to conduct the interviews. They arranged to conduct them in private so that interviewees and other family members could not hear each other, but parents and guardians could still see their children or adolescents. If one member of the research team was interviewing a child or adolescent in the same room as a parent, the researcher asked the child or adolescent to sit facing away from their parent or guardian. This helped to ensure privacy so that child and adolescent participants would feel comfortable answering the questions.

The research team asked parent interviewees their preference for being interviewed in English or Spanish. (In South Central Appalachia, all participants were English-speaking.) Child and adolescent interviewees were interviewed in English, with the exception of one adolescent interviewee who asked to be interviewed in Spanish. The research team audio-recorded interviews on an encrypted recording device to ensure the security of the recording. Additionally, interviewers wrote summaries after each interview. These summaries noted where and how the interview took place (for example, describing the home, noting interruptions during the interview, or indicating other people who were present at the time of the interview) and other information (for example, describing the general attitude of the interviewee and assessing the rapport that was built during the interview). These notes were not analyzed systematically but provided important contextual information regarding the interview setting and process.

All references to participants in the report are pseudonyms to protect their identities. Appendix Figures A.1, A.2, and A.3 show pseudonyms and family relationships, by family and community, for all study participants. The figures also show ages for each child or adolescent study participant.

## RESEARCH TEAM COMPOSITION AND TRAINING PROCEDURES

The research team consisted of the lead author, MDRC staff members, local field staff members at the South Central Appalachia site, and graduate students at the University of California, Los Angeles, supervised by the lead author. All interviewers had previous experience working with low-income families and communities, and several were fluent bilingual (Spanish, English) speakers.

Two remote training sessions and a day-and-a-half in-person interviewer training session were held—in New York and Los Angeles—to prepare for the in-person semi-structured interviews. The trainings consisted of the following:

- Reviewing the adult interview protocol, study procedures, and how to comport oneself with cultural humility in the field.

- Providing guidance on successful interviewing techniques. These guidelines included, for example, advice about establishing rapport and best practices for interviewing strategies with children and adolescents.
- Reviewing and practicing the child and adolescent interview protocols. Specifically, team members watched and listened to two prerecorded pilot interviews, practiced interviewing adult colleagues, and practiced interviews with a convenience sample of children and adolescents. (The children in the convenience sample were roughly the same ages as the participants in the study but were not from similar socioeconomic status backgrounds.) Trainers observed team members and gave feedback on their practice interviews. Team members also participated in a group debriefing to review and address their questions and concerns.

In addition, all research team members completed a certification checklist. The checklist included the successful completion of a training quiz (with an 80 percent pass rate), institutional review board human subjects research training, mandatory reporter training, and background security and registered sex offender checks.

APPENDIX TABLE A.1

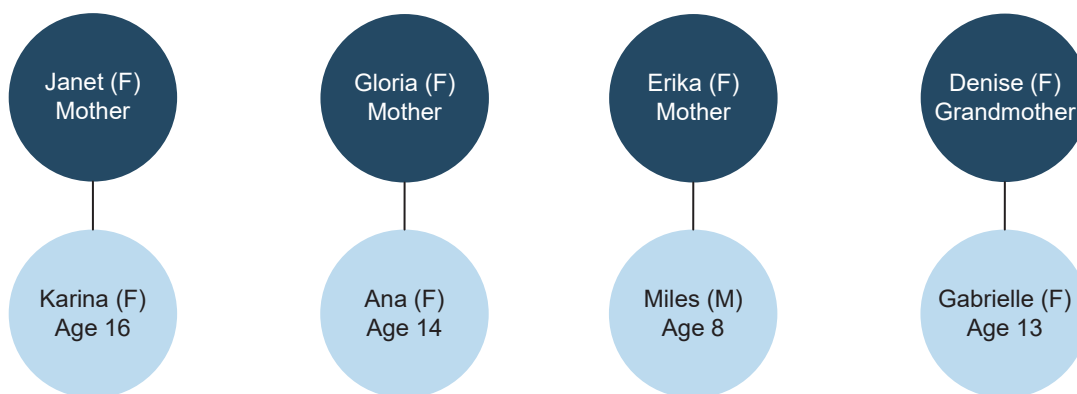
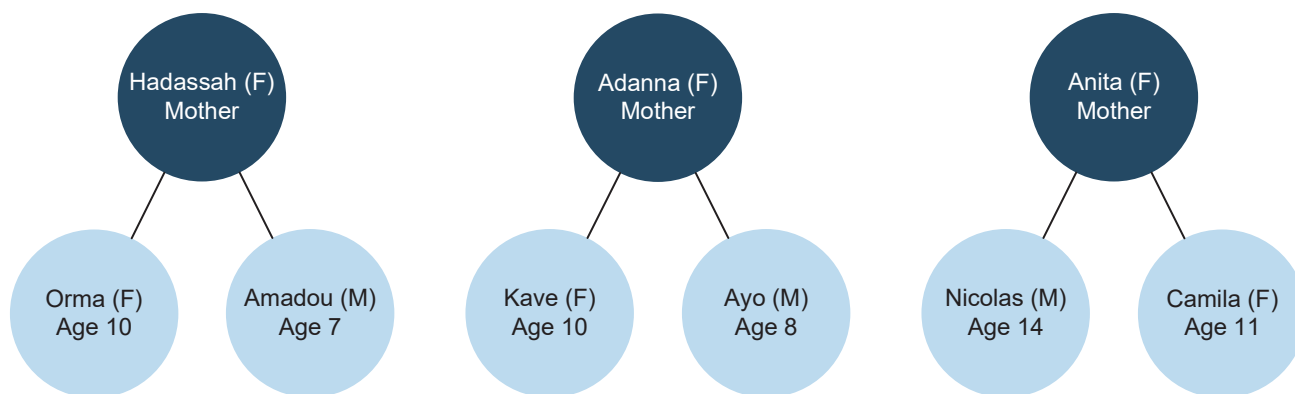
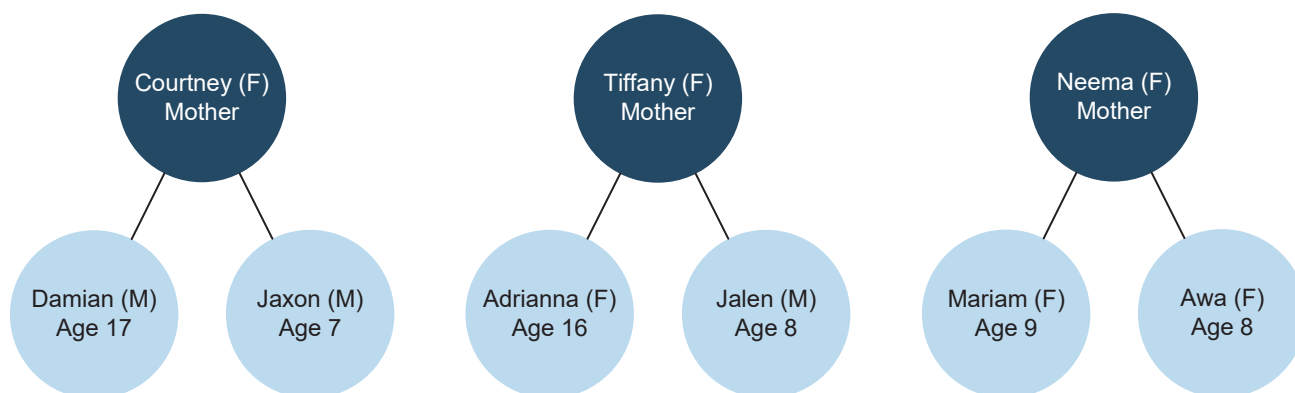
## Categories and Descriptions Used for Coding and Analysis

Coding Category	Description
Family background, housing, neighborhood, and routines	Describe the family's story, including family characteristics, household composition, and additional stressors (current or past), such as events (can be enduring) that affect the financial life in some way (for example, death of a person, loss of home, disability, foster care, homelessness); the family's neighborhood, housing, and their perception of both; and how families spend their time, including children's time on the weekend.
Formal employment or school	Describe the formal jobs (that is, exclude informal ways of making money), past and present, for all parents in the household (type of job, hours, salary, likes/dislikes), including children's descriptions of adults' jobs. If relevant, include information about whether an adult is unemployed or a description of the adults' schooling.
Income sources	Describe how this family gets money, including from formal employment (but leave detailed descriptions of the job to the previous theme), informal employment (for example, babysitting), informally selling goods or services, and public benefits.
Temporary Assistance for Needy Families (TANF)	Note if family is receiving TANF benefits, and if so, describe the family's experience with TANF and overall perception of TANF. For their general perception of public benefits, please include under "Other Public Benefits."
Supplemental Nutrition Assistance Program (SNAP)	Note if the family is receiving SNAP benefits, and if so, describe the family's experience with SNAP and overall perception of SNAP. For their general perception of public benefits, please include under "Other Public Benefits."
Other public benefits	Note any other public benefits the family receives (for example, the Special Supplemental Nutrition Assistance Program for Women, Infants, and Children [WIC], Head Start, unemployment assistance) and describe their experience with each, along with their overall perception of public benefits.
Social support network	Describe who this family depends on for financial or socioemotional support (including babysitters) and how they pool resources to make ends meet.
Parent's perception of economic resources and experience with material hardship	Describe how the parent discusses their experience with material hardships (list all material hardships), and how they perceive and manage their family's economic circumstances.
Communications about financial circumstances	Describe how parents communicate with their children about their financial circumstances, and how children communicate with their parents or with others about their financial circumstances.
Child's awareness of economic circumstances (include ladder) and experience with material hardship	Describe how the child/adolescent discusses their experience with material hardship (list all material hardship), how they perceive their family's economic circumstances (including financial stress, anxieties, worries), their response to the ladder question (including what rung they placed their family on and the reason why), and their perception of their parents' worries. Include the parent's description of what their children know or don't know about their family's financial circumstances.
Perceptions of economic inequity	Describe how the family views or understands economic inequity, including their perceptions of wealth, poverty, the middle class, and equity and fairness.
Aspirations	Describe the family's hopes and plans for the future, including perceived barriers.



APPENDIX FIGURE A.1

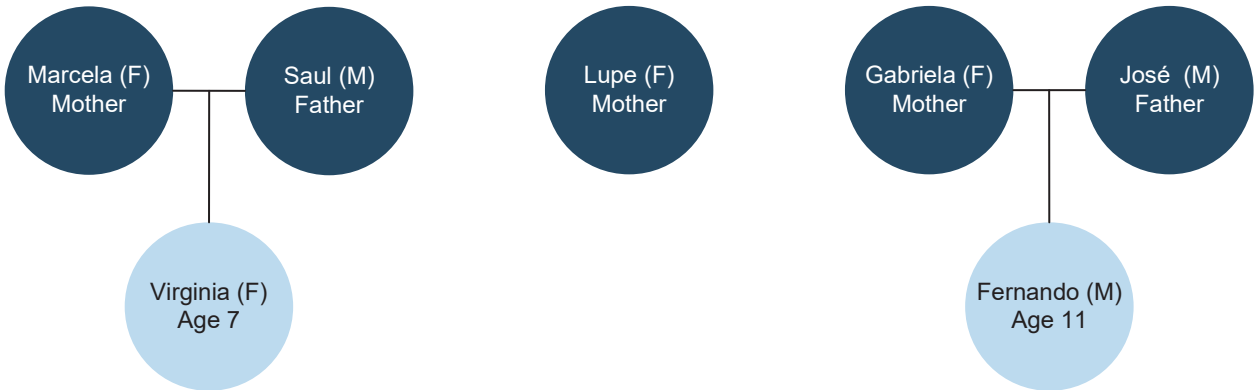
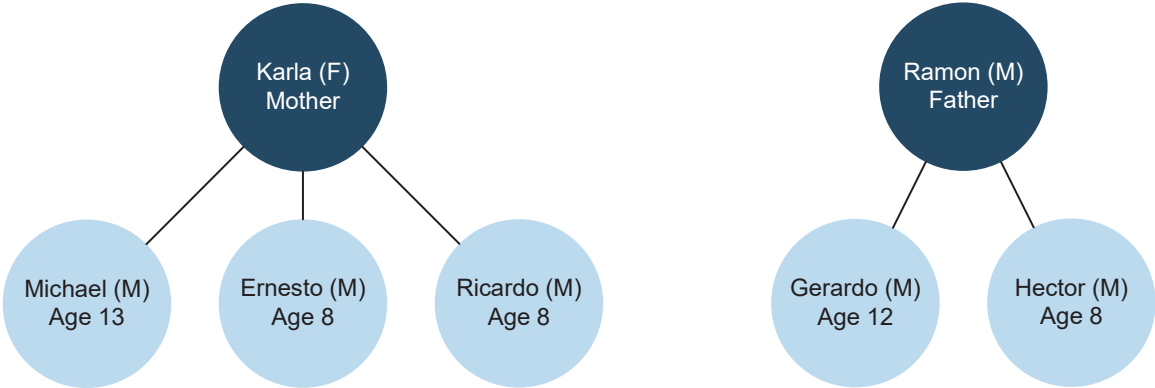
Pseudonyms and Relationships of Adults and Children, and Ages of Children, Interviewed in New York City



NOTE: Illustrative family members include Tiffany (mother), Adrianna (age 16), and Jalen (age 8).

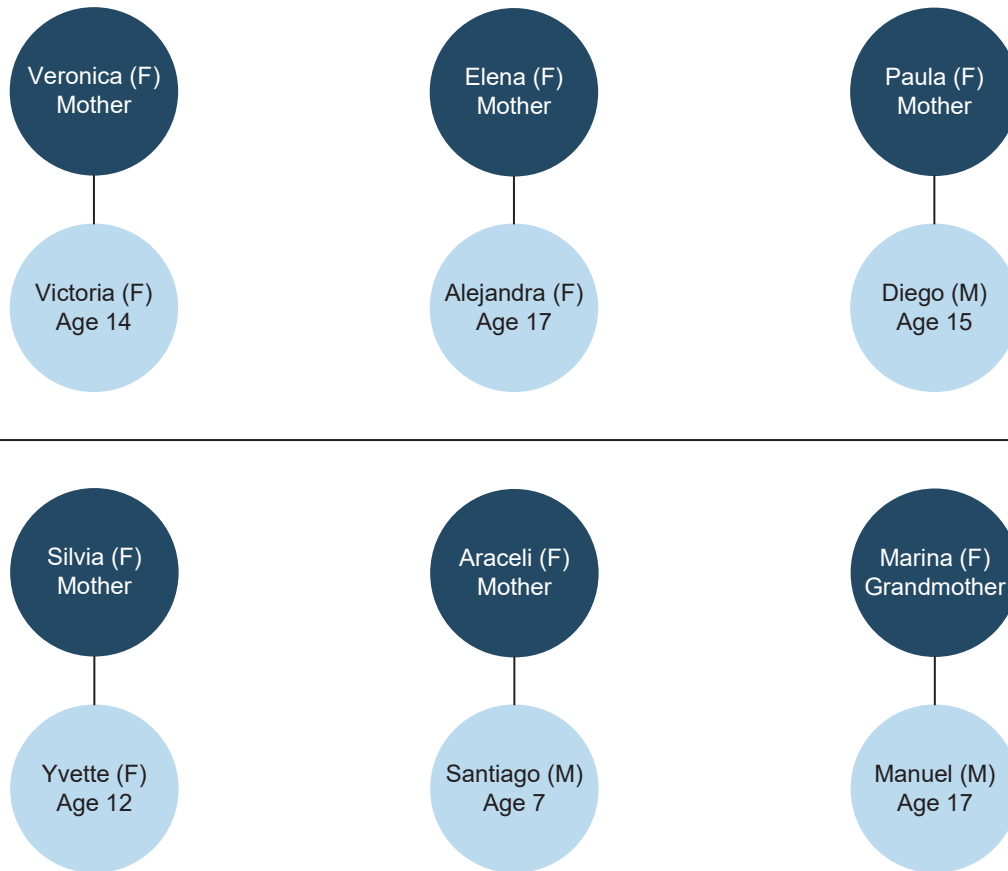
APPENDIX FIGURE A.2

Pseudonyms and Relationships of Adults and Children, and Ages of Children, Interviewed in Los Angeles



(continued)

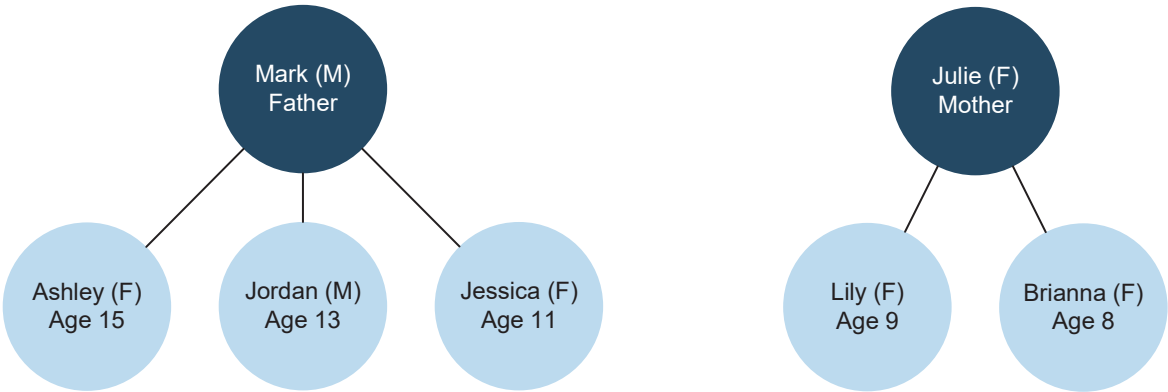
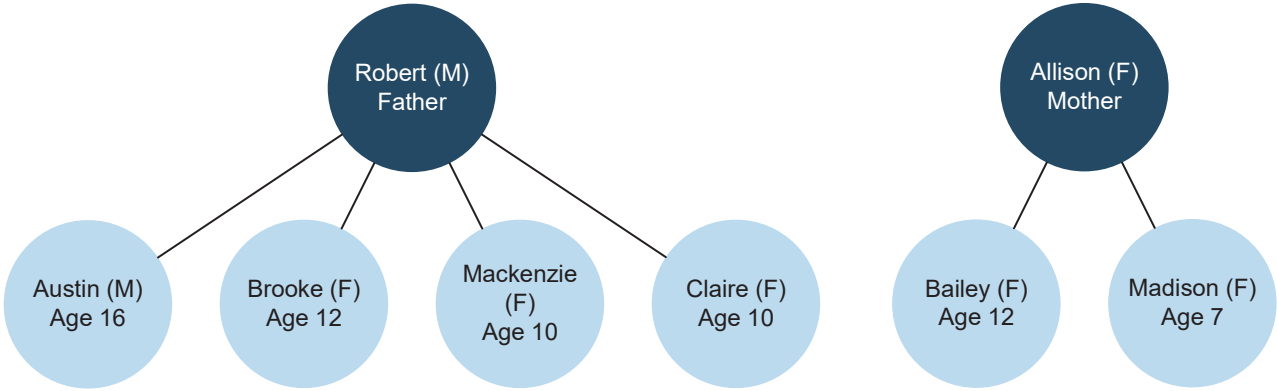
APPENDIX FIGURE A.2 (continued)



NOTE: Illustrative family members include Elena (parent) and Alejandra (age 17).

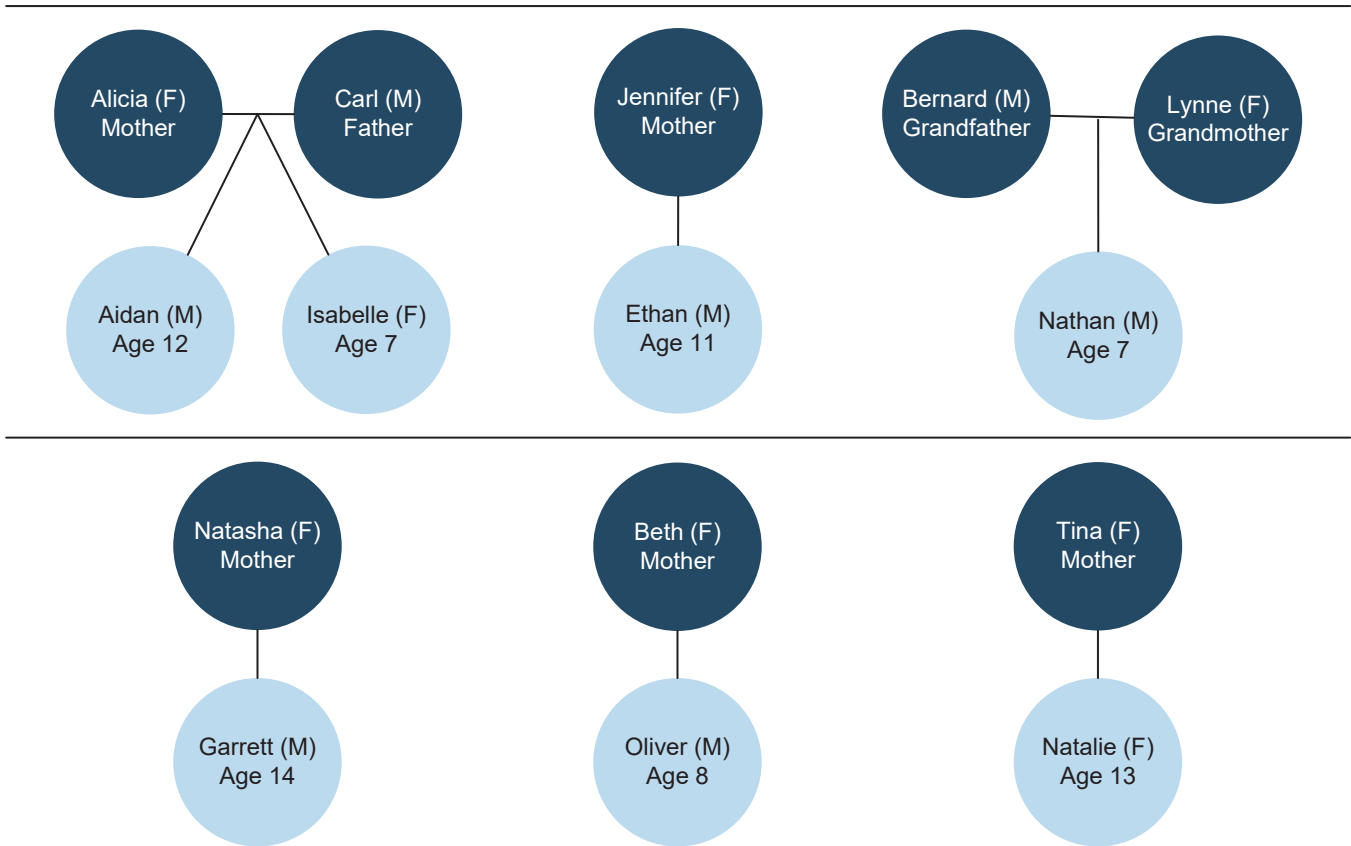
APPENDIX FIGURE A.3

**Pseudonyms and Relationships of Adults and Children,  
and Ages of Children, Interviewed in South Central Appalachia**



(continued)

APPENDIX FIGURE A.3 (continued)



NOTE: Illustrative family members include Mark (parent), Ashley (age 15), Jordan (age 13), and Jessica (age 11).

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