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Unintended Consequences: How Direct Cash Payments to Families Experiencing Poverty Lowered Child Poverty Rates in the United States

Wayne Dunn

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UNINTENDED CONSEQUENCES
HOW DIRECT CASH PAYMENTS TO FAMILIES EXPERIENCING POVERTY
LOWERED CHILD POVERTY RATES IN THE UNITED STATES

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Social Work

by
Wayne Dunn
May 2025

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Approved by:

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ABSTRACT

Child poverty has adverse effects for the children who experience it and it has long term social and economic consequences into adulthood. This policy analysis looks at the policy choices America has made in addressing child poverty and what effects, if any, those policies have had. After reviewing traditional in-kind policy options for addressing child poverty, this article focuses on the decreases in the child poverty rate that occurred with the passage of pandemic era legislation that provided direct cash assistance to all Americans. Because the assistance programs only happened in two consecutive years and were terminated at the end of the pandemic, the effects were measurable and impactful in addressing the child poverty rate. There will also be a qualitative survey of families with children who experienced poverty and how the direct cash payments affected the outcomes for their children.

ACKNOWLEDGEMENTS

I would like to acknowledge the help I have received from all of my family, friends, colleagues and professors who have supported my curiosity and encouraged me to follow my passions. This is the result.

DEDICATION

This is dedicated to my America, who continue to prioritize military spending and policies of punishment instead of policies that nurture and support our citizens. We can add \$20 billion dollars for extra weapons stockpiles when aid packages come up for Ukraine and Israel, but we cannot find \$32 billion dollars to halve the child poverty rate. We really can help those in need, but sometimes we need to try different things and sometimes we need to do more.

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CHAPTER ONE

POVERTY IN AMERICA

Introduction

America has struggled with childhood poverty rates that are among the highest in the developed world and the pandemic policies show that there may be a way to effectively reduce child poverty in America. The COVID pandemic saw some of the largest public stimulus legislation since the Great Depression and those policies had some unique outcomes. The large public stimulus programs were meant to stabilize society and provide funds to help get American citizens through economic shutdowns and lack of steady employment that were byproducts of the global pandemic. One outcome of the pandemic era legislation was a drastic reduction in child poverty even though that was not the main focus of any of the legislation. (*Child Poverty Fell to Record Low 5.2% in 2021*, n.d.)

This chapter will work to define what poverty is, how prevalent it is, how children experience it in combination with their caregivers, and the policies that have been enacted to combat childhood poverty.

What Is Poverty

What is poverty and how is it measured? The U.S. Census Bureau produces annual poverty estimates to measure the economic well-being of households, families, and individuals in the United States. This annual report

provides estimates using the two measures of poverty which are the Official Poverty Measure and the Supplemental Poverty Measure (SPM). Currently the annual income guideline that defines poverty living for a resource unit of 4 is \$30,900 (*Poverty Guidelines*, n.d.).

The original, official poverty measure was created by Mollie Orshansky around 1960. Her original measurement was based on family size and pre-tax income that needed to be three times the minimum food diet that met the U.S.DA guidelines for basic nutritional food requirements (Fisher, 2008). That measure was then indexed to the broadest measure of inflation (CPI) in the United States (not just food inflation). This poverty measurement has been the main factor used to determine individual and family qualification for government benefits from the 1960s war on poverty until today.

The Supplemental Poverty Measurement (SPM) was created by an interagency governmental task force in 2009 to make up for some shortcomings with the official poverty measurement (*The Supplemental Poverty Measure (SPM) and Children*, n.d.). First they changed the definition of who could be quantified by expanding the definition of people experiencing poverty from a genetically connected family to a resource unit that could include unrelated children, foster children or unmarried partners and their children. The SPM considered more than income in the measurements and, more importantly, the SPM included a wider range of basic necessities that had to be paid for to

include food, clothing, shelter, utilities, telephone and internet service (FCSUti) (*The Supplemental Poverty Measure (SPM) and Children*, n.d.). The SPM also takes into account the geographical location of the resource unit since cost of living varies widely within the United States. This measurement of poverty is more flexible and more descriptive of the costs of living conditions and the economic well-being of those that experience poverty.

The Prevalence of Child Poverty

Children are overrepresented among the poor in the United States. Adults ages 18-65 have a 13% poverty rate in the United States and with 29% of the demographic considered low income. Older adults (ages 66 and up) see only a 9% poverty rate with 28% of the demographic considered low income (Wunder 2022). Children (below 18 years of age) experience a 19% poverty rate while 41% of the demographic is considered low income (Kobal & Jiang 2018). In total, children are 23% of the U.S. population but are 32% of all people experiencing poverty in the United States.

Racial minority children experience poverty disproportionately. 2010-2012 was a period of heightened childhood poverty in the United States and 30% of children of Hispanic descent experienced child poverty, the rate was 29% for Black children, 15% for Asian children and only 10% for Hispanic non-White children (*Child Poverty Fell to Record Low 5.2% in 2021*, n.d.). The rates of childhood poverty remained significantly higher even in the 2021 year where

8.4% of Black children, 8.1% of Hispanic children, 5.1% of Asian children experienced poverty where only 2.7% of non-Hispanic White children suffered from the measure (*Child Poverty Fell to Record Low 5.2% in 2021*, n.d.). The rates from Black and Hispanic children experiencing child poverty compared to their non-Hispanic White peers is consistently 3:1 during any time in the 11 years of data from 2010 to 2021 (*Child Poverty Fell to Record Low 5.2% in 2021*, n.d.).

Child poverty rates changed drastically around the pandemic. The child poverty rate had hovered around 13% for a decade and was 12.8% in 2019, then came down to 9.4% in 2020 and dropped to 5.2% in 2021 before returning to its more historical level of 12.4% in 2022 and then increased to 13.7% in 2023.(Shrider & Creamer, n.d.) (Census.gov, n.d.)

Impacts of Childhood Poverty

Child poverty can have significant long term social and economic effects. Children who experience poverty are likely to do worse in school, do worse in the workforce, are less likely to attend college, and will die sooner than their peers (Lee et al., 2021). There is also data showing that the cumulative effect of childhood poverty and the ills associated with that poverty create poorer mental health outcomes into adulthood (Evans & France, 2022). Children experiencing poverty will have more chronic health conditions like heart disease, lung disease, obesity and smoking.(Shaefer et al., 2018) Children who experience poverty will use a significant amount of social resources - assistance programs for food and

housing, special assistance in school, higher long term health care costs - trying to overcome their deprivation. Society can benefit economically as well as socially if it can get children out of poverty as quickly as possible.

According to the literature people experiencing poverty stay poor, especially intergenerationally.(Wagmiller & Adelman, 2009) The literature also states that people with lower education levels will be poorer.(Ladd, 2012) People with poorer health will have lower economic outcomes and so will the people who rely on them. Poor people tend to work in jobs and industries that do not provide family support like health care or paid leave that can be used to take care of those in their care and these industries also do not help the workers create or build wealth through long term investments like retirement programs.(O'Leary, 2007) Children who experience poverty are more likely to struggle with bouts of economic insecurity in their adult years regardless of the economic or educational status attained. (Lee et al., 2021) Poverty is debilitating in the short, medium and longer term and is passed down from generation to generation.

Government Assistance Programs Addressing Child Poverty

U.S. government assistance programs which target poverty have changed significantly from their inception in the 1960s and 1970s. Originally the programs relied on direct cash payments to families and individuals. But in response to public outcry, the policy emphasis changed to support more in-kind programs (specifically for food mostly, but also for other necessities like housing) especially

after the welfare reforms of the Clinton Administration. Today, all the major U.S. assistance programs to combat poverty: SNAP, TANF and WIC are almost exclusively in-kind benefits. Between 5% and 10% of the distribution from these programs is in the form of direct cash payments and the rest is released through in-kind payments even though the literature suggests that direct cash payments lower child poverty rates better than in-kind payments.(Förster & Verbist, 2012)

During the pandemic, American poverty policy maintained all the in-kind benefit programs used in previous years, but America started direct cash payments as part of the pandemic relief measures. March 2020 saw passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) which provided direct payments of \$1,200 per adult and \$500 per child under 17. This was \$3,400 per family of 4.(*Economic Impact Payments*, 2024) The second direct payment was the COVID related Tax Relief Act of 2020 which authorized direct payments of \$600 per adult and \$600 per child (\$2,400 for a family of 4). This passed in December of 2020. Finally the American Rescue Plan of 2021 saw direct payments of \$1600 per child (from \$2000 to \$3600) received as \$300 payments over the last 6 months of the 2021 year. (*Economic Impact Payments*, 2024) After these American Rescue Plan payments, the child poverty rate was recorded at 5.2% at the end of 2021. (*Child Poverty Fell to Record Low 5.2% in 2021*, n.d.)

Conclusion

Child poverty, as measured by the Supplemental Poverty Measure, moved up sharply to 12.4% in 2022 from a historic low of 5.2% in 2021 (Shrider & Creamer, n.d.). This largest ever increase in child poverty rates was due, in large part, to the ending of pandemic era assistance of direct cash payments provided to people from both state and federal governments combined with higher living costs due to an abnormal wave of inflation that increased the cost of all basic necessities (food, clothing, shelter, utilities, telephone and internet service) faster than wage growth. The purpose of this policy analysis is to review the data surrounding the change in child poverty due to the changes in government programs enacted during the pandemic.

CHAPTER TWO

POLICY CHOICES FOR ADDRESSING CHILD POVERTY

Introduction

Child poverty is a global problem and there have been many different policy choices to try to deal with the issue. The fundamental choice in policy enactment is direct cash payments to those experiencing poverty or in-kind benefits to recipients in the form of healthcare or education assistance or rental assistance for example. The question is what sort of policy creates the best outcome for reducing child poverty.

Literature Review

The U.S. government has long struggled with policies that can help end childhood poverty. In 2015, Congress asked for policy options to halve childhood poverty within 10 years and in 2019 the National Institute of Sciences, Engineering and Medicine created a blueprint called A Roadmap to Reducing Child Poverty. The project confirmed that the data shows that childhood poverty creates problems for the children as children and that social and economic problems follow them into adulthood - that poverty is deleterious to good outcomes over a lifetime. The project suggested that no individual method could reduce child poverty by the 50% requested over a 10 year time frame, however the one method that could reduce child poverty by 40% or more and that involved

direct monthly cash payments to families experiencing poverty.(National Academies of Sciences et al., 2019) The government had an interest in helping reduce child poverty and they had been given a roadmap, the question was how to initiate the plan into policy.

Förester and Verbist 2012 ran mathematical simulations about the effects of changing policy choices between in-kind programs and direct cash payment programs and the effects of childhood poverty. Among OECD countries, cash transfers alone cut child poverty by one third, and their data shows that the United States gives the lowest amount of direct cash payments to children experiencing poverty. Their data also showed that in-kind benefits reduced child poverty by one fourth. Their data show that the United States relied on tax breaks and in-kind benefits for nearly 95% of poverty reduction policy. Their results showed that in a majority of countries changing all poverty benefits into a single cash payment would reduce child poverty rates better than taking away all cash benefits and making all poverty transfers to in-kind payments.

Hamilton et al. 2022 found that child poverty rates can be smoothed out with regular monthly payments instead of one-time payouts that Americans currently receive because tax credits are the major source of payments for those experiencing poverty. The Earned Income Tax Credit (EITC) is a tax refund paid once a year to those filing taxes who make incomes around or below the federal poverty level. They found that in March and April that child poverty rates decline significantly when the EITC gets paid out and that child poverty rates in the other

10 months actually hovers closer to 23% as families struggle to make ends meet by not having enough cash on hand. Their study used data from the 2019 Survey of Income and Program Participation (SIPP) and then used the information about monthly payments from the 2021 American Rescue Plan and how that impacted poverty rates. Their findings suggest that by taking existing disbursements and breaking it into smaller, regular monthly payments that child poverty can be significantly reduced - it stays around 13.7% monthly based on their calculations - and that it can eliminate some children ever entering poverty at all during the year.

Gaps in Literature

The largest gap in literature regarding reducing child poverty in the United States is the fact that American social policies to treat poverty have been changed to almost exclusively in-kind benefits which have not changed significantly over time. Data shows that 90-95% of all assistance is in-kind benefits in the United States.(Förster & Verbist, 2012) The child poverty rate has been remarkably consistent over the past 24 years.

Because there have been no programs providing direct cash transfers there have not been any studies that actually follow direct cash payments to poor people and how that affects the child poverty rate. America has not had the opportunity to study direct cash payment policies and those outcomes because there had been no such policies before the pandemic crisis.

Theory

America has been addressing child poverty through in-kind payments since the 1970's. America has the highest rate of in-kind payments among OECD countries, they also have the highest rate of child poverty among OECD countries, and that cash payments lower child poverty (33%) more significantly than in-kind benefits (25%).(Förster & Verbist, 2012) Data also shows that breaking the total amount of cash payments into smaller monthly payments helps reduce the monthly rate of childhood poverty and keep it more consistent. The pandemic era legislation that sent direct cash payments to all Americans created a social experiment about how America can use targeted, direct cash payments as a policy option to lower child poverty rates.

Significance of Study

The government of the United States has been looking for ways to reduce child poverty so that the poor children can have better outcomes as children and into adulthood. Among the options listed in the 2019 roadmap for reducing child poverty was direct cash payments to families experiencing poverty. The OECD had economic modeling suggesting that direct cash payments are more effective than in-kind payments for lowering child poverty rates. And then there was a study showing that direct cash assistance can hold child poverty rates lower than one time payments and that those rates are lower than one time payment methods as well. All of these policy factors were present during the pandemic era

legislation that was enacted and child poverty rates plummeted to a historical low of 5.2% after two years of direct cash payments to families experiencing poverty. This was after a previous historical low of 9.4% during the first year of pandemic era direct cash payments. After the pandemic, when direct cash payments were ceased and America returned to in-kind assistance, the child poverty rate went back up to near its historical average reaching 12.4% followed by a 13.5% rate one year later.

This study hypothesizes that direct monthly cash payments of \$300 per month per child who lives in poverty (\$3,600 in constant 2021 dollars) will continually reduce the child poverty rate.

Addressing child poverty creates better outcomes for the children experiencing poverty, their futures, and the society that they live in. The pandemic era assistance programs that provided direct cash payments to poor people in addition to the existing in-kind programs saw child poverty rates plummet. When direct cash payments stopped and America returned to in-kind policies only, child poverty rates returned to their historical averages. Because America has not traditionally provided direct cash payments there was not a clear way to measure those benefits, specifically in regards to child poverty. The pandemic created a unique situation that had specific, measurable, positive outcomes regarding child poverty rates.

CHAPTER THREE

MEASURING PANDEMIC POLICIES ON CHILDREN IN POVERTY

Introduction

Measuring outcomes of particular policies regarding poverty can take time to assess because they are put in place and then data is collected over time to and then compared to data before policies went into place. But the Pandemic era assistance policies were short-lived, only two years, and involved direct cash payments as opposed to in-kind payments so the decision on how to improve outcomes fell onto individuals without any experience about receiving funds and how best to utilize them. Given a large possibility of how the money was spent, this project aims to ask questions of people who received the aid and see how it affected their outcomes.

Study Design

Direct cash payments going to caregivers and their children mean as many different possible outcomes as the number of people who received the money. Therefore this study will be qualitative in nature, interviewing caregivers who received the funds and how the funds affected them and their children. Questions addressing broad categories of saving and spending and outcomes will be addressed so everyone will be able to discuss the ways they used the

money and how it affected their lives (from food, to books, to better living spaces, to health care spending, to transportation options, to school choice - the list can be endless).

Participants

The study will seek to interview caregivers who had a child or children who were 3 or older or 18 or younger at the end of 2022 so the children were alive for both funding rounds or had not aged out during the years the cash assistance was provided. The caregivers would also have to have been below the poverty income level during the pandemic so in 2019 that meant \$16,910 for a family of two, \$21,330 for a family of three, \$25,750 for a family of 4 and so on. Caregivers would be excluded from interviews if their children were born after 2020 or if the child had their 18th birthday in 2020 or 2021. Caregivers would also be excluded if they were not experiencing below poverty level incomes, less the cash assistance at any time during the study.

Recruitment

During this non-probability study interviews will be conducted at places requested by the participants, specifically in or around any of the 4 shelters within the Inland Empire where they presently live. Participants will be able to submit their request to learn more about the study via email or telephone call based on flyers placed within the shelters.

Data Collection

The data will be collected through an interview that will be limited to 30 minutes after informed consent is provided. Interviews will be conducted by the author or another research student. Participants will be asked general questions with the interviewers being able to ask questions to enumerate clarifying responses. Interviewers received approximately 40 hours of training on data collection. Participants will be given a \$30 gift card at the end of any interview over 10 minutes.

Data Analysis

The qualitative data will be analyzed in the following order. First, the recordings will be transcribed verbatim to prepare the data for analysis. Second, the transcripts will be formatted for analysis. The transcript will be transferred to a word-processing program, and each line will be numbered to identify specific interview sections easily. Third, the data will be coded, starting the first level coding and ending with second-level coding. The text data will be scanned for meaning units when conducting a first-level coding. The constant comparison method will be applied to organize these meaning units so that similar units will be assigned a code. This is followed by synthesizing the codes so those sharing similar attributes are grouped into categories. Finally, the categories are compared to discover the types of relationships among them and then combined into themes.

Conclusion

The purpose of this research is to find out how families in poverty with children coped during the pandemic era assistance policies. Using a qualitative study, the author hopes to show that the direct cash payments helped lower the rate of child poverty and find out what sort of choices the families made when getting direct cash assistance and how the money impacted them.

(Hamilton et al., 2022)

APPENDIX A
FLYER

SEEKING PARTICIPANTS FOR A RESEARCH STUDY

Regarding Children in Poverty and What the COVID FUNDS Meant to Your Family

- ❖ **Eligibility:** Must be over 21 years of age and must have a child or children between the ages of 4 and 22 currently. Participation in the study is voluntary.
- ❖ **Procedure:** Sit for an interview to discuss what the COVID payments meant to your family.
- ❖ **Length:** 30 minutes or less, one sitting only.
- ❖ **Location:** Survey will be at or near the shelter.
- ❖ **Participation:** You may ask the outreach coordinator at the shelter or your social worker for more information or you can email: 008422395@coyote.csusb.edu
- ❖ **Incentive:** Each person beginning the interview process will receive a \$30 gift card.

**This study has been approved by the California State University, San Bernardino Institutional Review Board.*

APPENDIX B
INFORMED CONSENT

INFORMED CONSENT

The study in which you are being asked to participate is designed to investigate the relationship between poverty outcomes for your child based on direct cash payments enacted during the COVID pandemic. This study is being conducted by Wayne Dunn under the supervision of Dr. Caroline Lim, Assistant Professor of Social Work, California State University, San Bernardino. This study has been approved by the Institutional Review Board, California State University, San Bernardino.

PURPOSE: The purpose of the study is to examine the relationship between direct cash payments from the government and how the money was spent on children and their lifestyle and how it affected their outcomes.

DESCRIPTION: Participants will be asked a few demographic questions in the beginning followed by questions on how they used the direct cash payments to support their children and whether those payments allowed the children and their families to move out of poverty.

PARTICIPATION: Your participation is completely voluntary. You do not have to answer any questions you do not wish to answer. You may skip or not answer any questions. You can also freely withdraw from participation at any time. To do so, simply cancel or leave the interview. The alternative to participation is not to participate.

CONFIDENTIALITY: We will be gathering anonymous data. This means we will not collect any information that will identify you (e.g., your name, social security number, contact information, video recording). We will present findings from this study in group format only so that no results will be connected to a participant. We will protect the data against inappropriate access by restricting data access to authorized study personnel. We will store the data on computers or laptops secured with individual ID plus password protection. Additionally, the folder containing the data will be protected with a password known to authorized study personnel. We will destroy the data three years after the project has ended.

DURATION: Your participation in the study will last approximately no longer than 15-20 minutes. You will be asked to complete the survey only once and in one sitting.

RISKS: Some of the questions may make you feel uneasy or embarrassed. You may also provide sensitive and personal information. You can choose to skip or stop answering any questions that make you uncomfortable. You can also withdraw from participation at any time with no consequences.

BENEFITS: Each participant will receive a \$30 gift card. The gift card will also be provided if you choose to leave the interview at any time.

CONTACT: If you have any questions or concerns about this research study, please contact Dr. Caroline Lim caroline.lim@csusb.edu or 909-537-5584. You can also contact the California State University, San Bernardino, Institutional Review Board at 909-537-7588.

RESULTS: After the completion and publication of the study, results can be found at California State University, San Bernardino, John M. Pfau Library (5500 University Parkway, San Bernardino, CA 92407; 909-537-5090/5091).

CONFIRMATION STATEMENT

I understand that I must be 18 years of age or older to participate in your study, have read and understand the consent document and agree to participate in your study.

Signature

Date

APPENDIX C
INTERVIEW GUIDE

Interview Guide Child Poverty

1. Age
2. Sex
3. Gender
4. Marital Status
5. Ethnicity
6. Number of children between 3-21
7. Income (before cash payments)
8. Where were you housed during the COVID pandemic

9. Areas of spending that were affected by the direct cash payments:

10. Where there any big purchases that you made with either of the one time payments? If you did make a big purchase, how did that expenditure affect your child(ren)?

11. How did you spend the monthly payments? How did this affect your children?

12. What did you do with the one time payments?

13. What did you do with the monthly payments?

14. Have you received the Earned Income Tax Credit in the past?

15. How have you used the EITC funds in the past?

16. Did the Pandemic assistance payments change how you viewed or used the EITC funds?

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