

# Experiences of Parents and Children Living in Poverty

A Review of the Qualitative Literature

OPRE REPORT 2018-30

JULY 2018

# **Experiences of Parents and Children Living in Poverty: A Review of the Qualitative Literature**

OPRE Report 2018-30

July 2018

**Authors: Janet Quint, Katherine M. Griffin, Jennie Kaufman, Patrick Landers  
with Annie Utterback  
MDRC**

## **Submitted to:**

**Amelia Popham, Project Officer, and Lauren Deutsch, Contract Social  
Science Research Analyst, Business Strategy Consultants**

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  
99 Canal Center Plaza, Suite 305  
Alexandria, VA 22314

Contract Number: HHSP2332015000771

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Suggested citation: Quint, Janet, Katherine M. Griffin, Jennie Kaufman, and Patrick Landers, with Annie Utterback (2018). *Experiences of Parents and Children Living in Poverty: A Review of the Qualitative Literature*. OPRE Report 2018-30. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

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MEF Associates and subcontractor MDRC are conducting the Understanding Poverty: Childhood and Family Experiences Study under a contract with the Administration for Children and Families (ACF) in the U.S. Department of Health and Human Services (HHS), funded by HHS under a competitive award, Contract No. HHSP2332015000771. The project officer is Amelia Popham.

The findings and conclusions in this report do not necessarily represent the official positions or policies of HHS.

Dissemination of MDRC publications is supported by the following funders that help finance MDRC's public policy outreach and expanding efforts to communicate the results and implications of our work to policymakers, practitioners, and others: The Annie E. Casey Foundation, Charles and Lynn Schusterman Family Foundation, The Edna McConnell Clark Foundation, Ford Foundation, The George Gund Foundation, Daniel and Corinne Goldman, The Harry and Jeanette Weinberg Foundation, Inc., The JPB Foundation, The Joyce Foundation, The Kresge Foundation, Laura and John Arnold Foundation, Sandler Foundation, and The Starr Foundation.

In addition, earnings from the MDRC Endowment help sustain our dissemination efforts. Contributors to the MDRC Endowment include Alcoa Foundation, The Ambrose Monell Foundation, Anheuser-Busch Foundation, Bristol-Myers Squibb Foundation, Charles Stewart Mott Foundation, Ford Foundation, The George Gund Foundation, The Grable Foundation, The Lizabeth and Frank Newman Charitable Foundation, The New York Times Company Foundation, Jan Nicholson, Paul H. O'Neill Charitable Foundation, John S. Reed, Sandler Foundation, and The Stupak Family Fund, as well as other individual contributors.

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## Overview

One in five American children — 14.5 million — live in poverty, with even higher proportions among black and Hispanic children and in rural areas. While the scholarly literature on families experiencing poverty is sizable, relatively little attention has been paid to how children describe what it is like to be poor, their thoughts and feelings about their economic status, and the roles that they see benefit programs playing in their lives.

This literature review is part of the Understanding Poverty: Childhood and Family Experiences study sponsored by the Office of Planning, Research, and Evaluation in the Administration for Children and Families, U.S. Department of Health and Human Services, which will involve in-depth interviews with members of low-income families.

### Purpose

The purpose of this review is to summarize the qualitative literature as it applies to the key research questions listed in the next section. The review informs fieldwork for the Understanding Poverty: Childhood and Family Experiences study, which will involve in-depth interviews with members of about 30 low-income families, including children ranging in age from 7 to 17 and their parents or other caregivers, across three sites.

### Primary Research Questions

This review summarizes the qualitative literature as it applies to the following key questions:

1. What are children's experiences and perceptions of poverty and benefit receipt?
2. What are parents' perceptions of poverty and benefit receipt, including interactions with public assistance offices and workers?
3. How do parents and children discuss their families' economic circumstances?

### Key Findings

- **Material deprivation is a fundamental aspect of children's experiences with poverty; they also feel stigma.** Children talked about lacking food, clothing, and school supplies. Even very young children are aware of broad distinctions between rich and poor; they feel the stigma attached to going without both essentials and status symbols and receiving public benefits. They worry about living in unsafe neighborhoods and their parents' well-being, and they value social support from family, friends, teachers, and others.
- **Parents living in poverty worry about fulfilling children's needs and recognize both the value and the drawbacks of public benefits.** They express concern about being unable to provide both basic needs and culturally enriching activities, and they say the stresses of poverty affect their parenting abilities. Parents

appreciate the financial support of public assistance but sometimes feel it is insufficient, and they see downsides in some program rules, such as strict work requirements. Parents also feel stigma because of their status as welfare recipients.

- **Families vary in their discussion of economic circumstances.** Parents with low incomes, like other parents, have personal guidelines about which aspects of household finances to discuss with their children. Many low-income parents seek to shield their children — especially younger ones — from awareness of economic hardship, although major events, such as divorce or homelessness, often prompt discussions. Some children are protective of their parents and avoid asking for things that they know their parents cannot give them.

## Methods

A systematic approach was taken to review qualitative studies conducted in English-speaking countries, mainly the United States and the United Kingdom, and published in scholarly journals or for academic audiences since 1990. Some earlier studies are among the most seminal and widely cited in the field and merit inclusion on those grounds. The journals cover a wide variety of research disciplines, including social welfare, developmental psychology, sociology, public policy, economics, education, health, and communications studies. While the quantitative literature was consulted and is discussed briefly to provide context, this review focuses on the qualitative literature, specifically studies employing a qualitative or mixed methods research design that allowed some opportunity for open-ended responses on the part of study subjects. Reviewers also consulted the websites of organizations that conduct research on low-income populations, as well as articles and books recommended by expert consultants.

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## **Acknowledgments**

The comments of reviewers on earlier drafts of this paper strengthened the final product. The authors are grateful for review and feedback from Alysia Blandon, Lauren Deutsch, Lauren Frohlich, Mark Fucello, Naomi Goldstein, Victoria Kabak, Amelia Popham, Megan Reid, Emily Schmitt, and Carli Wulff from the Administration for Children and Families; Susan Clampet-Lundquist from Saint Joseph's University; Rashmita Mistry from the University of California, Los Angeles; and Mary Farrell and Asaph Glosser from MEF Associates.

At MDRC we also thank Alec Gilfillan, who tracked down many of the references, and Carolyn Thomas, who prepared the paper for publication.

The Authors



## Introduction

One in five American children are living in poverty.<sup>1</sup> The poverty rate among children (19.7 percent) is considerably higher than the poverty rate for the population as a whole (13.5 percent). According to U.S. Census Bureau data, in 2015, 14.5 million children lived in poverty. Of these, more than 6.5 million children lived in deep poverty — that is, lived in households with incomes less than half the poverty line.<sup>2</sup> The poverty rate was higher still (21 percent) for children under the age of 5.<sup>3</sup>

Rates of child poverty vary across households with different demographic and socioeconomic characteristics:

- **Black and Hispanic children suffer disproportionately from poverty.** In 2015 one in three black children and more than one in four Hispanic children were poor, compared with one in eight white children.<sup>4</sup>
- **Child poverty is especially high in rural areas.** One in four children living in a nonmetropolitan area were poor in 2015, compared with one in five urban children.<sup>5</sup>
- **Being raised in a two-parent household reduces but does not eliminate the risk of poverty.** One in ten children living in two-parent families in 2015 experienced poverty.<sup>6</sup>
- **Having a family member who works is not insurance against poverty.** In 2015, 30 percent of children who lived with a parent and were in poverty had at least one parent who worked year-round, full time.<sup>7</sup>

Receipt of public benefits varies among families with children in poverty, with noncash programs the most widely used. Only 28 percent of eligible families received Temporary As-

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<sup>1</sup>The official child poverty rate has fallen since 2010, when, in the immediate aftermath of the Great Recession, 22.5 percent of all children were experiencing poverty. See U.S. Bureau of the Census (2015).

<sup>2</sup>See also Cuddy, Venator, and Reeves (2015).

<sup>3</sup>Federal Interagency Forum on Child and Family Statistics (2017).

<sup>4</sup>Federal Interagency Forum on Child and Family Statistics (2017).

<sup>5</sup>U.S. Department of Agriculture (2017).

<sup>6</sup>Federal Interagency Forum on Child and Family Statistics (2017).

<sup>7</sup>Federal Interagency Forum on Child and Family Statistics (2017).

sistance for Needy Families (TANF) cash assistance, or welfare, in 2014.<sup>8</sup> In contrast, virtually all eligible households with children received benefits under the Supplemental Nutritional Assistance Program (SNAP, formerly known as the food stamp program),<sup>9</sup> and an estimated 91 percent of eligible children participated in Medicaid or the Children's Health Insurance Program.<sup>10</sup>

The scholarly literature on families experiencing poverty is sizable and has focused on a number of key topics. A 2010 review encompassing more than 1,000 books and articles published in the first decade of the 21st century identified several of these topics: measures of poverty, causes of poverty, events that either trigger poverty or foster exits from poverty, the geography of poverty, consequences of poverty, and the effects of welfare reform on families in poverty.<sup>11</sup>

Yet the literature on children experiencing poverty is limited in some respects. In particular, relatively little attention has been paid to how children describe what it is like to be poor, their thoughts and feelings about their economic status, and the roles they see benefit programs in general, and TANF in particular, playing in their lives. Further research on children's experiences is important to inform programs and make them as responsive as possible to children's needs. This literature review is part of the Understanding Poverty: Childhood and Family Experiences research project, sponsored by the Office of Planning, Research, and Evaluation in the Administration for Children and Families, U.S. Department of Health and Human Services. The project seeks to increase researchers' and policymakers' understanding of how children and families living in poverty perceive their situations. MEF Associates is leading the project in partnership with MDRC. (See Box 1 for more information about the study.) This review focuses on the qualitative literature relating to the perceptions and experiences of parents and children regarding poverty and the receipt of public assistance.

The quantitative research on families in poverty is vast and provides an important context, but it is not the main focus of the Childhood and Family Experiences project, and an extensive discussion is beyond the scope of this review. The brief overview of the quantitative literature below focuses on the effects of poverty and of federal, state, and local welfare reforms on children, and the main theories about factors mediating these effects. It is not intended to be a comprehensive look at the impacts of poverty on children.<sup>12</sup>

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<sup>8</sup>Office of the Assistant Secretary for Planning and Evaluation (2017).

<sup>9</sup>Eslami (2014).

<sup>10</sup>Kenney et al. (2016).

<sup>11</sup>Edin and Kissane (2010).

<sup>12</sup>The following discussion of the effects of poverty relies on a small but influential set of articles by leading scholars whose work has been widely cited by other researchers.

## Box 1

### **Understanding Poverty: Childhood and Family Experiences Study**

Understanding Poverty: Childhood and Family Experiences is a study sponsored by the Administration for Children and Families' Office of Planning, Research, and Evaluation within the U.S. Department of Health and Human Services.\* The study seeks to increase researchers' and policymakers' understanding of how children and families living in poverty, including parents who receive Temporary Assistance for Needy Families (TANF) and other safety net benefits, perceive their situations. MEF Associates is leading the project in partnership with MDRC.

The Childhood and Family Experiences study will involve in-depth interviews with members of about 30 low-income families, including children ranging in age from 7 to 17 and their parents or other caregivers, across three sites. The study will address the following key research questions:

1. How do parents perceive their economic circumstances and/or benefit receipt as affecting their families and children?
2. How do parents or caretakers talk with their children about public assistance benefits such as TANF?
3. How do parents and families interact with public assistance offices and workers? If children interact with these offices, what is it like for them?
4. What do children understand about their families' economic circumstances?

The study will also explore related issues, such as how children experiencing poverty think about the reasons for poverty and how they see income insufficiency affecting both their present lives and their future hopes and aspirations.

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\*This literature review is one part of the Childhood and Family Experiences study. A second part of the larger Understanding Poverty project is a study of the organizational culture in select TANF offices.

## **Overview of the Quantitative Literature**

Quantitative research indicates that childhood poverty is associated with lower levels of physical, social, emotional, and mental health, cognitive development, and academic achievement, and is negatively associated with certain work-related adult outcomes. For physical health, compared with other children, children in poverty have lower birth weight, poorer early childhood nutrition, higher blood lead levels, increased hospitalizations, more chronic conditions, worse parent- and physician-reported overall health status, and in-

creased mortality rates.<sup>13</sup> The negative mental health associations involve increased externalizing behaviors (problematic actions that are directed at one's environment, such as aggression) and other social-emotional challenges through childhood and adolescence.<sup>14</sup> Poverty is strongly associated with lower measures of cognitive ability, as well as a number of negative educational outcomes.<sup>15</sup> Children from families experiencing poverty complete fewer years of school and are less likely than their more economically advantaged peers to graduate from high school by age 20, enroll in postsecondary education, or receive a four-year college degree by age 25.<sup>16</sup> Experiencing poverty in early childhood is particularly correlated with a number of adult outcomes, including reduced work hours, irregular employment, and lower earnings.<sup>17</sup> The findings are inconsistent on whether childhood poverty is a factor in such outcomes as public assistance receipt, criminal activity, and premarital teen or nonmarital childbearing as children enter adolescence and adulthood.<sup>18</sup>

Several rigorous evaluations have examined whether state and local welfare reform efforts (for example, the New Hope project in Milwaukee and the Minnesota Family Investment Program) make a difference for child outcomes. Some welfare reform programs mandated work but did not provide earnings supplements, resulting in earnings gains but also offsetting welfare losses;<sup>19</sup> other programs with earnings supplementation typically increased not only adult employment and earnings but also family income.<sup>20</sup> The studies indicate that policies that increase family incomes often generate positive education effects for younger children, but effects are mixed for adolescents.<sup>21</sup> Policies such as work requirements and time limits, which may produce increases in parental work but not in family income, have inconsistent effects for both children and adolescents.<sup>22</sup> There is

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<sup>13</sup>Bhattacharya, Currie, and Haider (2004); Bradley and Corwyn (2002); Brooks-Gunn and Duncan (1997); Case, Lubotsky, and Paxson (2002); Chen, Matthews, and Boyce (2002); Chen, Oster, and Williams (2016); Evans (2004); Pascoe, Wood, Duffee, and Kuo (2016).

<sup>14</sup>Bradley and Corwyn (2002); Brooks-Gunn and Duncan (1997).

<sup>15</sup>Brooks-Gunn and Duncan (1997).

<sup>16</sup>Duncan, Yeung, Brooks-Gunn, and Smith (1998); Duncan, Ziol-Guest, and Kalil (2010); Ratcliffe (2015).

<sup>17</sup>Duncan, Ziol-Guest, and Kalil (2010); Ratcliffe (2015).

<sup>18</sup>Brooks-Gunn and Duncan (1997); Duncan, Magnuson, and Votruba-Drzal (2017); Duncan, Ziol-Guest, and Kalil (2010); Ratcliffe (2015).

<sup>19</sup>Bloom and Michalopoulos (2001).

<sup>20</sup>Bloom and Michalopoulos (2001).

<sup>21</sup>Duncan, Morris, and Rodrigues (2011); Morris et al. (2001); Morris, Duncan, and Clark-Kauffman (2005); Morris, Gennetian, Duncan, and Huston (2009).

<sup>22</sup>Morris, Gennetian, Duncan, and Huston (2009).

little rigorous research on whether income transfers in childhood result in improved adult work, family, and crime-related outcomes.<sup>23</sup>

Poverty researchers have generally used two primary and interrelated frameworks to explain how poverty affects children; recent work presents a third perspective.

- The *resource and investment* model emphasizes that poverty constrains the material resources that families have available to foster their children's cognitive and social-emotional development and to increase their children's human capital — that is, education, health, and other characteristics that generate long-term benefits.<sup>24</sup> Low-income parents may, for example, have less access to well-funded, high-quality child care and education, as well as less time and fewer resources to coordinate out-of-school and other activities that support their children's cognitive, social-emotional, and physical development.<sup>25</sup>
- The *family and environmental stress* perspective notes that a lack of resources and the greater prevalence of challenging life events associated with poverty cause stress in parents, which subsequently affects their children.<sup>26</sup> Moreover, impoverished families frequently live in more stressful environments that feature lower-quality housing, increased pollution, greater levels of community violence, and other hazards.<sup>27</sup> Parental stress can lead to depression and other adverse physical and mental health conditions, increased marital conflict, and harsh parenting practices, as a result of which children are more likely to exhibit social, emotional, and behavioral problems.<sup>28</sup> Directly experiencing chronic stress as a result of poverty can also affect children's brain development, stress response system, self-regulation skills, and immune system,<sup>29</sup> while awareness of their families' financial strain could lead to

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<sup>23</sup>Duncan, Magnuson, and Votruba-Drzal (2017).

<sup>24</sup>Conger, Conger, and Martin (2010); Duncan, Magnuson, and Votruba-Drzal (2015, 2017).

<sup>25</sup>McLoyd (1998); Yoshikawa, Aber, and Beardslee (2012).

<sup>26</sup>Conger, Conger, and Martin (2010); Duncan, Magnuson, and Votruba-Drzal (2015, 2017); McLoyd (1998).

<sup>27</sup>Evans (2004); McLoyd (1998).

<sup>28</sup>Conger, Conger, and Martin (2010); Conger and Elder (1994); Duncan, Magnuson, and Votruba-Drzal (2015); McLoyd (1990, 1998).

<sup>29</sup>Duncan, Magnuson, and Votruba-Drzal (2015).

depression and negative academic outcomes among children and adolescents.<sup>30</sup>

- A third perspective presented in recent work has posited that poverty may affect children's psychological development in other ways. It can create feelings of *status anxiety*, an awareness of and embarrassment about what they lack. Poverty can also subject children to *stereotype threat*, which occurs when children see themselves as poor, understand that there are negative stereotypes about poor individuals, worry that their behavior or performance will confirm those stereotypes, and consequently experience anxiety, resulting in poor outcomes.<sup>31</sup>

## The Scope of This Review

This literature review has two aims. The first is to summarize the existing qualitative literature relating to the four key research questions that the Childhood and Family Experiences study will address through interviews (see Box 1).<sup>32</sup> The second is to inform the Childhood and Family Experiences fieldwork effort, both by identifying gaps in the research that this study and future work can address and by sensitizing the researchers to ways in which prior findings can inform their questions and methods.

Five sections follow this introduction:

- The next section discusses the methodology of the review, describing the criteria for including articles and books.
- The next three sections report findings from qualitative research on families and children experiencing poverty, including key findings at the beginning of each section and a summary at the end. The first of these sections assesses what children understand and think about these circumstances.
- The following section discusses parents' views about the effects of poverty, their experiences with TANF and other benefit programs, and their thoughts about the effect of these benefits on their families.

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<sup>30</sup>Mistry, Benner, Tan, and Kim (2009).

<sup>31</sup>Destin (2013); Heberle and Carter (2015).

<sup>32</sup>The methodology underlying key studies (generally interviews) is sometimes noted briefly in the text but is not a major focus of discussion. For interested readers, Appendix Table A summarizes characteristics of selected studies in which children were the principal study participants.

- The final qualitative research section examines how family members communicate with each other about their economic circumstances.
- The conclusion briefly discusses the implications of this research and how the Childhood and Family Experiences study aims to further inform policy and practice in this area.

## The Methodology of the Review

This section describes the selection criteria and screening procedures used to identify the qualitative studies for the review, as well as the quantitative studies that provided the context summarized in the previous section. In some respects, the criteria and procedures for the two bodies of literature were identical; in others, they differed, reflecting the emphasis on exploring the qualitative literature more fully.

The following criteria were used to guide study selection:

- **Publication in a scholarly journal or for an academic audience.** The literature reviewed here is intended primarily for a specialized audience of academicians and other researchers. While many of the most compelling accounts of poverty, from Jacob Riis's *How the Other Half Lives* (1890) to J. D. Vance's *Hillbilly Elegy: A Memoir of a Family and Culture in Crisis* (2016), have been written for a popular audience, the studies cited here aim to address specific research questions and to do so with the maximum possible methodological rigor. The fact that most studies have been peer-reviewed before approval for publication helps to ensure that they meet standards established by the authors' respective academic disciplines. Studies reviewed include articles, books, reports, and working papers, but not doctoral dissertations.
- **A focus on studies published between 1990 and the present, with selective inclusion of earlier studies.** The welfare reforms of the 1990s — state and local efforts in particular — were the impetus behind many of the studies of welfare recipients and other vulnerable populations cited in this review. This time frame also helps to ensure that the studies are based on relatively recent data — an important consideration in a rapidly changing economic and policy environment — and to guarantee that the review will present the most up-to-date theoretical perspectives. At the same time, some earlier studies are among the most seminal and widely cited in the field and merit inclusion on those grounds.
- **A focus on research conducted in the United States, the United Kingdom, and other English-speaking countries (including Australia and Canada but excluding the Republic of South Africa).** The review is confined to the literature on poverty in modern industrial and postindustrial societies. The problems that children experiencing poverty face in the developing world (for example, serious malnutrition and hun-



ger, the widespread lack of a clean water supply, inability to attend school at all) are very different from those faced by children living in poverty in the U.S. The rationale for limiting the search to studies conducted in English-speaking countries is that these countries share, to some extent, a common historical tradition in public policy on poverty (and, in recent years, efforts to limit benefits and establish work requirements for families receiving cash assistance in both the U.K. and the U.S.). South Africa was excluded because the country's sharp class divides are inextricably linked with its particular history with regard to race, making comparisons with child poverty in America problematic. In the review, studies involving children in countries other than the U.S. are so noted; if the locale is not specified, the study was conducted in the U.S.

- **A primary focus on children who are not in foster care, who do not have special needs, and who live with their biological parents.** Foster children come disproportionately from families living in poverty. But as a result of their exposure to parental abuse or neglect, such children typically face a wide range of challenges that are beyond the scope of this review. The review does give some attention to families with special needs — for instance, low-income mothers of children with serious physical, intellectual, or social-emotional impairments, who confront particular challenges in balancing child care with work or welfare-to-work requirements, and grandmothers raising grandchildren in “skipped-generation households,” for which the poverty rate is twice that of parent-child households.<sup>33</sup> Because the review is not intended to be an exhaustive review of child poverty, but instead aims to summarize findings from qualitative research about children's experiences living in poverty, it focuses mainly on children without serious disabilities living with their biological parent(s). It includes both housed and homeless families.

For the review of qualitative literature, a systematic search and review of journal articles was taken. Using the screening criteria laid out above, the process began with a search of key terms in two large databases — ProQuest and Academic Search Complete — that include thousands of journals and other relevant sources. The list of key terms used in this search appears in Appendix B. Articles cited in this review come from over 60 scholarly journals from a wide variety of research disciplines and policy areas, including social welfare, developmental psychology, sociology, public policy, economics, education, health,

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<sup>33</sup>Pittman (2015).

and communications studies. If, on the basis of the title, keywords, and beginning of the abstract, the article was at all related to the topics under study, the full abstract was read, along with (when questions remained) the discussion of the research methodology. Only studies employing a qualitative or mixed methods research design that allowed some opportunity for open-ended responses on the part of study subjects were included for further investigation; such research includes ethnographies, observations, interviews, semistructured interviews, and interviews with open-ended short responses. Along with these primary databases, Google Scholar was used to locate additional references when the literature on a topic was sparse. Reviewers also consulted the websites of organizations that conduct research on low-income populations (for example, Abt Associates, Mathematica Policy Research, MDRC, and the Urban Institute).

References cited in relevant articles were noted and added to the list for further examination. In some cases, the databases were further scrutinized to identify other sources that had cited the article, in case these works were also within the scope of the review. Finally, reviewers consulted articles and books recommended by a group of academicians and practitioners, listed in Appendix C, who serve as consultants and expert advisers to the Childhood and Family Experiences study. Books included in the review were written by leading scholars and thoroughly document the findings and the research methods used.

## Children’s Experiences and Perceptions of Poverty and Benefits

This section of the review explores various ways in which children experiencing poverty describe their thoughts and experiences.<sup>34</sup> It examines how children talk about their families’ economic status as affecting their lives. It presents children’s ideas and feelings about receiving social benefits. Finally, it considers their beliefs about rich and poor people, the causes of poverty, the fairness of income inequality, and their own futures. At the outset, however, it is important to acknowledge that the qualitative literature on U.S. children in poverty is sparse compared with both the quantitative and qualitative literature focused on low-income adults and compared with qualitative studies in the U.K.

### Key Findings

- Material deprivation — the lack of resources to meet basic needs in the areas of food, housing, medical care, and other essentials (such as school supplies) — is a fundamental aspect of children’s experiences of poverty.
- Living in unsafe neighborhoods is common for children in deep poverty, but along with the dangers, they see positive aspects of their communities.
- Inability to afford markers of status (such as brand-name clothes) leaves many children feeling highly stigmatized. Lack of money also limits children’s opportunities to socialize with peers.
- Poverty leaves children worried about the physical and mental well-being of their parents.
- Children recognize benefit receipt as reducing deprivation to some extent, but they also view receipt of benefits as demeaning.
- Very young children (ages 3 to 5) are aware of broad distinctions between rich and poor, and children as young as 10 have a reasonably ac-

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<sup>34</sup>Qualitative data provide unique insights into the lives of parents and children in poverty, painting a vivid picture of their concerns and allowing their voices to be heard (Robinson, McIntyre, and Officer 2005). At various points in the following sections, direct quotes drawn from study participants in the reported studies illustrate their responses.

curate sense of their families' social class position — yet at the same time, they may be hesitant to label their own families as poor. As they grow older, children develop more nuanced ideas about the reasons for wealth and poverty and about the fairness of inequality of wealth.

- Studies examining the beliefs of children from low-income backgrounds about their prospects for upward mobility yield mixed results: Some studies report that children are optimistic, while others report opposite findings.
- Children living in poverty place a high value on the caring and social support they receive from parents, other family members, friends, teachers, classmates, and others.

## **Children's Experiences of Poverty**

The narratives put forward by children experiencing poverty are complex, encompassing the considerable difficulties that they face — material deprivation, unsafe environments, diminished social-emotional well-being, and awareness of stigma — as well as the solace they take from community networks and from the individuals (parents, other family members, friends, caseworkers, and educators) who are important sources of care and support in their lives.

### **Material Deprivation**

Material deprivation is commonly understood to refer to unmet food, housing, and health care needs.<sup>35</sup> Studies show that children are aware of the material deprivation that their families face, sometimes in spite of their parents' efforts to limit what they know about the household's financial struggles (discussed in the final section of this review).<sup>36</sup>

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<sup>35</sup>Material deprivation is typically assessed through questions about not being able to afford needed food; not being able to pay the full amount of a rent or mortgage; being evicted; having phone service, electricity, or heating fuel cut off for nonpayment; needing to see a doctor or dentist but not doing so because of inability to pay; and having a nonfunctioning toilet, water heater, heating system, stove, or refrigerator. For further discussion, see Diemer et al. (2013).

<sup>36</sup>Beckett-Milburn, Cunningham-Burley, and Davis (2003); Daly and Leonard (2002); Ridge (2007); Robinson, McIntyre, and Officer (2005); Spyrou (2013); Trzcinski (2002); Wade, Shea, Rubin, and Wood (2014); Walker, Crawford, and Taylor (2008).

Children in several studies talked about not having enough money for food.<sup>37</sup> Children further acknowledged that they had to go without other basic needs, such as items of clothing and school supplies,<sup>38</sup> as well as indicators of status and belonging, such as brand-name clothes and shoes.<sup>39</sup> They were aware that their very appearance could mark them as poor.

### **Neighborhood Environment**

Children living in poverty have often reported that their neighborhoods are unsafe because of violence, drug use, or other reasons.<sup>40</sup> A study of English adolescents ages 12 to 15 found that children's fears about their neighborhoods varied by gender, race, and age, with girls more often fearing being attacked, children from ethnic minorities reporting racism, and younger adolescents (those 12 and 13) more often discussing traffic problems and a lack of places to play. As one 14-year-old girl described it:

I live in like a secluded road, hardly anyone comes down my road, but there's nothing there, there's like a little park down the road, but someone was assaulted there, you're scared to go there. So if I was, like, 20, and I had two little kids, I'd have nowhere to take them in [this area], that was safe.<sup>41</sup>

Sometimes, due to the violence they perceived, children in low-income neighborhoods reported limiting their time and physical activities outside.<sup>42</sup>

Neighborhood perceptions, however, were not universally negative.<sup>43</sup> In the same English study, for example, researchers found that while children were aware of problems within their community, they pushed back at overwhelmingly negative media depictions of the neighborhood.<sup>44</sup> One boy said, "It makes you feel bad, because it just shows the bad things in the newspaper, it don't show the good things, you get the bad things."<sup>45</sup> Similar

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<sup>37</sup>Fairbrother, Curtis, and Goyder (2012); Heidelberger and Smith (2015); Kirkman, Keys, Bodzak, and Turner (2010).

<sup>38</sup>Moore and McArthur (2011); Ridge (2007); Robinson, McIntyre, and Officer (2005); Walker, Crawford, and Taylor (2008).

<sup>39</sup>Attree (2006); Mohan and Shields (2014); Ridge (2007, 2011); Trzcinski (2002).

<sup>40</sup>Castonguay and Jutras (2009); Daly and Leonard (2002); Mier et al. (2013); Morrow (2001); Percy (2003); Schmitz, Wagner, and Menke (2001); Shetgiri et al. (2009); Shuval et al. (2012); Sullivan and Lietz (2008); Sutton (2009); Wade, Shea, Rubin, and Wood (2014).

<sup>41</sup>Morrow (2001), p. 30.

<sup>42</sup>Mier et al. (2013); Shuval et al. (2012).

<sup>43</sup>Castonguay and Jutras (2009); Daly and Leonard (2002); Morrow (2001); Percy (2003); Schmitz, Wagner, and Menke (2001); Sullivan and Lietz (2008); Sutton (2009).

<sup>44</sup>Morrow (2001).

<sup>45</sup>Morrow (2001), p. 29.

results can be seen in a case study of 12- to 17-year-olds living in an Arizona housing project that had been renovated into mixed-income housing by the Hope VI Project.<sup>46</sup> While the children were aware of the problems that existed before renovation, they said they missed aspects of their old building, in particular the sense of community. As one girl put it, “Even though it really wasn’t like that much of a safe neighborhood sometimes, being there for a long time and knowing everyone, you feel like safe wherever you go.”<sup>47</sup>

### **Social-Emotional Well-Being**

The lack of sufficient resources affects children’s social life. Without material status markers, many children reported feeling socially isolated.<sup>48</sup> As children get older, a lack of means constrains their interactions with peers,<sup>49</sup> especially when peer-group activities involve entrance fees or transportation or equipment costs.<sup>50</sup> For example, a study of Scottish children 10 to 14 years old found that lower-income children reported being less engaged in organized activities because of the additional costs required.<sup>51</sup> Students in the study also talked about having to limit informal activities, such as going to the movies with friends. In other studies, children reported missing out on social opportunities when they became homeless.<sup>52</sup>

### **Concern for Parents’ Well-Being**

Children experiencing poverty also expressed awareness and concern about the toll that financial hardship was taking on their parents.<sup>53</sup> In an Australian study, homeless children between the ages of 6 and 12 told the interviewer that they worried about their parents’ physical and emotional health.<sup>54</sup> Similarly, in a study of low-income English families in which the mothers had returned to work after receiving government support, some of

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<sup>46</sup>Sullivan and Lietz (2008).

<sup>47</sup>Sullivan and Lietz (2008), p. 144.

<sup>48</sup>Attree (2006); Mohan and Shields (2014); Ridge (2007, 2011); Trzcinski (2002).

<sup>49</sup>Backett-Milburn, Cunningham-Burley, and Davis (2003); Kozoll, Osborne, and Garcia (2003); Mohan and Shields (2014); Muschamp, Bullock, Ridge, and Wikeley (2009); Ridge (2007); Walker, Crawford, and Taylor (2008).

<sup>50</sup>Daly and Leonard (2002); Muschamp, Bullock, Ridge, and Wikeley (2009); Wager et al. (2010); Walker, Crawford, and Taylor (2008).

<sup>51</sup>Wager et al. (2010), p. 404.

<sup>52</sup>Hall, Powney, and Davidson (2000); Kirkman, Keys, Bodzak, and Turner (2010); Moore, McArthur, and Noble-Carr (2008).

<sup>53</sup>Kirkman, Keys, Bodzak, and Turner (2010); Ridge (2007, 2009).

<sup>54</sup>Kirkman, Keys, Bodzak, and Turner (2010).

the children, who were 8 to 15 years old, expressed concern about their mothers' well-being as they reentered the workforce.<sup>55</sup>

### **Awareness of Stigma**

Research suggests that children in poverty are sensitive to the stigma associated with their economic circumstances. They described stigma in their accounts both of how other children experiencing poverty were treated and of their own experiences.<sup>56</sup> Low-income children in the elementary grades were aware that children deemed poor by others faced challenges in school and other environments. As one child told an interviewer:

In elementary [school], it's kind of hard because sometimes people tease you because "You're poor and I'm rich," even though that doesn't matter, and sometimes people get mad because kids come to school in raggedy clothes and sometimes they get teased because they are wearing hole-y clothes.<sup>57</sup>

In qualitative interviews about their own lives, children living in poverty often reported feelings of embarrassment about their families' financial situation, reflecting their awareness of the stigma of poverty.<sup>58</sup> This embarrassment could be so great that children avoided confiding in their friends, as a 13-year-old English boy's comment illustrates:

I felt, like, poor, but I didn't dare tell my friends because it'd be embarrassing, because all my other friends' mums have got jobs and they're, like, I wouldn't say they're rich, but they've got quite a lot of money compared to us.<sup>59</sup>

Similarly, children's embarrassment at times prevented them from speaking to adults, such as school officials, about their situation.<sup>60</sup> One U.S. middle school student, for example, commented that she would like to be a cheerleader, but she knew that her mother "wouldn't want to pay for it." At the same time, she was unwilling to tell school administrators about her situation and ask them to pay.<sup>61</sup>

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<sup>55</sup>Ridge (2007, 2009).

<sup>56</sup>Attree (2006); Fortier (2006); Mohan and Shields (2014); Moore and McArthur (2011); Ridge (2007, 2011); Schmitz, Wagner, and Menke (2001).

<sup>57</sup>Fortier (2006), p. 121.

<sup>58</sup>Mohan and Shields (2014); Ridge (2007); Schmitz, Wagner, and Menke (2001); Trzcinski (2002).

<sup>59</sup>Ridge (2007), p. 403. See also Trzcinski (2002).

<sup>60</sup>Kozoll, Osborne, and Garcia (2003); Mohan and Shields (2014).

<sup>61</sup>Mohan and Shields (2014), p. 195.

School can be a place where children from low-income backgrounds feel the stigma of poverty quite strongly.<sup>62</sup> Even well-intended forms of support for schoolchildren, such as free and reduced-price breakfast and lunch and donated goods, can be markers of poverty that children and their peers easily identify.<sup>63</sup> For example, Canadian children of elementary school age who participated in a free breakfast program reported being picked on and bullied and having others say, “Your mother can’t afford to feed you,” “I wouldn’t go there [to a feeding program],” and “You must be on welfare ’cos you go to the breakfast.”<sup>64</sup> An 8-year-old girl who took part in an in-depth study of children in the U.S. experiencing homelessness noted that homeless children in the school were given identical backpacks, which immediately marked them as needy. Her brother brought his home and refused to use it again. A teacher also told her, in front of other students, that she did not have to pay for a field trip — embarrassing her by signaling to her classmates that she was poor.<sup>65</sup>

In the eyes of children from low-income backgrounds, the highlighting of differences — whether differences in material possessions or in participation in group activities — is a powerful way in which the stigma of poverty is brought home.

### **Support from Caring Individuals**

Children living in poverty also reported some positive experiences. Just as some children appreciated the sense of community in their neighborhoods, many children living in poverty spoke warmly of the individuals whom they identified as sources of care and emotional support.<sup>66</sup> In one study, for example, children from low-income backgrounds were asked to take photographs of and describe what was most special in their lives. Many children photographed people who helped them, including parents, other family members, teachers, and peers.<sup>67</sup> In describing a picture of classmates, one child noted:

These are my classmates, because when I got like, when I have trouble with my class work they help me; they are my best friends and they help me. When my

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<sup>62</sup>Millar and Ridge (2009); Mohan and Shields (2014); Robinson, McIntyre, and Officer (2005).

<sup>63</sup>Millar and Ridge (2009); Mohan and Shields (2014); Robinson, McIntyre, and Officer (2005).

<sup>64</sup>Robinson, McIntyre, and Officer (2005), p. 346.

<sup>65</sup>This account comes from Mohan and Shields (2014). The researchers present five case studies, each written in the first-person voice of a child, that are based on group interviews involving not only the child but also the child’s parents and siblings.

<sup>66</sup>Daly and Leonard (2002); Kirkman, Keys, Bodzak, and Turner (2010); Millar and Ridge (2009); Moore, McArthur, and Noble-Carr (2008); Ridge (2011); Shetgiri et al. (2009).

<sup>67</sup>Percy (2003). See also Daly and Leonard (2002); Millar and Ridge (2009); Moore, McArthur, and Noble-Carr (2008); Ridge (2011); Shetgiri et al. (2009).



friends have a problem they can come and tell me and I would do the same thing.<sup>68</sup>

Children also expressed appreciation for educators and caseworkers who helped them through challenging situations.<sup>69</sup> Sometimes, such people seemed to go out of their way to help. The same girl who did not want to ask her school to pay for her cheerleader uniform and supplies noted that her brother's elementary school principal, having noticed that her brother had been wearing the same shirt for a couple of days, phoned her mother to ask if the family needed help in paying for laundry. The girl reported that her mother began to cry because she was so surprised and happy.<sup>70</sup> At other times, even minimal effort made an impression. Children in Australia experiencing homelessness spoke of the difficulty of fitting in when they moved to a new school, but some children said that their teachers had eased this process. One 11-year-old boy reported, "My teacher helped me make some new friends and said, 'Welcome to our class.' That helped."<sup>71</sup>

## **How Children Experience and Understand Social Class and Inequality**

A study in 1981 was one of the first to explore how children understand wealth, poverty, and class differences and how their perceptions vary with age and their own social positions.<sup>72</sup> Subsequent research has further examined children's beliefs about rich and poor individuals, their explanations for the causes of class differences, their attitudes toward economic inequality, and their expectations for upward mobility — for themselves and for others.

### **Recognition of Class Differences**

A growing body of developmental literature considers how children of different ages understand wealth and poverty. This research indicates that as early as 3 to 5 years of age, children are aware of broad distinctions between rich and poor,<sup>73</sup> and 6-year-olds can describe differences between the kinds of things owned by rich and poor

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<sup>68</sup>Percy (2003), p. 62.

<sup>69</sup>Kirkman, Keys, Bodzak, and Turner (2010); Mohan and Shields (2014); Moore and McArthur (2011); Percy (2003).

<sup>70</sup>Mohan and Shields (2014).

<sup>71</sup>Moore and McArthur (2011), p. 156.

<sup>72</sup>Leahy (1981).

<sup>73</sup>Horwitz, Shutts, and Olson (2014); Ramsey (1991); Shutts et al. (2016).

individuals.<sup>74</sup> By the age of 7 or 8, children have nascent ideas about the causes of wealth and poverty and social mobility.<sup>75</sup> Furthermore, children as young as 10 have a fairly accurate sense of their family's relative social status. Their understanding is informed by comparisons of their own homes, personal possessions, and experiences with those of their friends and what they see in the media.<sup>76</sup>

Yet when low-income children are asked to identify their own social status, they are at times reluctant to label their own families as poor — perhaps because of their awareness of the negative stereotypes and stigma attached to poverty.<sup>77</sup> In one study involving a mixed-income sample of 10- to 12-year-old children, no children placed their family on one of the two lowest rungs on a picture of a 10-rung “ladder” used to represent family economic status, indexed by the most and least amount of money.<sup>78</sup>

Similarly, in a study of 7- to 12-year-old U.S. children, all of whom were living at or below 150 percent of the federal poverty level, the children often spoke about poverty in terms of the experiences of others but not of their own lives, with one child even saying she was “rich.”<sup>79</sup> Low-income English children ages 8 to 13 who were living in a subsidized housing complex located in an otherwise relatively affluent rural area often talked about what they had materially, compared with those around them, emphasizing that they were “average.”<sup>80</sup> While they were well aware that they had less than wealthy children, poverty, for these children, was articulated in extreme terms and often identified with homelessness or living in a developing country.<sup>81</sup>

At the same time, low-income young people perceive that others with higher social status may look down on them. One study found that youths 12 to 17 who lived in public housing that had recently been converted into mixed-income housing were hesitant to form friendships with the new non-public housing residents, whom they identified as “rich people.” The adolescents in the study said that it was hard to get to know the new residents, in part

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<sup>74</sup>Leahy (1981); Sigelman (2012).

<sup>75</sup>Leahy (1981, 1983); Mistry et al. (2016); Sigelman (2012).

<sup>76</sup>Mistry et al. (2015).

<sup>77</sup>Fortier (2006); Goodman et al. (2000); Kirkman, Keys, Bodzak, and Turner (2010); Mistry et al. (2015); Sutton (2009).

<sup>78</sup>Mistry et al. (2015).

<sup>79</sup>Fortier (2006).

<sup>80</sup>Sutton (2009).

<sup>81</sup>Sutton (2009).

because, as one put it, “they judge you really hard, they think of you bad when you, like, don’t know them yet.”<sup>82</sup>

### **Beliefs About Rich and Poor Individuals**

In the influential 1981 study cited above, 5- to 7-year-olds, asked to describe individuals from different social class backgrounds, tended to focus on physical aspects of poverty, particularly possessions. In contrast, children ages 9 to 17 tended to talk about how individuals from different social class backgrounds differed according to internal traits, such as being smart or dumb, hard-working or lazy.<sup>83</sup> Other research with 6-, 10-, and 14-year-olds found that children from middle-class backgrounds rated a rich character, whose situation but not personal characteristics was described in a vignette, as more intelligent and better looking than a poor character; the frequency of this response increased with age.<sup>84</sup>

Study findings differ as to whether children from lower-income households perceive the poor as negatively as do children from more middle-class households.<sup>85</sup> For example, one study with children ages 5 to 14 found that when low-income children were shown photographs of run-down houses and were asked to describe the children living in these houses, they described the hypothetical children in more favorable terms than middle-income children did.<sup>86</sup> The low-income children saw the positive attributes of the children in the run-down houses and expressed empathy for the stigma and hardships that children living in poverty experience. Half the middle-income children in the study, but only 25 percent of lower-income children, attached negative stereotypes to children experiencing poverty, describing them, for example, as dirty, lazy, and destructive. On the other hand, in another study, 10- to 12-year-old children who rated their families as lower in status based on the ladder measure rated individuals experiencing poverty *more* negatively than did children from families of middle socioeconomic status.<sup>87</sup>

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<sup>82</sup>Sullivan and Lietz (2008), pp. 143-144.

<sup>83</sup>Leahy (1981).

<sup>84</sup>Sigelman (2012).

<sup>85</sup>Mistry et al. (2015); Sutton (2009); Weinger (2000).

<sup>86</sup>Weinger (2000).

<sup>87</sup>Mistry et al. (2015).

## **Explanations for Wealth and Poverty**

While preschool-age children are aware of social class differences, they often are not able to explain why some people are wealthy and others poor.<sup>88</sup> As children grow older, starting around ages 8 to 10, they are better able to offer explanations for these differences.<sup>89</sup> At first, their explanations tend to center on the character or actions of individuals (for example, “he is lazy,” “she saved her money”). By adolescence, they also cite structural factors (for example, jobs paying low wages, factories that shut down).<sup>90</sup>

Some studies have documented that children from different social class backgrounds hold different beliefs about the causes of wealth and poverty.<sup>91</sup> For example, one survey of students ages 12 to 19 indicated that, after controlling for student age, students whose parents had higher levels of education were more likely to explain poverty as the result of structural forces (for example, jobs paying low wages) rather than personal failings or bad luck.<sup>92</sup>

A related question concerns how children experiencing poverty explain their own families’ financial struggles. In one study, homeless children ages 8 to 13 identified many reasons for their families’ situation, including illness, depression, robbery, domestic violence, and bad choices.<sup>93</sup> They are aware of the need for employment; research with impoverished children suggests they see the importance of working — both on their parents’ part<sup>94</sup> and when considering their own future careers<sup>95</sup> — for improving the well-being of their families and their own individual well-being.

## **Fairness of Inequality**

Children of early elementary school age are likely to believe that everyone should have an equal amount of resources.<sup>96</sup> There is evidence suggesting that as children grow into later childhood and adolescence, their thinking about what is fair becomes more nuanced. It moves beyond simple notions of equal treatment to take into account the quantity or quality of an individual’s effort as well as issues of access and opportuni-

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<sup>88</sup>Leahy (1983); Ramsey (1991); Sigelman (2012).

<sup>89</sup>Leahy (1983); Mistry et al. (2016); Sigelman (2012).

<sup>90</sup>Flanagan et al. (2014); Leahy (1983).

<sup>91</sup>Chafel and Neitzel (2005); Flanagan et al. (2014).

<sup>92</sup>Flanagan et al. (2014).

<sup>93</sup>Mohan and Shields (2014).

<sup>94</sup>Ridge (2007, 2009); Ridge and Millar (2011); Trzcinski (2002).

<sup>95</sup>Kozoll, Osborne, and Garcia (2003).

<sup>96</sup>Chafel and Neitzel (2005).

ty.<sup>97</sup> (As they begin to consider individual effort and contributions to society, children adopt what social scientists call “equity-based” rather than “equality-based” concepts of fairness.)<sup>98</sup> In one study involving U.S. adolescents classified as being in the lower class or lower-middle class, 63 percent said that they wanted to be born into a society with perfect wealth equality. Older teenagers were more likely than younger ones to want to be born into a somewhat unequal society. Adolescents who chose an egalitarian society focused on the fairness of all people having the same amount; those who opted for some inequality saw it as an essential motivating factor. As one teenager explained, “If everyone is equal there’s no progress. Hard work should be recognized.”<sup>99</sup>

Little is known about how children develop notions about what constitutes a just distribution of wealth.<sup>100</sup> Research suggests that, like U.S. adults<sup>101</sup> but even more so, U.S. teenagers underestimate the degree to which wealth is unequally distributed in the U.S.<sup>102</sup> Also like U.S. adults, adolescents believe that in an ideal wealth distribution, the top quintile would own less than it now does, while the bottom quintile would own more.<sup>103</sup>

### **Opportunity and Upward Social Mobility**

Few studies have examined children’s concepts of upward social mobility. One of the first studies to do so, involving children ages 5 to 18 from a range of social class backgrounds, found that younger children were more likely to see people in poverty receiving money from other individuals as a primary means to upward mobility, whereas older children tended to focus on jobs and education as ways to move up in the world.<sup>104</sup> Curriculum intervention work with middle-class and upper-middle-class kindergartners and first- and second-graders suggests that teacher-led classroom conversations about wealth and poverty may induce children to conclude that poverty status is malleable.<sup>105</sup>

The research on what children experiencing poverty think about their own economic opportunities yields mixed results. A review of qualitative work with low-income children in the U.K. reflected that while some children believed that they would have good careers in

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<sup>97</sup>Arsenio and Willems (2017); Sigelman (2013).

<sup>98</sup>Adams (1965).

<sup>99</sup>Arsenio and Willems (2017), p. 468.

<sup>100</sup>Arsenio (2015).

<sup>101</sup>Norton and Ariely (2011).

<sup>102</sup>Arsenio, Preziosi, Silberstein, and Hamburger (2012); Arsenio and Willems (2017). For a related study, see Flanagan and Kornbluh (2017).

<sup>103</sup>Arsenio, Preziosi, Silberstein, and Hamburger (2012); Arsenio and Willems (2017).

<sup>104</sup>Leahy (1983).

<sup>105</sup>Mistry et al. (2016).

the future, others were negative about their career prospects.<sup>106</sup> Focus groups conducted with 5- to 16-year-old Welsh children from impoverished areas illustrate both perspectives. While the children hoped to escape poverty and saw education and good jobs as key to a better life, they believed that the cost of further education was a significant barrier, and they reported that the low expectations of their teachers, youth workers, and other adults also discouraged them from pursuing further education.<sup>107</sup>

In one study, low-income children in the U.S. ages 5 to 13 were asked to imagine the adult career choices of hypothetical children living in a run-down house or in a suburban house with a manicured lawn. They saw the children living in the run-down house as less likely to reach their career goals and less likely to choose professional or business careers than the children living in the better housing option. The young study participants' predictions about their own futures were more optimistic, however: They asserted that they and their best friends, because of their own attributes and skills, would achieve a better life.<sup>108</sup>

Several factors influence how children and adolescents experiencing poverty see their futures.<sup>109</sup> Education is one such factor. For example, in a study of risk and resilience among Latino youths ages 11 to 17 living in a public housing project, the young people commonly cited education as key to their future success and named teachers as a source of support.<sup>110</sup> Family members may serve as occupational role models: In one study, children most often reported wanting to hold the same jobs as their parents and other relatives.<sup>111</sup> Finally, interviews with individuals ages 15 to 24 who had spent their early years in high-poverty neighborhoods revealed the importance of what the researchers termed an “identity project” — a passion or hobby that helped motivate the young people to move forward and persevere in attaining their goals.<sup>112</sup>

## **Children’s Thoughts and Feelings About Receiving Benefits**

A few studies have addressed children’s beliefs about the helpfulness and adequacy of welfare and other benefits, about the comparative value of welfare and work, and about the stigma associated with receiving benefits. The review did not identify any studies pertaining

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<sup>106</sup>Attree (2006).

<sup>107</sup>Crowley and Vulliamy (2007).

<sup>108</sup>Weinger (1998).

<sup>109</sup>Attree (2006); Boothroyd et al. (2005); Kozoll, Osborne, and Garcia (2003); Shetgiri et al. (2009).

<sup>110</sup>Shetgiri et al. (2009).

<sup>111</sup>Morrow (2001).

<sup>112</sup>DeLuca, Clampet-Lundquist, and Edin (2016).

to children's interactions with Temporary Assistance for Needy Families (TANF) case-workers or their experiences in TANF offices.

### **The Value of Benefits**

Little is known about how children view specific public benefits. In the research that has been conducted, children have expressed a range of beliefs about the usefulness of these benefits.<sup>113</sup> For instance, in a recent study of children ages 9 to 13 whose families were eligible for the Supplemental Nutritional Assistance Program (SNAP), the children recognized the importance of this assistance. One child noted, "The fridge is full when we have food stamps."<sup>114</sup> In the U.K., on the other hand, the meagerness of government support was a key theme voiced by English children whose mothers had recently left that support to go to work.<sup>115</sup> For example, when reflecting on the period when her mother was on government support, a 14-year-old said, "At that time we didn't have no money, yeah, because it was real hard just to do anything."<sup>116</sup>

### **Work Versus Welfare**

Several studies have examined children's reactions to their parents' reentry into the workforce in response to welfare-to-work initiatives in the U.S. and the U.K.<sup>117</sup> In general, the children in one English study saw their mothers' employment in a positive light,<sup>118</sup> both because it represented an increase in family income and because the children perceived social and emotional benefits for all members of the family.<sup>119</sup> The children acknowledged that, before their mothers started working, they had been able to spend more time together, but at the cost of considerable economic deprivation. As one 12-year-old described her family's time on income support:

It was good because she [her mother] spent lots of time with me, but then the bad thing was that you couldn't do anything at that time because there was no money coming in. You had to limit on stuff. Using the gas and everything really, it wasn't good in that way.<sup>120</sup>

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<sup>113</sup>Heidelberger and Smith (2015); Lorelle and Grothaus (2015); Ridge (2007, 2009); Sullivan and Lietz (2008); Trzcinski (2002).

<sup>114</sup>Heidelberger and Smith (2015), p. 441.

<sup>115</sup>Ridge (2007, 2009); Ridge and Millar (2011).

<sup>116</sup>Ridge (2007), p. 402.

<sup>117</sup>Ridge (2007, 2009); Ridge and Millar (2011); Trzcinski (2002).

<sup>118</sup>Ridge (2007, 2009); Ridge and Millar (2011); Trzcinski (2002).

<sup>119</sup>Ridge (2007, 2009); Ridge and Millar (2011).

<sup>120</sup>Ridge (2007), p. 403.

Notably, U.S. middle school students interviewed in a 2002 study all believed that their mothers should work, although like the English children, some of them expressed disappointment at not seeing their mothers as much, especially when the mothers worked outside of school hours.<sup>121</sup>

### **Benefits and Stigma**

Children from low-income backgrounds appear to be sensitive to the stigma of receiving government benefits. Research found that they expressed negative views of some benefit recipients, even if they were recipients themselves.<sup>122</sup>

In a study that examined middle school students' views of income assistance, the children commonly distinguished between so-called "deserving" and "undeserving" poor. For example, one student said that welfare is "a good program for the people who try and really can't do it," but "bad for the people who want to be lazy and don't want to do anything for themselves, just dependent on the system."<sup>123</sup> While children in this study expressed these and other stereotyped views of welfare recipients, they also felt stigmatized by receiving benefits. For example, a sixth-grade student, asked if anyone ever said anything to her about her use of food stamps, replied, "Everyone does," and then started to cry. Teasing or bullying was reported by other children in the sample as well as by younger children in another study, who reported being teased about their own receipt of free school meals and about their families' receipt of welfare.<sup>124</sup> The consistency of these reports suggests that stigma is a central part of the experience of growing up in poverty, whether children's households receive public benefits or not.

### **Summary**

Overall, the research indicates that children's experiences of poverty have both material and social dimensions. While their views on wealth and poverty evolve through the years, they remain keenly aware of the stigma associated with poverty and receipt of public benefits, even as those benefits are appreciated for reducing deprivation. Generally, few studies have focused on the factors underlying children's beliefs about wealth and poverty.

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<sup>121</sup>Trzcinski (2002).

<sup>122</sup>Robinson, McIntyre, and Officer (2005); Trzcinski (2002).

<sup>123</sup>Trzcinski (2002), p. 345. Even though debit cards are now used instead of food stamps, this example underscores the embarrassment that children feel about being a public benefit recipient.

<sup>124</sup>Robinson, McIntyre, and Officer (2005).



Qualitative research is particularly sparse on the experience of poverty among children in rural areas of the U.S., Hispanic children, Asian children, American Indian/Alaska Native children, and children of undocumented immigrants. In addition, qualitative research often has not used exact definitions of poverty, preventing us from understanding differences in children's experiences between living in households with a low income and living in deep poverty. Furthermore, information on children's perceptions of welfare offices and their interactions with agency staff members, which could provide useful direction for improvement and practical application, has received little to no attention. These could be fruitful areas for further research.

## Parents' Perceptions of Poverty and Benefit Receipt

This section examines what parents say about raising their children in environments marked by economic hardship and about how poverty affects their children. Parents' views reflect the theoretical frameworks articulated by poverty scholars, as described in the introduction: Parents see both material deprivation and their own high levels of stress as adversely affecting their children's well-being, and they acknowledge the stigma and social exclusion that their children experience because of their poverty. This section also examines parents' use of public benefits and other safety net services and the extent to which they believe that these forms of assistance are succeeding or failing to meet their needs and those of their children.<sup>125</sup>

### Key Findings

- Parents living in poverty are concerned that they lack the resources to meet their children's basic needs and to provide them with culturally enriching activities.
- Parents feel the stresses of poverty negatively affect their parenting abilities and believe that poverty takes an emotional toll on their children as well.
- Parents appreciate the financial support that public benefits provide and, sometimes, the efforts of helpful caseworkers.
- Parents also see downsides to benefit receipt: unclear and inflexible program rules, work requirements that they view as unreasonable, unsympathetic program staff members, and stigma associated with receiving welfare.
- Parents view benefit receipt as having positive effects on their children's education and health but also worry that benefit levels are too low to provide for their children's needs and that work requirements will take them away from their children.

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<sup>125</sup>Housing assistance is outside the scope of this review. See Galvez, Brennan, Meixell, and Pendall (2017) for an overview of the housing landscape for families experiencing poverty.

## How Parents See Poverty Affecting Their Children

Only a few studies have explicitly sought to understand parents' views of how poverty affects their children.<sup>126</sup> In the available studies, parents living in poverty recognized and discussed many ways in which not having enough money harmed or could harm their children: through lack of food, unsafe environments, psychological stress, and missed educational opportunities. They also cited the mitigating effect of family and social networks.

### Material Deprivation

Parents' concerns often revolve around lacking the money to provide essentials such as food, diapers, or other health-related items.<sup>127</sup> For example, participants in a study involving mothers who had received Temporary Assistance for Needy Families (TANF) and who had young children all voiced concerns about not being able to meet their children's basic needs.<sup>128</sup> Asked about their primary hopes for their children, low-income parents in another study said that they wanted their children to be safe and to have enough space in their homes.<sup>129</sup>

Parents experiencing homelessness particularly reported concerns about their children's safety in homeless shelters or transitional housing arrangements.<sup>130</sup> They also worried that homelessness was affecting their children's physical health.<sup>131</sup>

### Neighborhood Environment

Parents also consider how the neighborhoods in which they live affect their children's development. Many worried about dangers such as violence, drug use, and gangs;<sup>132</sup> these concerns sometimes led parents to prevent their children from spending time outside.<sup>133</sup> In a

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<sup>126</sup>Bowie and Dopwell (2013); Desmond (2016); Frame (2005); Koshy, Brown, Jones, and Smith (2013); Rosier and Corsaro (1993); Shiffman (2013); Spencer et al. (2011); Threlfall, Seay, and Kohl (2013).

<sup>127</sup>Danziger, Wiederspan, and Douglas-Siegel (2013); Fiese, Koester, and Waxman (2014); Frame (2005); Hill and Kauff (2002); Lee, Katras, and Bauer (2010); Mistry, Lowe, Benner, and Chien (2008); Russell, Harris, and Gockel (2008).

<sup>128</sup>Frame (2005).

<sup>129</sup>Lucio, Jefferson, and Peck (2016).

<sup>130</sup>Choi and Snyder (1999); Hall, Powney, and Davidson (2000).

<sup>131</sup>Choi and Snyder (1999); Hall, Powney, and Davidson (2000); McAllister, Wilson, Green, and Baldwin (2005); Morris and Strong (2004).

<sup>132</sup>Bowie and Dopwell (2013); Dahl, Ceballo, and Huerta (2010); Dias and Whitaker (2013); Frame (2005); Galster and Santiago (2006); Owens and Clampet-Lundquist (2017); Pearlmutter and Bartle (2000, 2003); Powell and Bauer (2010); Shiffman (2013); Threlfall, Seay, and Kohl (2013).

<sup>133</sup>Dahl, Ceballo, and Huerta (2010); Dias and Whitaker (2013); Galster and Santiago (2006).

study of parents living in low-income neighborhoods in Denver, nearly two-thirds believed their neighborhoods had an impact on their children.<sup>134</sup> As one mother explained:

There are drug users knocking at my door at odd hours of the night. I've had to call the police. Someone was almost killed several doors down. I don't let my children play outside. We go from the house to the car. That's it.<sup>135</sup>

But as with the accounts of children living in poverty, parents also spoke of the positive aspects of their communities.<sup>136</sup> For example, in one study of mothers living in low-income, high-risk neighborhoods of Detroit, researchers found that only one-third of mothers consistently described their neighborhoods in negative terms.<sup>137</sup> One mother said, "I have good neighbors. [My daughter] gets along well with all the kids, all the neighbor's kids," although she added, "Sometimes what I don't like is that there's a lot of, some families are always drinking, using drugs outside their house in front of the kids."<sup>138</sup> Similarly, low-income parents in a study in Buffalo, New York, saw problems in their neighborhoods, but half of them indicated that they wanted to stay there because of a supportive network of friends and family.<sup>139</sup> Familial ties and support networks also proved to be an important consideration for families choosing where to live in the Moving to Opportunity study in Baltimore.<sup>140</sup>

### **Psychological Stress**

Parents cited the stresses of poverty as having a negative impact on their ability to be good parents, which they recognized as potentially harmful to their children.<sup>141</sup> One mother said that her inability to support her children financially undermined her confidence as a parent: "I got caught up in thinking that if I can't bring the income in, then I am not really a great parent."<sup>142</sup> A mother in another study said that she wanted her children to understand that she loved them, despite being unable to provide for them.<sup>143</sup> Worrying about

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<sup>134</sup>Galster and Santiago (2006).

<sup>135</sup>Galster and Santiago (2006), p. 215.

<sup>136</sup>Dahl, Ceballo, and Huerta (2010); Galster and Santiago (2006); Owens and Clampet-Lundquist (2017); Richardson, Glantz, and Adelman (2014).

<sup>137</sup>Dahl, Ceballo, and Huerta (2010).

<sup>138</sup>Dahl, Ceballo, and Huerta (2010), p. 428.

<sup>139</sup>Richardson, Glantz, and Adelman (2014).

<sup>140</sup>Owens and Clampet-Lundquist (2017). Moving to Opportunity involved both quantitative and qualitative research.

<sup>141</sup>Mistry, Lowe, Benner, and Chien (2008); Russell, Harris, and Gockel (2008); Threlfall, Seay, and Kohl (2013).

<sup>142</sup>Russell, Harris, and Gockel (2008), p. 88.

<sup>143</sup>Lucio, Jefferson, and Peck (2016).

money matters limited parents' ability to focus on their children as they would wish.<sup>144</sup> As one father put it, "Worry comes in with the bills. That takes away from the relationship because you are too busy focusing on that. So, you end up forgetting about the child."<sup>145</sup>

Some research has also highlighted parental and caregiver awareness of the emotional toll that poverty takes on children.<sup>146</sup> Mothers in one study were very aware that poverty left their children feeling that they did not fit in. For example, one mother talked about how the cost of school events caused her daughter to feel left out:

It lowers their self-esteem if they don't have items to take to the bake sale. "I can't go [on a school trip], I have to stay back because Mommy couldn't afford it." I like school and try to support them but they have 25 book fairs a year, and they all cost money.<sup>147</sup>

The mothers reported that their children tried to hide their emotions but that they were very conscious of their children's feelings of sadness and exclusion.<sup>148</sup>

### **Forgone Educational and Cultural Opportunities**

Low-income parents in multiple studies acknowledged that they lacked the money to meet their children's educational needs<sup>149</sup> and provide them with broader cultural experiences.<sup>150</sup> The interview response of one low-income father indicated his awareness that parents in his community could not provide their children with the same educational and cultural experiences as more affluent parents:

And, I'm speaking from, let me just say, a 'hood perspective, because people that aren't actually in the 'hood, they have more structure, common knowledge, and finances to put their kids in stuff, like piano, ballet, you understand what I'm saying? Different things of that nature. They have the transportation and funds to drive their kids to a different school, or have them play soccer, or whatever the case may be.<sup>151</sup>

The kinds of experiences this father pointed to are sometimes referred to as "cultural capital" — access to intangible assets that are commonly considered to promote social mobili-

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<sup>144</sup>Threlfall, Seay, and Kohl (2013).

<sup>145</sup>Threlfall, Seay, and Kohl (2013), p. 51.

<sup>146</sup>Hall, Powney, and Davidson (2000); Kirkman, Keys, Bodzak, and Turner (2010); Robinson, McIntyre, and Officer (2005).

<sup>147</sup>Robinson, McIntyre, and Officer (2005), p. 346.

<sup>148</sup>Robinson, McIntyre, and Officer (2005).

<sup>149</sup>Frame (2005); Koshy, Brown, Jones, and Smith (2013); Rosier and Corsaro (1993).

<sup>150</sup>Frame (2005); Threlfall, Seay, and Kohl (2013).

<sup>151</sup>Threlfall, Seay, and Kohl (2013), p. 53.

ty.<sup>152</sup> They are reflected in a “concerted cultivation” parenting style, more common among middle- and upper-class parents, that emphasizes structured learning and socialization opportunities.<sup>153</sup>

## Parents’ Perspectives on Public Benefit Programs

The qualitative literature shows that low-income parents appreciate the support they receive through assistance programs such as TANF and the Supplemental Nutritional Assistance Program (SNAP), as well as Medicaid and the Children’s Health Insurance Program (CHIP).<sup>154</sup> But it also indicates that parents do not believe that the programs provide sufficient funds or resources to meet their families’ material needs.<sup>155</sup> This part of the literature review discusses parents’ views of both the benefits of these programs and the problems that programs pose for them in terms of requirements and the stigma they carry, as well as their perceptions of the programs’ impact on their children.

### The Benefits of Benefits: Parents’ Positive Experiences

Many parents living in poverty expressed gratitude for the support that public benefits provided.<sup>156</sup> For example, in one interview study many parents reported that SNAP was the cornerstone of the family’s food budget and provided critical support. As one study participant explained:

It is very difficult, very difficult. I am working . . . part time. I’m a single mom of two, and it seems like nothing is ever enough. No matter how many hours I put in it’s not enough for what I need at home. I thank God that at least [I have] the SNAP benefits. It’s the only way I can make it. Other than that, I wouldn’t have anything to eat.<sup>157</sup>

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<sup>152</sup>Bourdieu (1986).

<sup>153</sup>Lareau (2003).

<sup>154</sup>Doran and Roberts (2001); Duchon, Ormond, and Pelletier (2009); Edin et al. (2013); Hahn, Giannarelli, Kassabian, and Pratt (2016); Snyder, Bernstein, and Koralek (2006); Swanson, Olson, Miller, and Lawrence (2008).

<sup>155</sup>Bowie, Stepick, and Stepick (2000); Danziger, Wiederspan, and Douglas-Siegel (2013); Doran and Roberts (2001); Edin et al. (2013); Hahn, Giannarelli, Kassabian, and Pratt (2016); Henderson and Cook (2005); Lein and Schexnayder (2007); Swanson, Olson, Miller, and Lawrence (2008).

<sup>156</sup>Duchon, Ormond, and Pelletier (2009); Doran and Roberts (2001); Edin et al. (2013); Hahn, Giannarelli, Kassabian, and Pratt (2016); Snyder, Bernstein, and Koralek (2006); Swanson, Olson, Miller, and Lawrence (2008).

<sup>157</sup>Edin et al. (2013), p. 14.

In multiple studies, parents reported that SNAP; the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and Medicaid or CHIP are the benefits about which they felt most positive. Parents reported that these programs met concrete needs; moreover, because the programs enabled them to save on food and medical bills, parents had more money to pay for other household expenses, such as rent and utilities.<sup>158</sup>

Beyond the services provided, interviews with low-income parents highlight the important role that caseworkers and staff members at benefit agencies can play. Although relationships with agency staff members are sometimes fraught, as discussed below, participants reported that staff members and caseworkers also were central to their positive experiences with benefit programs.<sup>159</sup> In a study of families receiving welfare, many participants expressed gratitude for job training and other resources that their caseworkers provided. They also praised the caseworkers as being competent and consistent.<sup>160</sup> In another study, a mother of five who was receiving TANF commented:

They are workers, yes, but they are women and they are mothers. I was truly at a point that I didn't know what to do anymore. And they talked me through everything. They said, "Tell us what you need and we will get you there." They helped getting me to school with gas vouchers, textbooks, and clothes. Even though it is financial assistance, it is also emotional assistance. It got me stronger emotionally. I'm growing as an individual, a mother, and a wife. I would not be where I am if it wasn't for the program. I truly believe that.<sup>161</sup>

Finally, some participants reported that the work requirements tied to TANF receipt had provided a needed impetus for them to look for work,<sup>162</sup> and some said that they had learned valuable skills in job training programs,<sup>163</sup> including skills that had improved their parenting.<sup>164</sup>

### **The Downsides of Benefits: Parents' Negative Experiences**

Parents with low incomes identified many problems associated with receiving assistance. In addition to citing an insufficient level of TANF benefits, as mentioned above,

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<sup>158</sup>Doran and Roberts (2001); Edin et al. (2013); Sandstrom, Huerta, Loprest, and Seefeldt (2014).

<sup>159</sup>Acker et al. (2001); Bruckman and Blanton (2003); Doran and Roberts (2001); Hahn, Giannarelli, Kassabian, and Pratt (2016); Snyder, Bernstein, and Koralek (2006).

<sup>160</sup>Doran and Roberts (2001).

<sup>161</sup>Hahn, Giannarelli, Kassabian, and Pratt (2016), p. 47.

<sup>162</sup>Doran and Roberts (2001); Scott, London, and Edin (2000).

<sup>163</sup>Acker et al. (2001); Shiffman (2013).

<sup>164</sup>Shiffman (2013).

parents noted program eligibility and application rules, issues posed by work requirements, interactions with program staff members, and the stigma linked to receipt of benefits.

**Eligibility rules and the application process.** The literature suggests that many recipients see eligibility rules as confusing and insufficiently flexible. Parents' experiences in applying for and receiving public benefits varied considerably. While some parents reported no problems,<sup>165</sup> others found the application process unclear.<sup>166</sup> Misunderstanding program requirements or the application process itself can delay benefit receipt or prevent parents and their children from receiving assistance altogether.<sup>167</sup> Parents who do not speak English face particular obstacles to knowing what benefits they are eligible for and applying for those benefits.<sup>168</sup> Immigrant parents have reported trouble getting employers and landlords to produce the documentation that is essential to qualify for assistance.<sup>169</sup> There is also evidence that undocumented immigrants do not take up the WIC benefits for which they and their children are eligible because of generalized fear of deportation.<sup>170</sup>

Parents and other caretakers who do receive benefits often said they wished that the benefit program rules took greater account of their individual circumstances.<sup>171</sup> They reported that their specific needs were not always considered, resulting in services that they did not perceive as helpful or fair.<sup>172</sup> This was particularly the case with TANF work requirements, as discussed below.

**Work requirements.** In the 1990s, in both the U.S. and the U.K., public benefit receipt underwent a dramatic transformation, and a new emphasis was placed on tying benefit receipt to more stringent requirements to engage in activities geared toward securing work. In the U.S., the evidence from studies of TANF, Aid to Families with Dependent Children (AFDC, later replaced by TANF), and welfare-to-work programs indicates clearly that recip-

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<sup>165</sup>Duchon, Ormond, and Pelletier (2009); Hill, Stockdale, Evert, and Gifford (2006); McFadden et al. (2014).

<sup>166</sup>Doran and Roberts (2001); Duchon, Ormond, and Pelletier (2009); Hahn, Giannarelli, Kassabian, and Pratt (2016); Hill, Stockdale, Evert, and Gifford (2006); Lein and Schexnayder (2007); McFadden et al. (2014); Pearlmuter and Bartle (2000); Snyder, Bernstein, and Koralek (2006).

<sup>167</sup>Duchon, Ormond, and Pelletier (2009); McFadden et al. (2014); Sandstrom, Huerta, Loprest, and Seefeldt (2014); Snyder, Bernstein, and Koralek (2006).

<sup>168</sup>Duchon, Ormond, and Pelletier (2009); Hahn, Giannarelli, Kassabian, and Pratt (2016); Hill, Stockdale, Evert, and Gifford (2006); McFadden et al. (2014).

<sup>169</sup>Duchon, Ormond, and Pelletier (2009).

<sup>170</sup>Munger et al. (2015).

<sup>171</sup>Danziger, Wiederspan, and Douglas-Siegel (2013); Duchon, Ormond, and Pelletier (2009); Hahn, Giannarelli, Kassabian, and Pratt (2016); Henderson and Cook (2005); Lee, Katras, and Bauer (2010); Lein and Schexnayder (2007).

<sup>172</sup>Henderson and Cook (2005).



ients of public benefits say they want to support their families through work, not government aid.<sup>173</sup> Some participants supported the general idea of a work requirement.<sup>174</sup>

The majority of the qualitative research, however, suggests that recipients found the specific work requirements to which they are subject to be problematic.<sup>175</sup> This was particularly the case with work requirements for two-parent households, which are more demanding than those for other families.<sup>176</sup> Many recipients felt that the work requirement had pushed them into low-wage work.<sup>177</sup> An interview study of 78 Oregon families who had left TANF and food stamps found that the parents were frustrated that the work did not pay them enough to provide for their families but paid too much for them to qualify for needed services. As one former TANF recipient commented of the state's welfare-to-work program: "If you don't get a job within two weeks of going to these little morning sessions, they put you in a job. Telemarketing, Burger King, McDonald's, Dairy Queen. . . . I was shocked. . . . I mean I have three years of college education. To go work for Burger King . . . is horrifying to me." Turning down a job, she said, would result in her case being shut for six months. "It is very clear. It is very harsh. . . . They would rather have somebody work a minimum-wage job and bust their butts for 40 hours a week and barely survive than to help them get a decent job and not have to worry about going on the system again."<sup>178</sup>

Some recipients maintained that TANF-related job training and job search programs were too few in number<sup>179</sup> and that those that existed were not helpful.<sup>180</sup> For example, in one study, some parents on TANF found the training they received useful, but others — especially those who had enrolled in welfare soon after losing a job — argued that they

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<sup>173</sup>Acker et al. (2001); Bowie, Stepick, and Stepick (2000); Doran and Roberts (2001); Fuller, Kagan, and Loeb (2002); Hagen and Davis (1995); Hahn, Giannarelli, Kassabian, and Pratt (2016). For more on parental work trajectories and their effects on children, see Yoshikawa, Weisner, and Lowe (2006).

<sup>174</sup>Lee, Katras, and Bauer (2010).

<sup>175</sup>Acker et al. (2001); Bowie and Dopwell (2013); Bowie, Stepick, and Stepick (2000); Fuller, Kagan, and Loeb (2002); Hagen and Davis (1995); Hill and Kauff (2002); Lee, Katras, and Bauer (2010); Pearlmutter and Bartle (2000); Scott, London, and Edin (2000); Seccombe, James, and Walters (1998); Shiffman (2013).

<sup>176</sup>Seven out of 10 TANF state administrators interviewed also called the work requirement for two-parent families "unreasonable." See Hahn, Giannarelli, Kassabian, and Pratt (2016).

<sup>177</sup>Acker et al. (2001); Bowie, Stepick, and Stepick (2000); Doran and Roberts (2001); Fuller, Kagan, and Loeb (2002); Hagen and Davis (1995); Hahn, Giannarelli, Kassabian, and Pratt (2016).

<sup>178</sup>Acker et al. (2001), p. 16.

<sup>179</sup>Nicolas and Jeanbaptiste (2001).

<sup>180</sup>Acker et al. (2001); Bowie, Stepick, and Stepick (2000); Danziger, Wiederspan, and Douglas-Siegel (2013).

did not need the résumé help and other services that the training provided.<sup>181</sup> Some parents, especially those frustrated by low-wage work, have cited the need for more education that would enable them to get better jobs.<sup>182</sup>

Finally, child care becomes central to parents' experience as they make the transition back into the workforce or into job search or job training activities. Getting child care was often cited by parents as one of the greatest barriers to fulfilling the work mandate.<sup>183</sup> Parents described federal and state child care subsidies as valuable in meeting their child care needs.<sup>184</sup> Some parents, however, reported problems with the subsidies: that additional fees imposed as their income increased were financially burdensome, as were the costs of supplies, field trips, and the like;<sup>185</sup> that providers were not getting paid (particularly for family, friend, and neighbor care);<sup>186</sup> or that families lost their subsidy altogether when their income reached a certain level, leaving them even more financially burdened or with unstable care arrangements.<sup>187</sup> Aside from the financial aspect, a primary concern of parents was their children's safety in child care settings.<sup>188</sup> Even after establishing trusted child care, parents reported that some degree of employer flexibility was important in enabling them to deal with occasional emergencies (for example, a child becoming ill or being injured while in care).<sup>189</sup>

**Interactions with program staff members.** As noted above, caseworkers and staff members play a critical role in recipients' experiences with public assistance, and some program participants have commented on the positive nature of their interactions with their workers.<sup>190</sup> In many studies, however, participants reported that their experiences had been largely negative.<sup>191</sup> For example, many TANF recipients reported that the constant

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<sup>181</sup>Danziger, Wiederspan, and Douglas-Siegel (2013).

<sup>182</sup>Acker et al. (2001); Danziger, Wiederspan, and Douglas-Siegel (2013).

<sup>183</sup>Acker et al. (2001); Frame (2005); Hahn, Giannarelli, Kassabian, and Pratt (2016); Lowe and Weisner (2004); Pearlmutter and Bartle (2000, 2003); Powell and Bauer (2010); Snyder, Bernstein, and Koralek (2006).

<sup>184</sup>Snyder, Bernstein, and Koralek (2006).

<sup>185</sup>Pearlmutter and Bartle (2003); Snyder, Bernstein, and Koralek (2006).

<sup>186</sup>Pearlmutter and Bartle (2003); Snyder, Bernstein, and Koralek (2006).

<sup>187</sup>Acker et al. (2001); Lowe and Weisner (2006).

<sup>188</sup>Frame (2005); Lowe and Weisner (2004, 2006); Pearlmutter and Bartle (2000, 2003); Powell and Bauer (2010); Seccombe, James, and Walters (1998); Snyder, Bernstein, and Koralek (2006).

<sup>189</sup>Shiffman (2013); Snyder, Bernstein, and Koralek (2006).

<sup>190</sup>Acker et al. (2001); Doran and Roberts (2001); Godfrey and Yoshikawa (2006); Hahn, Giannarelli, Kassabian, and Pratt (2016); Snyder, Bernstein, and Koralek (2006).

<sup>191</sup>Danziger, Wiederspan, and Douglas-Siegel (2013); Edin et al. (2013); Godfrey and Yoshikawa (2006); Hahn, Giannarelli, Kassabian, and Pratt (2016); Henderson and Cook (2005); Nicolas and Jeanbaptiste (2001); Pearlmutter and Bartle (2000, 2003); Russell, Harris, and Gockel (2008).

change in caseworkers made understanding and managing their benefits difficult.<sup>192</sup> The issues went beyond inconsistent personnel, however. Many mothers receiving welfare who were interviewed in one study said that their caseworkers did not know about their cases, made judgmental comments, were disrespectful, and made errors that resulted in their cases being closed. Said one study participant of the welfare office workers: “They act like it’s their money, and I feel like I’m just a nobody.”<sup>193</sup> In other studies, participants felt that staff members treated them carelessly or without respect. In some instances, participants reported incidents of racist behavior toward clients of color.<sup>194</sup>

**Public benefits and stigma.** Some benefit recipients expressed stereotyped beliefs about other benefit recipients.<sup>195</sup> In the literature, parents who received benefits often distanced themselves from “typical recipients,”<sup>196</sup> who, they suggested, were lazy and abused the system.<sup>197</sup> For example, in one 2010 study, rural welfare recipient mothers differentiated themselves from other welfare recipients, whom they described as long-term or hopeless. Some study participants even suggested that the government should not support the other recipients, while they stressed that their own reasons for receiving welfare were unique.<sup>198</sup>

Parents who receive welfare are aware of the stigma associated with benefit receipt;<sup>199</sup> indeed, the rural mothers in the 2010 study described the humiliation they felt in asking for help from the government.<sup>200</sup> Such stigma has been well documented in the general U.S. population.<sup>201</sup> Parents described experiences of feeling that stigma inside the benefits office when they interacted with caseworkers and other staff members,<sup>202</sup> as well as in settings such as grocery stores (when using SNAP benefits) and hospitals and banks (when their benefit status was apparent).<sup>203</sup> A 2016 study found that men in particular were hesitant to take up

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<sup>192</sup>Doran and Roberts (2001); Snyder, Bernstein and Koralek (2006).

<sup>193</sup>Pearlmutter and Bartle (2000), p. 163.

<sup>194</sup>Duchon, Ormond, and Pelletier (2009); Hahn, Giannarelli, Kassabian, and Pratt (2016).

<sup>195</sup>Lee, Katras, and Bauer (2010); Seccombe, James, and Walters (1998); Scott, London, and Edin (2000).

<sup>196</sup>Henderson and Cook (2005); Lee, Katras, and Bauer (2010); Seccombe, James, and Walters (1998); Scott, London, and Edin (2000).

<sup>197</sup>Lee, Katras, and Bauer (2010); Scott, London, and Edin (2000); Seccombe, James, and Walters (1998).

<sup>198</sup>Lee, Katras, and Bauer (2010).

<sup>199</sup>Acker et al. (2001); Bullock (1999); Hahn, Giannarelli, Kassabian, and Pratt (2016); Henderson and Cook (2005); Lee, Katras, and Bauer (2010); Pearlmutter and Bartle (2000).

<sup>200</sup>Lee, Katras, and Bauer (2010).

<sup>201</sup>Bullock (1999); Williams (2009).

<sup>202</sup>Hahn, Giannarelli, Kassabian, and Pratt (2016); Pearlmutter and Bartle (2000).

<sup>203</sup>Hahn, Giannarelli, Kassabian, and Pratt (2016); Lee, Katras, and Bauer (2010).

benefits because of the stigma associated with receiving them. One father described his inner struggle:

With kids, you have to set your pride aside. Just being a single man, I could be too prideful to come in, don't want to be seen at the office. But if that means my daughter will be hungry, then I will stand in line and wait as long as it takes.<sup>204</sup>

Other families in the study felt that they had to hide their benefit use. One father reported that at first, he did not want his wife to use their SNAP card while he was shopping with her. Still other families cited pride and stigma as reasons for their refusal to collect benefits, highlighting the power of stigma to prevent the take-up of benefits altogether.<sup>205</sup>

Some research suggests that recipients see different levels of stigma attached to different benefits. One 2008 study found that while recipients viewed benefits such as food stamps as vital for their families, they also associated them with stigma.<sup>206</sup> Other forms of food assistance, such as WIC and the free and reduced-price school lunch program, were not seen as stigmatizing by the parents who participated in the study — although, as noted in the previous section, children sometimes reported that receiving free meals at school set them apart from other children and made them the object of derisive comments. Research conducted in an isolated rural community found that the community's residents imposed a “moral hierarchy” on various forms of government assistance. Unemployment insurance and Supplemental Security Income (SSI) were both acceptable because recipients of these benefits were assumed to have worked hard in the past, sometimes at dangerous jobs. In contrast, receipt of cash assistance and food stamps was seen as humiliating.<sup>207</sup>

## **Parents' Views on the Effects of Benefit Programs on Their Children**

Just as they perceive positive and negative aspects of public benefits overall, parents see benefits as having both positive and negative effects on their children.

### **Perceived Positive Effects of Benefits on Children**

Parents receiving benefits reported seeing positive effects on their children in the areas of education and health. When they found child care centers that they trusted, they

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<sup>204</sup>Hahn, Giannarelli, Kassabian, and Pratt (2016), p. 54.

<sup>205</sup>Acker et al. (2001); Hahn, Giannarelli, Kassabian, and Pratt (2016).

<sup>206</sup>Swanson, Olson, Miller, and Lawrence (2008).

<sup>207</sup>Sherman (2006).

cited the social and academic support that their children received in these facilities.<sup>208</sup> Several studies found that parents viewed Head Start as positively affecting their children's educational development.<sup>209</sup> Some research suggests that parents saw benefit receipt as having a direct impact on their children's health.<sup>210</sup> For instance, TANF participants in one study reported that welfare receipt conferred automatic Medicaid eligibility and thereby provided their children with important health care benefits that low-wage work did not supply.<sup>211</sup> In general, studies of state CHIP and Medicaid indicated that parents saw coverage through these programs as meeting their children's health needs.<sup>212</sup> Parents also recognized the health-related benefits of nutritional programs such as SNAP, WIC, and free and reduced-price school meals.<sup>213</sup> Parents in a large-scale study of SNAP benefits reported that food assistance provided by the program was a "lifesaver" and often prevented their children from feeling the effects of food insecurity.<sup>214</sup> WIC benefits were also highly praised.<sup>215</sup>

Some research indicates that involvement in job training and work programs is associated with better parenting.<sup>216</sup> In one study, parents in such programs generally reported a greater involvement in their school-age children's education — a sentiment that was echoed by teachers, who were also interviewed for the study.<sup>217</sup> In some studies, parents also reported that job training and adult education classes improved their relationships with their children, both by giving them a break from child care responsibilities and by teaching them new skills.<sup>218</sup> Some parents in these studies felt that participation in job training made them

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<sup>208</sup>Hagen and Davis (1995); McAllister, Wilson, Green, and Baldwin (2005); Snyder, Bernstein, and Koralek (2006).

<sup>209</sup>Bruckman and Blanton (2003); McAllister, Wilson, Green, and Baldwin (2005); Swadener, Dunlap, and Nespeca (1995).

<sup>210</sup>Duchon, Ormond, and Pelletier (2009); Hill, Stockdale, Evert, and Gifford (2006); Nicolas and Jeanbaptiste (2001).

<sup>211</sup>Nicolas and Jeanbaptiste (2001).

<sup>212</sup>Duchon, Ormond, and Pelletier (2009); Hill, Stockdale, Evert, and Gifford (2006). While parents in one study were generally pleased with the medical care their children received, some reported that they had faced administrative and language barriers to enrollment and that their cases had been closed in error. Some parents who had experience with private insurance also asserted that the programs were not as good as private health insurance. See Duchon, Ormond, and Pelletier (2009).

<sup>213</sup>Edin et al. (2013); Sandstrom, Huerta, Loprest, and Seefeldt (2014); Swanson, Olson, Miller, and Lawrence (2008).

<sup>214</sup>Edin et al. (2013).

<sup>215</sup>Edin et al. (2013); Swanson, Olson, Miller, and Lawrence (2008).

<sup>216</sup>Hagen and Davis (1995); Shiffman (2013).

<sup>217</sup>Shiffman (2013).

<sup>218</sup>Hagen and Davis (1995); Shiffman (2013).

better role models for their children.<sup>219</sup> Parents in adult education classes reported being better able to communicate expectations and educational aspirations to their children, as well as having an increased ability to make a positive impact on their children's lives.<sup>220</sup>

### **Perceived Negative Effects of Benefits on Children**

On the other hand, parents who receive welfare, like other parents experiencing poverty, are concerned about not being able to meet their children's basic needs.<sup>221</sup> They reported worrying about their children's well-being both because welfare grants were low<sup>222</sup> and because they felt pressured to accept low-wage work.<sup>223</sup>

Parents were also concerned that work or work requirements would take them away from their children. They worried that their child care arrangements might be unsafe,<sup>224</sup> that they would have less time with their children,<sup>225</sup> and that the children's emotional needs would go unmet.<sup>226</sup> In particular, parents working nonstandard hours expressed concern about having less time to engage with children<sup>227</sup> and to help older children with homework.<sup>228</sup> Work requirements were reported to be especially challenging for parents of children with special needs, who are often called upon to take their children to medical appointments or to attend meetings with school personnel.<sup>229</sup>

## **Summary**

The literature on parents' perceptions of poverty's effects on their children is limited, but it confirms that parents worry about such effects — both issues of material deprivation and

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<sup>219</sup>Hagen and Davis (1995); Shiffman (2013).

<sup>220</sup>Shiffman (2013).

<sup>221</sup>Danziger, Wiederspan, and Douglas-Siegel (2013); Doran and Roberts (2001); Frame (2005); Henderson and Cook (2005); Lee, Katras, and Bauer (2010); Lein and Schexnayder (2007); Pearlmutter and Bartle (2000).

<sup>222</sup>Frame (2005); Henderson and Cook (2005).

<sup>223</sup>Doran and Roberts (2001); Hagen and Davis (1995); Lee, Katras, and Bauer (2010); Pearlmutter and Bartle (2000).

<sup>224</sup>Frame (2005); Lowe and Weisner (2004); Pearlmutter and Bartle (2000, 2003); Powell and Bauer (2010).

<sup>225</sup>Frame (2005); Lee, Katras, and Bauer (2010); Shiffman (2013).

<sup>226</sup>Frame (2005).

<sup>227</sup>McAllister, Wilson, Green, and Baldwin (2005); Shiffman (2013); Snyder, Bernstein, and Koralek (2006).

<sup>228</sup>Shiffman (2013).

<sup>229</sup>Powell and Bauer (2010); Shiffman (2013).

safety and the social-emotional impact of poverty on children's well-being. While parents in poverty often rely on public benefits, they reported frustration with work requirements that force them into low-paying jobs and prevent them from spending time caring for their children. Even more limited is the understanding of how parents view the effects of benefits on their children. From the literature that is available, it appears that parents are concerned that their children's basic needs are still not being met. Future qualitative research could focus on how parents understand the effects — both positive and negative — of benefits on their children as well as parents' ideas for improving benefit services in relation to their children and families.

## Parent-Child Discussions of Household Economic Circumstances

This part of the review summarizes the existing literature on how family members talk with each other about their economic circumstances. It considers families' discussions of their economic conditions from the vantage points of both parents<sup>230</sup> and children<sup>231</sup> and assesses the correspondence between these sets of perspectives. While only a small body of research addresses these questions, the qualitative evidence points to a good deal of variability among families.

While the section focuses on direct discussions between parents and children, economically stressed parents send implicit messages about the family's economic condition and social class as well.<sup>232</sup> Such messages are communicated when parents do not buy items their children request, do not let them participate in activities because of the cost, limit heat or use of electrical appliances, and tell children they cannot invite friends over for dinner or a snack.<sup>233</sup> Mothers imposed these kinds of restrictions equally on younger and older children in one study where the children were between 10 and 17 years old.<sup>234</sup> Parental messages about the need to cut back on expenditures may be a primary avenue for children to learn about their family's economic circumstances.

### Key Findings

- Families vary widely in the extent to which parents and children talk about their economic circumstances. Low-income parents, like other parents, have personal rules and guidelines about which aspects of household finances to discuss with their children.
- Many low-income parents seek to shield their children — especially younger children — from awareness of economic hardship.
- Some children avoid asking for money or items that they know their parents cannot give them, in order to protect their parents' feelings.

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<sup>230</sup>Fothergill (2003); Lehman and Koerner (2002); McLoyd and Wilson (1992); Romo (2014).

<sup>231</sup>Attree (2006); Lehman and Koerner (2002); Ridge (2011); Romo and Vangelisti (2014); Spyrou (2013).

<sup>232</sup>McLoyd and Wilson (1992).

<sup>233</sup>McLoyd and Wilson (1992); Spyrou (2013).

<sup>234</sup>McLoyd and Wilson (1992).



- Major life changes, such as divorce or homelessness, often prompt more open discussions of household finances.

## How Parents Describe Discussions of Economic Circumstances

### Personal Rules and Guidelines

Parents generally have personal rules distinguishing information they are comfortable disclosing to children from information that they do not want to share.<sup>235</sup> The literature on family financial literacy<sup>236</sup> indicates that parents from a range of social class backgrounds discuss with their children the value of saving money, savvy shopping, and even issues of national or international economics.<sup>237</sup> They may hesitate, however, to share information with their children on family debt or parent income.<sup>238</sup> The broader literature also indicates that many parents believe children are not prepared to discuss aspects of family finance until they are at least 12 years old.<sup>239</sup>

Low-income parents, like other parents, hold varying views on the appropriateness of discussing the family's financial situation with their children.<sup>240</sup> Some families do, in fact, have such conversations.<sup>241</sup> A structured in-person survey of a sample of low-income mothers found that a mother's disclosure of financial matters to her children was predicted by her beliefs about the appropriateness of such disclosures.<sup>242</sup> In the survey, one child of each respondent was identified as the "target child," who became the focus of a number of questions. The younger the age of the target child and the greater the number of older siblings living in the household, the less likely the mother was to talk about finances and personal problems with the target child.<sup>243</sup> Similarly, an ethnographic study indicated that parents in

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<sup>235</sup>Gudmunson and Danes (2011); Romo (2011, 2014).

<sup>236</sup>Gudmunson and Danes (2011) gives a comprehensive summary of how the financial literacy literature has approached the issue of family socialization. This review does not systematically examine this literature, which tends to focus on how children learn about saving money and managing finances. It is important to acknowledge the field, however, and to draw on those studies that are relevant. Such studies include, for example, Romo (2011, 2014) and Danes (1994).

<sup>237</sup>Danes (1994); Romo (2011, 2014).

<sup>238</sup>Romo (2011, 2014).

<sup>239</sup>Danes (1994); Gudmunson and Danes (2011).

<sup>240</sup>McLoyd and Wilson (1992); Romo (2011).

<sup>241</sup>Greenberg, Dechausay, and Fraker (2011); McLoyd and Wilson (1992); Romo (2011).

<sup>242</sup>McLoyd and Wilson (1992). While survey-based studies are generally excluded from this review, this one has been included because of the important perspective it provides on the thoughts of mothers from low-income backgrounds about a topic that has been little studied.

<sup>243</sup>McLoyd and Wilson (1992).

families participating in a conditional cash transfer initiative explained their households' financial needs to their children of high school or middle school age and described how the extra income available through the program would help the family. They were less likely to tell younger children about the program.<sup>244</sup>

In general, parents reported discussing family finances with their children when the children noticed a change and asked directly about it.<sup>245</sup> A child's overhearing a conversation intended for adult ears only could also force disclosure of the family's financial struggles.<sup>246</sup>

### **The Desire to Shield Children from Economic Concerns**

Low-income parents often try to shield their children from the realities of the family's economic difficulties.<sup>247</sup> A study of parents representing a variety of social classes (with annual household incomes ranging from less than \$25,000 to \$250,000 or more) suggested that most parents chose not to discuss financial issues with their children for a number of reasons, including the beliefs that children should not be made to worry, feel shame, or judge their parents.<sup>248</sup>

Similarly, in a study of Oregon families who had very recently stopped receiving Temporary Assistance for Needy Families (TANF) or food stamps, many parents limited what their children knew about the family's financial struggles in an effort to protect their children and prevent them from worrying. As one mother who had just stopped receiving food stamps explained:

I don't think they [the two children] have noticed any change [since being cut off food stamps]. I mean we are really good about trying to keep that separate from them. . . . I don't want them to know about — those are adult issues. I don't think they should have to deal with it.<sup>249</sup>

Talking about financial difficulties can be stressful for parents and children alike. In one study with families from a range of income backgrounds, four out of the 23 families interviewed had recently experienced job loss, and two of the four reported that they had not intended to speak to their children about it. One study participant, the 35-year-old mother of a 5-year-old son, described a difficult conversation that had occurred unexpectedly:

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<sup>244</sup>Greenberg, Dechausay, and Fraker (2011).

<sup>245</sup>Choi and Snyder (1999); Romo (2011).

<sup>246</sup>Romo (2011).

<sup>247</sup>Acker et al. (2001); Mistry, Lowe, Benner, and Chien (2008); Romo (2011).

<sup>248</sup>Romo (2011).

<sup>249</sup>Acker et al. (2001), p.12.

We hadn't planned on talking about it [her husband losing his job], it just kind of came up. . . . My husband kind of teared up, it was really hard. That's not something we wanted to discuss with our kids. We were already having a really hard time with it. To bring that up to him was shocking; it wasn't like we planned on that discussion.<sup>250</sup>

She added that the disclosure not only was hard for her husband but also left her son feeling very distressed and confused.

Some qualitative evidence indicates that parents notice children trying to minimize problems that the family's economic situation may pose for them.<sup>251</sup> In a study of low-income Canadian mothers of elementary school-age children, the mothers reported that their children refrained from asking for things they wanted or even opted not to talk about problems they were facing in order to protect their parents' feelings. One mother, explaining why her son did not talk about the bullying he experienced related to the family's financial situation, commented, "He tries to make me feel good."<sup>252</sup> In fact, as the following discussion makes clear, just as parents often try to shield their children from harsh economic realities, children also try to shield their parents from feelings of inadequacy and depression.

## **How Children Describe Discussions of Economic Circumstances**

U.S. and English children as young as 8 years old are often aware, at least in a limited way, of their families' financial situation.<sup>253</sup> In the small body of qualitative research in this area, children reported discussing family finances with their parents,<sup>254</sup> often as a result of specific circumstances such as homelessness<sup>255</sup> or the need for children to contribute to the household income.<sup>256</sup> In some instances, however, children avoided such discussions or limited their scope.<sup>257</sup>

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<sup>250</sup>Romo (2011), p. 275.

<sup>251</sup>Robinson, McIntyre, and Officer (2005).

<sup>252</sup>Robinson, McIntyre, and Officer (2005), p. 347.

<sup>253</sup>Lehman and Koerner (2002); Lucas (2011); Mohan and Shields (2014); Ridge (2007); Koerner et al. (2004); Spyrou (2013). Lehman and Koerner (2002) and Koerner et al. (2004) both entail survey research with adolescents, although the latter does include open-ended responses. These two articles were included because of the limited literature in this area.

<sup>254</sup>Lehman and Koerner (2002); Romo and Vangelisti (2014); Koerner et al. (2004).

<sup>255</sup>Choi and Snyder (1999); Mohan and Shields (2014).

<sup>256</sup>Daly and Leonard (2002); Kozoll, Osborne, and Garcia (2003).

<sup>257</sup>Ridge (2007, 2009); Ridge and Millar (2011); Spyrou (2013).

## **Avoiding or Limiting Discussions**

In studies conducted with 6- to 16-year-olds in England, some children reported purposely avoiding conversations about household finances because they knew that their family was experiencing financial hardship.<sup>258</sup> They also said that they did not ask their parents for money or for various things they might want or need.<sup>259</sup> For instance, in a study of low-income English working parents and their 8- to 15-year-old children, a 14-year-old girl described a period before her mother went back to work:

All our mates would be doing everything and we'd think, "Oh, I want to do that." But we'd try and ask mum, but then we'd think "No," because what if she says, "Well look I've only got a bit of money." Then we'd feel guilty for asking, so we didn't ask.<sup>260</sup>

Other children in the same study reported trying to reassure their parents that they did not mind doing without.<sup>261</sup>

## **Conversations Arising from Specific Circumstances**

Certain changes in family circumstances, such as divorce or homelessness, are so marked that children and adolescents cannot help but be aware of them, making conversations about family finances more likely. Survey research with the teenage children of newly divorced mothers, most of whom reported family yearly incomes under \$40,000, suggests that these children were often told about their mothers' financial problems following a separation.<sup>262</sup> When asked how these disclosures made them feel, children often reported being distressed, frustrated, or concerned by the discussions, although a few teenagers commented that the conversations enabled them to better understand and relate to their mothers.<sup>263</sup> Some research also suggests that children in families experiencing homelessness talk with their parents about their financial straits.<sup>264</sup>

In addition, difficult conversations sometimes take place when adolescents and young adults are expected to work and to contribute to the family's income.<sup>265</sup> One qualitative study involved the college-age children of migrant workers who worked alongside their

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<sup>258</sup>Ridge (2007, 2009); Ridge and Millar (2011); Spyrou (2013).

<sup>259</sup>Daly and Leonard (2002); Ridge (2007, 2009); Ridge and Millar (2011); Spyrou (2013).

<sup>260</sup>Ridge (2007), p. 402.

<sup>261</sup>Ridge (2009); Ridge and Millar (2011).

<sup>262</sup>Lehman and Koerner (2002); Koerner et al. (2004).

<sup>263</sup>Koerner et al. (2004).

<sup>264</sup>Choi and Snyder (1999); Mohan and Shields (2014).

<sup>265</sup>Daly and Leonard (2002); Kozoll, Osborne, and Garcia (2003).

parents in the fields during high season. One college student recounted an emotional exchange with her mother that had taken place when she was in high school and her family had to leave home to work on a farm for the summer:

I remember that first day I just sat down right in the middle of the road and I started crying. And to my mom I told her, "I was not born to do this." I remember telling her, "I was not made to do this, I don't deserve to be here." And I remember that she started crying and she said, "And you think I was?"<sup>266</sup>

## **Correspondence Between Adults' and Children's Accounts**

This review identified only three studies examining similarities and differences between parents' and children's reports of conversations about family finances and experiences of financial trouble.<sup>267</sup> Only one of the three studies — which was conducted in Ireland — focused exclusively on families with very low incomes.<sup>268</sup>

In the first study, 27 parent-child dyads were asked separately about discussions of financial issues. There was some similarity in their accounts: Both groups mentioned that conversations stressed the importance of savings and of money management. Parents, however, reported concealing both their income and family debt from children. Children, who ranged in age from 8 to 17, were not always aware that their parents were hiding these aspects of family finances. Sometimes, though, children knew more than their parents suspected. In one case involving a family that the researchers specifically described as struggling financially, the mother acknowledged that she did not talk about financial problems with her 10-year-old son because she did not want him to worry. The son was aware both that his mother did not talk with him about her financial problems and of her rationale for this omission, telling the researcher, "She doesn't want me to think we're going to lose all our money."<sup>269</sup>

The second study involved adult children of working-class iron miners in a small town in the upper midwestern U.S.<sup>270</sup> The adult children were asked to think back to when they were growing up and to the messages they had received from their parents about the occupational choices to which they should aspire. Some study participants recalled that their parents had suggested that they remain working class, finding employment as miners or in an equivalent occupation. Others remembered that their parents had urged them to move

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<sup>266</sup>Kozoll, Osborne, and Garcia (2003), p. 576.

<sup>267</sup>Daly and Leonard (2002); Lucas (2011); Romo (2014).

<sup>268</sup>Daly and Leonard (2002).

<sup>269</sup>Romo (2014), p. 97.

<sup>270</sup>Lucas (2011).

up the socioeconomic ladder, typically through education. Some messages were communicated through direct discussion of the parent's occupational preference for the child and others through indirect, general statements about family traditions with regard to work. Some messages were transmitted through "ambient means" — a child overhearing a parent's conversation with others. And some messages were communicated by the absence of discussion — for example, parents never mentioning higher education. The researchers also interviewed the parents of the main study participants. They found a close correspondence between reports from the parents and from their adult children about the kinds and content of messages that the parents had delivered when the children were younger.

Finally, a study of Irish families provides some insight into how parents and children in low-income families report discussions of financial hardship.<sup>271</sup> In this study, parents and their children (all over the age of 12) were interviewed on a wide array of topics related to their experiences of financial hardship. Both parents and children reported talking about family finances. Parents, for example, said that they explained spending limits to their children, while many children said that they tried to convince their parents to buy them things they wanted. In contrast, children from the families with the lowest incomes often avoided asking their parents for such items.

## Summary

While parents with low incomes often prefer to shield their children from knowledge of their financial difficulties, life circumstances sometimes render this impossible. Children may also pick up implicit messages about their financial situation and sometimes attempt to protect their parents' feelings, for example by not requesting things that their parents cannot afford. However, with so little research in this area, trends are particularly hard to discern.

Research has begun to explore how low-income families talk about household finances, but the literature in this area remains thin. Little is known about how families talk about issues of poverty, financial hardship, and wealth inequality. Current studies rely on parents and children reporting retrospectively on such conversations; none have documented the conversations directly. Interviews that specifically investigate how children and parents in deep poverty talk about financial matters would be a contribution to the field.

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<sup>271</sup>Daly and Leonard (2002).

## Conclusion

This literature review summarizes key findings about how low-income children and adults perceive their circumstances and about how poverty affects their lives. Studies reveal that for children, insufficient income means going without — sometimes going without such essentials as a safe place to live and enough food, but also going without the possessions and the experiences that enable them to feel that they are part of the larger group. For parents, it means uncertainty about their ability to keep their children adequately sheltered, fed, and clothed. For both parents and children, it means worrying about each other's mental and physical well-being. In addition, parents and children are well aware that being poor is a cause for stigma and that negative stereotypes are widely attached to people in poverty, especially those who receive welfare and other benefits. Indeed, the research indicates that people experiencing poverty — adults and children alike — often hold negative stereotypes about others in the same situation.

While much has been learned, there remain distinct gaps in the qualitative literature. Few studies are longitudinal. Most of the qualitative literature does not make distinctions between poverty and deep poverty, with the exception of studies of families experiencing homelessness and those who are disconnected from both work and welfare. In addition, there is a relative lack of information about children who live in rural areas, and about Hispanic, Asian, and Native American families and children. Especially underrepresented in U.S. studies are children of undocumented immigrants, perhaps in part because of the difficulty of persuading prospective study participants that the information will be kept confidential.

One topic that has received relatively little attention is children's experiences with Temporary Assistance for Needy Families (TANF) and Supplemental Nutritional Assistance Program (SNAP) offices and with benefit office personnel. It may be that school-age children do not accompany their parents on visits to these offices, or that they do so only infrequently. It may be that parents shield their children from the welfare offices, as they often do from conversations about the family's financial struggles, or simply that the offices are mostly open during hours when children are in school. It is possible, however, that children do visit these offices and have many thoughts and feelings about them that have gone unexamined by the research.

Finally, there is a dearth of literature on how low-income families talk about household finances. For example, an investigation of how children and parents in deep poverty discuss finances would be a unique and important contribution to the field.

Further examining the experiences and perspectives of children and adults living in poverty will provide a better understanding of how to support family health and well-being effectively. For example, such research could inform welfare offices' efforts to streamline their processes, clarify explanations of welfare rules, and tailor customer service or sensitivity training for frontline workers.

The upcoming Childhood and Family Experiences study, led by MEF Associates in partnership with MDRC, will involve in-depth interviews with members of low-income families to focus on parents' and children's views of their economic circumstances and benefit receipt. The study will expand the limited research on children's interaction with benefit offices and staff members, as well as parents' perspectives on how benefit receipt affects their children. In addition, the study will investigate how families talk about their circumstances and how children see income insufficiency affecting both their present lives and their future hopes and aspirations.



## **Appendix A**

### **Further Information About Selected Studies**

Appendix Table A lays out the characteristics of studies cited in this review that include child participants, with the goal of giving readers a sense of whose experiences have been documented in the literature, in terms of socioeconomic status, age, racial and ethnic background, nationality, and urban or rural environment.

**Appendix Table A**  
**Characteristics of Cited Studies in Which Children Were the Principal Study Participants**

<b>Article</b>	<b>Age of Children</b>	<b>Country of Research and State or Region (If Known)</b>	<b>Income Level/ Socioeconomic Status</b>	<b>Type of Setting</b>	<b>Race/Ethnicity</b>
Arsenio and Willems (2017)	14-18 years old ("9th-12th grades")	United States: Northeast	Mostly "lower-middle-income"; 57% of participants qualified for free/reduced-price meals	Urban	Hispanic (37%), black (33%), white (16%), Asian-American (7%), mixed race/ethnicity (6%), unknown (1%)
Castonguay and Jutras (2009)	7-12 years old	Canada: Montreal	Children recruited from a neighborhood where 57.2% of families were low income	Urban	White, except for one black Haitian child
Crowley and Vulliamy (2011)	5-16 years old	Wales	Children recruited from areas with "high levels of deprivation"	Rural and urban	White Welsh (91%), "minority ethnic communities" (9%)
Daly and Leonard (2002)	11-13 and 14-16 years old	Ireland	Families' weekly incomes ranged from 78€ to 229€ (mean = 124€) and most were referred through charitable organizations serving low-income families	Urban (67% of families) and rural (33% of families)	Not specified
DeLuca, Clampet-Lundquist, and Edin (2016)	15-24 years old	United States: Baltimore	Youths who, as young children, lived in "highly distressed" public housing projects	Urban	Black
Flanagan et al. (2014)	12-19 years old	United States: Midwest	Children recruited from communities of high, middle, and low socioeconomic status; parent education used as socioeconomic status measure	Not specified	White (54%), black (20%), Arab-American (12%), Asian-American (6%), Native American (6%), Hispanic (3%)

(continued)

**Appendix Table A (continued)**

<b>Article</b>	<b>Age of Children</b>	<b>Country of Research and State or Region (If Known)</b>	<b>Income Level/ Socioeconomic Status</b>	<b>Type of Setting</b>	<b>Race/Ethnicity</b>
Fortier (2006)	7-12 years old	United States: California	All participants living at or below 150% of the federal poverty level	Not specified	“Diverse ethnic backgrounds, with over half identifying as African American”
Greenberg, Dechausay, and Fraker (2011)	9, 12, and 14 years old (“4th, 7th, and 9th grades in Year 1”)	United States: New York City	Families were considered low income and were recruited from six of the poorest communities in the city; average annual household earnings in Year 1 was \$8,901	Urban	Not specified
Heidelberger and Smith (2015)	9-13 years old	United States: Minnesota	Children lived in SNAP-eligible household	Urban	Black (62%), white (14%), Native American (14%), Asian-American (10%)
Kirkman, Keys, Bodzak, and Turner (2010)	6-12 years old	Australia	All children were experiencing homelessness	Urban	All identified as Anglo-Australian, but came from a range of ethnic backgrounds, including African-American, English, Greek, Indigenous Australian, Italian, Lebanese, Maori, Muslim, Nigerian, and Turkish
Koerner et al. (2004)	11-17 years old	United States: Arizona	Mothers had just gone through a divorce; annual household income was less than \$40,000 for 71% of the sample	Not specified	White (66%) and Hispanic (26%)

(continued)

**Appendix Table A (continued)**

<b>Article</b>	<b>Age of Children</b>	<b>Country of Research and State or Region (If Known)</b>	<b>Income Level/ Socioeconomic Status</b>	<b>Type of Setting</b>	<b>Race/Ethnicity</b>
Kozoll, Osborne, and García (2003)	18 years old ("freshman students in college")	United States: Austin, Texas	All "migrant worker children"	Rural and urban	Hispanic
Leahy (1981)	5-7, 9-11, 13-15, 16-18 years old	United States: Washington, DC; Boston; New York City	Classified by father's occupation and evenly distributed from lower, working, middle, and upper-middle classes	Urban	White (74%), black (26%)
Leahy (1983)	5-7, 9-11, 13-15, 16-18 years old	United States: Washington, DC; Boston; New York City	Classified by father's occupation and evenly distributed from lower, working, middle, and upper-middle classes	Urban	White (74%), black (26%)
Lehman and Koerner (2002)	11-17 years old	United States: Arizona	Mothers in the study had just gone through a divorce; average household income was \$25,000-\$30,000	Rural and urban	White (68%), Hispanic (21%), Asian-American (5%), black (3%), other (3%)
Lorelle and Grothaus (2015)	5-12 years old	United States: Mid-Atlantic	All children were experiencing homelessness	Urban	Mothers: black (78%), white (22%); children: not specified
Mier et al. (2013)	8-13 years old	United States: Texas	All children came from families living in colonias ("impoverished" settlements on the U.S.-Mexican border)	Not specified	Mexican-American
Millar and Ridge (2009)	8-14 years old (at Time 1)	England	All mothers had left Income Support and made the transition into work	Rural and urban	Mothers: white (92%); children: not specified

(continued)

**Appendix Table A (continued)**

<b>Article</b>	<b>Age of Children</b>	<b>Country of Research and State or Region (If Known)</b>	<b>Income Level/ Socioeconomic Status</b>	<b>Type of Setting</b>	<b>Race/Ethnicity</b>
Mistry et al. (2015)	10-12 years old	United States: Los Angeles	Family income ranged from under \$10,000 to over \$750,000	Urban	White (33%), multiethnic (30%), Hispanic (21%), Asian-American (11%), black (5%)
Mistry et al. (2016)	5-8 years old	United States: Southern California	"Upper-middle class"	Urban	White (37%), multi-racial/ethnic (36%), Asian-American (10%), black (7%), Hispanic (6%), other (4%)
Mohan and Shields (2014)	8-13 years old	United States	All children were experiencing homelessness	Urban	Not specified
Moore and McArthur (2011)	6-21 years old	Australia	All children had experienced or were experiencing homelessness	Urban	White Australian (68%), Aboriginal Australian (32%)
Morrow (2001)	12-15 years old	England	All children came from schools in "relatively deprived" neighborhoods	Town	Majority white British; also included African-Caribbean, South Asian, white African-Caribbean, Greek, Cyprian, Jamaican, and Turkish (exact percentages not given)
Percy (2003)	6-12 years old	United States: Southwest	All residents in a housing project	Urban	Black (60%), Hispanic (40%)
Ridge (2007)	8-15 years old (at Time 1)	England	All mothers had left Income Support and made the transition into work	Rural and urban	White British (82%), ethnic minority background (10%), dual heritage (8%)

(continued)

**Appendix Table A (continued)**

<b>Article</b>	<b>Age of Children</b>	<b>Country of Research and State or Region (If Known)</b>	<b>Income Level/ Socioeconomic Status</b>	<b>Type of Setting</b>	<b>Race/Ethnicity</b>
Ridge (2009)	8-15 years old (at Time 1)	England	All mothers had left Income Support and made the transition into work	Rural and urban	Longitudinal sample: not specified; Time 1 sample: white British (82%), ethnic minority background (10%), dual heritage (8%)
Ridge and Millar (2011)	8-15 years old (at Time 1)	England	All mothers had left Income Support and made the transition into work	Rural and urban	Longitudinal sample: not specified; Time 1 sample: white British (82%), ethnic minority background (10%), dual heritage (8%)
Robinson, McIntyre, and Officer (2005)	6-12 years old ("1st-6th grades")	Canada	All children received food from a feeding program for children "with perceived poverty-related deprivation"	Not specified	Not specified
Romo (2014)	8-17 years old	United States: Southwest	Not specified	Urban	White (48%), Asian/Pacific Islander (15%), Hispanic (15%), black (4%)
Shetgiri et al. (2009)	11-17 years old	United States: Los Angeles	All children lived in a housing project	Urban	Hispanic
Shuval et al. (2012)	9-10 years old ("4th and 5th grades")	United States: New Haven	Children recruited from public schools where 62%-85% of students qualified for free/reduced-price lunch	Urban	Hispanic (49%), African American (44%), non-Hispanic white (7%)
Sigelman (2012)	6, 10, and 14 years old ("1st, 5th, and 9th grades")	United States	Children were "predominantly middle class"	Not specified	White (98%), black (2%)
Sigelman (2013)	6, 8, and 10 years old	United States: Southeast	Children were "primarily from middle class backgrounds"	Not specified	White

(continued)

**Appendix Table A (continued)**

<b>Article</b>	<b>Age of Children</b>	<b>Country of Research and State or Region (If Known)</b>	<b>Income Level/ Socioeconomic Status</b>	<b>Type of Setting</b>	<b>Race/Ethnicity</b>
Spyrou (2013)	6-16 years old	England, Greece, Cyprus	Children were living in poverty, though no further definition was given	Rural and urban	Sample was "balanced in terms of ... ethnicity"
Sullivan and Lietz (2008)	12-17 years old	United States: Phoenix	All children live in a housing project	Urban	Mostly Hispanic
Sutton (2009)	8-13 years old	England	Low-income children live in public housing estate; high-income children attend a fee-paying school	Rural	Predominantly white British
Trzcinski (2002)	10-13 ("middle school age")	United States	Children came from a school with high percentage receiving free/reduced-price meals, and their parents are current or former TANF recipients	Urban	Predominantly black
Wager et al. (2010)	10-11 and 13-14 years old	Scotland	Children's socioeconomic status was determined by free school meal receipt, parental work, and neighborhood-level deprivation measures	Rural, urban, and town	Not specified
Weinger (1998)	5-13 years old	United States: Midwest	Children attended a school with 90% of student population receiving free/reduced-price meals	Urban	Black (50%) and white (50%)
Weinger (2000)	5-14 years old	United States: Midwest	Low-income children all received federally funded school-based health care; middle-income children were from a middle-income census tract	Urban	Low-income students: Black (50%) and white (50%); middle-income students: white (92%) and black (8%)

**Appendix B**

**Search Terms Used in the Literature Review**



## Appendix Table B

### Search Terms Used in the Literature Review

Database	Search Term
<b>ProQuest and Academic Search Complete</b>	ab(Public Assistance) AND ab(Parents) AND ab((Discuss*) OR (Talk)) (parent perception) AND poverty OR (benefits OR welfare) (parent perception) AND TANF (parent perception) AND ("welfare benefits") AND Child ab(parent perception) AND ab(WIC) ab(parent experience) AND ab(WIC) ab(mother experience) AND ab(WIC) ab(parent perception) AND ab(CHIP) ab("Children's Health Insurance Program") and ab(mother experience) ab(parent perception) AND ab(SNAP) ab(mother experience) AND ab(SNAP) ab(parent experience) AND ab(SNAP) ab(perception*) AND ab(WIC) AND ab(parent OR mother) ab(parent) AND ab(food banks or food pantries or food services)
<b>ProQuest only</b>	ab(parent) AND ab((Charity) OR (non-profit)) AND ab((perception) OR (experience)) su(family) AND su(Communication) AND ab((poverty)) su(family) AND su(Communication) AND ab((finances OR money)) su(parent-child communications) AND ab((finances OR money)) ab(parent perception) AND su(poverty) AND ab(impact) AND su(Child*) ab(parent perception) AND su(poverty) AND ab(children) su(parent perception) AND su(poverty) AND su(children) ab(mother opinion) ab(Head Start) ab(mother perspective) ab(Head Start) ab(parent perception) AND ab(neighborhood safety) su(Child*) AND ab(( Child perception) OR (Child experience)) AND ab(neighborhood safety) su(Child*) AND ab(( Child perception) OR (Child experience)) AND su(poverty) AND ((qualitative) OR (interview) OR (ethnographic))
<b>Google Scholar</b>	"parental beliefs about TANF" "parents talk about TANF" Parent mother perceptions or experiences WIC Parent mother perceptions or experiences Supplemental Nutrition Assistance Program (SNAP) Parent mother perceptions or experiences "Children's Health Insurance Program" (CHIP) Parent mother perceptions or experiences Food Banks Food Pantries

NOTE: ab = Abstract; su = Subject. Use of \* allows for variations on the word (for example, "Discuss\*" would yield discuss and discussion).

**Appendix C**

**Project Consultants and Expert Advisers**

## Appendix Table C

### Project Consultants and Expert Advisers

<b>Expert</b>	<b>Title</b>	<b>Affiliation</b>
<b><u>Project Consultants</u></b>		
Susan Clampet-Lundquist	Associate Professor of Sociology	St. Joseph's University
Kathryn Grant	Professor of Psychology	DePaul University
Linda Mayes	Director, Yale Child Study Center; Professor of Child Psychiatry, Pediatrics, and Psychology	Yale University
<b><u>Expert Advisers</u></b>		
Stacia Gilliard-Matthews	Assistant Professor of Sociology, Anthropology, and Criminal Justice	Rutgers University, Camden
Carla Horwitz	Lecturer, Yale Child Study Center	Yale University
Rashmita Mistry	Professor of Education, Human Development, and Psychology	University of California, Los Angeles
Yolanda Padilla	Professor of Social Work and Women's Studies	University of Texas, Austin
Kristen Seefeldt	Assistant Professor of Social Work and Public Policy	University of Michigan
Sisifo Taatiti	Assistant Director of Program and Training	Utah Department of Workforce Services
Robert Walker	Professor of Social Policy	University of Oxford

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