KIDS COUNT Indicator Brief

Reducing the Child Poverty Rate

July 2009

The Annie E. Casey Foundation
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In 2007, nearly one in five or 18 percent of children in the U.S. lived in poverty (KIDS COUNT Data Center, 2009). Many of these children come from minority backgrounds. African American (35 percent), American Indian (33 percent) and Latino (27 percent) children are more likely to live in poverty than their white (11 percent) and Asian (12 percent) counterparts (KIDS COUNT Data Center, 2009). Although many children live in poverty, many more lack a decent standard of living as their families hover near the poverty line or move in and out of official poverty from year to year.

The trend is worsening. Between 2000 and 2007, the number of children living in poverty increased by 14.7 percent, from 12.2 million to 13.1 million. This means that in 2007, 898,000 more children lived in families with incomes below the federal poverty line than five years earlier (KIDS COUNT Data Center, 2009).

The percentage of children facing economic hardship is actually much higher. There is now broad consensus among researchers that the federal poverty line is set too low, and that even families with incomes that are twice the poverty line struggle to make ends meet and should be considered "low-income." By this standard, 39 percent of children are economically disadvantaged by virtue of living in low-income households (KIDS COUNT Data Center 2009).

Today, as the nation grapples with the consequences of a financial crisis and recession many economists consider worse than any since the 1930s, there is renewed focus on poverty and the public policies affecting low-income families with children. Economic recovery efforts are underway at the federal level. Since, poverty is not evenly spread across the nation, 14 states, including many in the South, have child poverty rates of 20 percent or higher (KIDS COUNT Data Center, 2009), state initiatives are needed as well. Many state initiatives are underway to reduce family and child poverty, and several states are moving toward more comprehensive strategies by setting targets, tracking poverty rates, and putting diverse initiatives into place. Some are directing intensive educational services to poor and low-income children to help them overcome the disadvantages associated with economic hardship (National Governors Association, 2008).

This *KIDS COUNT Indicator Brief* describes five strategies that hold promise for lifting many families and children out of poverty, and helping them move toward greater economic security:

- **Build political will to reduce child poverty**
- **Make work pay**
- **Help low-income families keep more of what they earn**
- **Strengthen the safety net**

- **Help low-income families build up savings and assets**
- **Build political will to reduce child poverty**

A key lesson of recent decades is that policy matters. The deliberations and decisions of policymakers at every level of government can powerfully affect families' standards of living and children's life chances. Advocacy efforts also count, because without public support, many of the policies and programs that can help to reduce child poverty cannot succeed. Any strategy to reduce the child poverty rate must confront three widely shared myths that have impeded progress.

Dispel the myth that the problem of child poverty is intractable. Child poverty has been so persistent—in both good and bad economic times—that many Americans believe it is inevitable. But we can do better. History shows that well considered, sustained policy efforts can buffer many children from the worst effects of poverty. We have seen other Western industrialized countries make significant strides in cutting their child poverty rates. In our own country, public policy initiatives have succeeded in shrinking poverty rates for other groups, most notably the elderly. It is possible to reduce child poverty in the States, it just needs to be made a priority.

Dispel the myth that poverty is limited to children whose parents do not or cannot work. While many children whose family incomes are at or below the poverty line have unemployed parents, the majority—64 percent—of low-income families with children had at least one parent who was employed for more than half the year (U.S. Department of Labor, 2009). A large number of unemployed or underemployed report that they want to work, but are unable to find jobs and must settle for part-time or part-year employment (National Center for Children in Poverty, 2007).

Dispel the myth that only a small percentage of American children face daily hardship. The government formula used to measure poverty was devised in the 1960s and is widely recognized as being both faulty and outdated. It neither takes into account the wide variations in the cost of living in various parts of the country nor the disproportionate increases in areas in family expenses such as housing, health care, child care and transportation (Fass, 2009). Currently, a family of four in the 48 contiguous states and Washington D.C. is considered to live in poverty if its annual income is less than $22,050 (The poverty cut-off is somewhat higher for families in Alaska and Hawaii.). However, in most of the nation, it takes about twice that amount to pay for necessities—with none of the frills most Americans take for granted such as movie tickets or restaurant meals. Economists have calculated more realistic measures of hardship that can be used to gauge eligibility for programs designed to reduce-poverty. These thresholds are based on basic family budgets—what it actually takes for families to pay for basic living expenses in specific states and localities. More than three times as many people fall under the basic family budget level than the official poverty level (Allegretto, 2005). Wider adoption of this approach can direct crucial supports to families who need them.

Make work pay. With the advent of welfare reform in 1996, the U.S. government endorsed the idea that the best way to reduce poverty is to encourage work. The Personal Responsibility and Work Opportunity Reconciliation Act created work requirements and time limits for recipients of public assistance. Work was viewed as a path for improving a family's economic circumstances over time. But welfare reform was enacted during a period when jobs were plentiful. Researchers now say that earnings mobility is a reality for those workers who have full-time employment, remain in good health, and receive education and training. Those more likely to experience earnings mobility include whites, younger workers, those with more education, and those in service-sector jobs (as opposed to manual laborers). However, the picture is quite the opposite for individuals who do not work full time, start out at the lowest end of the income scale, and/or have spent years in low-wage jobs. These workers tend to stay in low-wage jobs and experience little (if any) increase in real earnings (Theodos & Bednarzik, 2006). In fact, between 2002 and 2007, real wages in the lowest-paying occupations (such as food preparation and service, personal care, and building and grounds maintenance) decreased by about 1 percent (Keller, 2009).

Support efforts to raise the minimum wage. Given the number of Americans who cannot escape poverty despite full-time work, efforts to raise the minimum wage are crucial. In 2007, Congress passed a three-stage increase to the federal minimum wage. The third and last stage took effect in July 2009, when the minimum wage increased to $7.25. Increasing the minimum is a strategy that has wide public appeal and support from more than half of American voters. Research supports the positive effects of such increases—both on the lives of the minimum-wage workers and on the economy as a whole. For example, a 2008 study by economists at the Federal Reserve Bank of Chicago looked at household spending patterns over a 23-year period and found that, as a direct result of increases in the minimum wage, households containing a worker earning the minimum wage spent significantly more in the year following the increase (Filion, 2009).

At the same time, given the high cost of living in many parts of the country, merely increasing the minimum wage will not help millions of families avoid economic hardship. Since the mid-1990s, more than 100 cities and counties across the nation have passed living-wage ordinances, including Baltimore, Boston, Los Angeles, and San Francisco. Some of these ordinances require those companies that benefit from public tax dollars (in the form of large service contracts or economic development subsidies) to pay their workers a living wage calculated on the basis of local costs of living. Others require firms that do not provide employees health benefits to pay a higher wage. Still others have raised the local minimum wage for medium- and large-sized companies to levels beyond the federally mandated minimum wage. Studies of recent living-wage ordinances have concluded that moderate increases in wages did not lead to job loss, as some economists predicted, and in some locations, resulted in small increases in employment (Gertner, 2006). A recent study linked living-wage ordinances with a modest reduction in rates of poverty (Chain, 2008).

Expand job benefits for low-wage workers. The challenge is not simply to expand the number of job slots, but to improve the quality of jobs. Along with living wages, low-income workers need access to job benefits. Both the public and private sectors have roles to play in increasing family incomes by contributing to a benefits package that includes health insurance for workers and their dependents. Low-wage workers also need access to sick days, personal days, and time off to tend to family matters, such as meeting their children's health and educational needs. Many low-income working parents have jobs that offer no paid leave, including nearly one in four working parents with a child under the age of three, almost four in 10 low-income parents, and more than half of working parents whose incomes are below the poverty line (Levin-Epstein, 2006). Balancing family and work responsibilities can be impossible when children get sick. A 2003 study by the Kaiser Family Foundation found that 49 percent of working mothers lose wages if they take time off from their jobs to care for sick children (Kaiser Family Foundation, 2003). This situation makes it difficult for workers at all income levels, but those with low incomes tend to have less flexibility than other employees, both with respect to job scheduling and loss of earnings.

Break the cycle of hardship by strengthening education and job training. More than 60 percent of children in low-income families have parents whose highest level of education attainment is a high school diploma or less (National Center for Children in Poverty, 2006). To pull their families out of poverty, adults also need opportunities to prepare for better-paying jobs and career advancement. For many low-income workers, these opportunities are scarce. Only about 45 percent of jobs held by low-wage workers include on-the-job training (Boushey et al., 2007), and over the last two decades, government investments in job training have dropped by 70 percent (Zedlewski, Chaudry & Simms, 2008). States can address this need with initiatives that help low-skilled, low-income workers access education and training; align training opportunities with the state's economic development priorities; and develop career pathways to jobs in high-growth fields. They can create opportunities for TANF recipients to enroll in short-term training programs as well as community college and vocational institute programs. Adults also need financial aid to support training and education, and some states are responding. For example, Michigan has launched a No Worker Left Behind initiative to make training for jobs in high-demand fields more affordable (National Governors Association, 2008).

- **Help low-income families keep more of what they earn**

For many families, work alone is not sufficient to alleviate economic hardship. Policymakers can increase the rewards of working by introducing (or strengthening) tax policies aimed at supplementing low wages and helping working poor families gain economic stability. For low-income earners—especially those with incomes at or near the poverty line—tax policy can make a significant difference in their ability to provide for their children.

Strengthen the Federal Earned Income Tax Credit (EITC). Many experts agree that the EITC is the single most effective strategy for lifting children out of poverty. Researchers have found that in 2005, the EITC lifted five million people—among them 2.6 million children—out of poverty. Without the EITC, it is estimated that the poverty rate among children would have been nearly 25 percent higher in that year (Center on Budget and Policy Priorities, 2008).

The EITC is an extremely popular strategy because it rewards effort. While cash assistance for the poor is usually provided to people who are unemployed, the EITC is specifically designed to help jobholders keep more of their earnings. The federal EITC provides tax credits to low-income workers, and is payable even to those who owe no federal income taxes. In 2006, approximately 23 million working individuals and families received the tax credit. The average EITC for families with children was $2,375. For some low-income workers, the Earned Income Tax Credit is equivalent to a 40 percent pay increase (Center on Budget and Policy Priorities, 2008).

Despite these advantages, millions of eligible workers, including many with children, do not benefit from the EITC. An estimated 15 to 20 percent of households that are entitled to the EITC do not claim their credit (Center on Budget and Policy Priorities, 2009a). Some eligible individuals do not realize they qualify, or are not aware that the benefit can be substantial. Others are reluctant to file a tax return because they are immigrants, have not filed taxes for some time, or owe child support. Still others move from job to job, making it difficult to keep required tax forms on file with employers. The National Governors Association has urged state policymakers to invest in outreach campaigns to increase participation in the EITC (National Governors Association, 2008). The Center on Budget and Policy Priorities has prepared a kit that agencies and organizations can use in designing an outreach strategy.

One steep barrier to EITC participation is the perceived high cost of getting tax preparation help. Nearly three-quarters of taxpayers who claim the EITC use a private company to assist them. In 2003, low-wage workers paid about $1.2 billion to private companies to help them file their taxes (National Governors Association, 2006). Public information campaigns are needed to inform the public about the availability of free or low-cost tax preparation assistance. One source of help is the Volunteer Income Tax Assistance (VITA) program, a free IRS-sponsored effort to help low-income workers fill out their tax returns.

Policymakers also need to address the disincentives built into current policy. As things stand, EITC is phased out abruptly as workers' incomes begin to rise. There is also a need to ensure that taxpayers who claim the EITC are not unfairly subjected to tax audits.

Expand state EITCs. State EITCs can further reduce the tax burden on low-income workers. The federal EITC offsets only federal taxes, but many low-income workers pay a disproportionate share of their incomes in state and local taxes. States that implement EITCs must decide whether to make them refundable (like the federal EITC) or nonrefundable. Most of the states that have implemented the tax credits have opted to make them refundable—meaning that a family receives a refund if the amount of its EITC exceeds its tax bill. Nonrefundable tax credits reduce or eliminate a family's state taxes, but the family does not receive a refund if the amount of EITC is greater than its tax bill. Sixteen states and the District of Columbia have refundable tax credits.

(Colorado has a refundable income tax credit but it is suspended due to budget constraints.) Three states have non-refundable tax credits (National Conference of State Legislatures, 2009). Enactment of the EITC by additional states could make a significant dent in the child poverty rate**,** especially if the EITC is refundable.

Increase state tax thresholds. Four out of five states levy income taxes. These states can reduce income tax burdens on working-poor families by reducing the tax threshold or increasing standard deductions (National Governors Association, 2008). Such measures would increase the number of struggling families that have no tax liability.

- **Strengthen the safety net.**

The Bureau of Labor Statistics has reported a shift in the U.S. economy, between 2002 and 2007, to lower-wage occupations. During this period, the share of lowest-paying jobs (paying under $11.80 per hour) increased from 24.9 to 25.5 percent (Keller, 2009). And as noted previously, over the same five-year period, real wages in the lowest-paying occupations decreased by about 1 percent (Keller, 2009). These changes mean that a growing number of working families lack the earnings to cover basic expenses, let alone save money for a rainy day. For these families, any kind of setback—including the loss of a job, a cut in work hours, a health problem, or a rent increase—can spell disaster, pushing them into greater debt or even causing homelessness (Zedlewski, Chaudry & Simms, 2008).

Key benefits available to children in poor and low-income families

Category	Benefit
Income	Temporary Aid to Needy Families (TANF) Earned Income Tax Credit (EITC) State EITC Child Tax Credit Supplemental Security Income (SSI)
Health	Medicaid State Children's Insurance Program
Nutrition	Supplemental Nutrition Program for Women, Infants and Children (WIC) Supplemental Nutrition Assistance Program (Food stamps) National School Lunch and School Breakfast Programs
Early care and education	Child care subsidies Head Start and Early Head Start
Housing	Housing subsidies Housing mobility programs

Many poor and low-income families receive help in the form of government supports (see chart above). Many nevertheless struggle to make ends meet. Many families who qualify for benefits and services do not receive them (Zedlewski, Chaudry & Simms, 2008). In many cases, families mistakenly believe that when they leave the welfare rolls, they no longer qualify for these non-cash benefits. Barriers to enrollment include not only misinformation (both by families and those who can assist them), but also complex and confusing eligibility rules and enrollment procedures, and a lack of materials in languages other than English. Those states that have streamlined the enrollment process—among them, Indiana, Massachusetts and Oklahoma—have boosted participation rates.

It is also important to change attitudes about welfare—those of parents, enrollment office staff, and the public at large. Research suggests that many parents do not enroll eligible families because they fear they will be badly treated in enrollment offices, or because they want to avoid the stigma that they believe are associated with such programs. Public information efforts that stress the role that benefits like Medicaid and food stamps play in the lives of millions of families—including working families—may be helpful. Rethinking outreach and training in state offices may also be necessary. Many agencies that administer benefits to low-income families now refer to the people they serve as "customers," but have not yet transformed their organizational cultures accordingly (Meyers, 2000).

Ensure that all eligible children receive food stamps. U.S. Department of Agriculture (U.S.D.A.) research indicates that, in 2007, 11 percent of American households experienced some degree of food insecurity—that is, they lacked reliable and socially acceptable ways to get food that is nutritionally adequate for a healthy, active life. Nearly 40 percent of the people in these households were children. In addition, four percent of these households experienced more extreme food insecurity due at some point during the year (Nord, Andrews & Carlson 2008). Since 2007, the economic downturn and a worldwide rise in food prices have increased the odds that more American families are experiencing food insecurity. Food stamps therefore play a critical role in any plan to address child poverty.

Federal food assistance for low-income families goes back to the Great Depression. The modern version of the Food Stamp Program has functioned for nearly four decades, and the name of the program was changed to SNAP, which stands for Supplemental Nutrition Assistance Program, in late 2008. Program participation rose steadily over the years, than dropped during the strong economy of the late 1990s. However, Food Stamp/SNAP participation increased significantly between 2000 and 2009. In March 2009, program participation reached its highest level on record, nearly 33.2 million participants (Food Research and Action Center, 2009).

However, nearly one-third of adults and children eligible for food stamps do not receive them. The U.S.D.A. reports that in 2006, only 67 percent of those eligible for food stamps participated in the program; the participation rate for adults and children in eligible working-poor families was 57 percent—about 10 percentage points lower (U.S. Department of Agriculture, 2008). In particular, many families that left the welfare rolls no longer participate, despite the fact that they continue to live in poverty and continue to qualify for food assistance. The challenge is not only to make sure that SNAP recipients continue to receive benefits for as long as they are eligible, but also to reach out to families that qualify for the program, but are not currently participating.

Ensure that all eligible children are enrolled in health insurance programs. In 2005, only 37 percent of adults in low-income working families had employer-sponsored health insurance, and 42 percent of low-income working families had no coverage (Zedlewski, Chaudry & Sims, 2008). Many low-income families therefore rely on government programs for health insurance. Medicaid is the nation's major health coverage program for low-income children. The Children's Health Insurance Program (CHIP) was created to provide coverage to low-income uninsured children who were not eligible for Medicaid. Currently, 29 million children are enrolled in Medicaid and 7 million in CHIP. Forty-four states cover children in families with incomes at or above 200 percent of the Federal Poverty Line under Medicaid or CHIP (Kaiser Family Foundation, 2009a). Early in 2009, Congress passed the *Children's Health Insurance Program Reauthorization Act* (CHIPRA) giving states with additional funds and fiscal incentives to enroll lower-income children. CHIPRA also provided new tools to help simplify the enrollment process and to conduct outreach.

Major challenges remain. The first is outreach. Both Medicaid and State Child Health Insurance Programs provide excellent coverage for preventive and primary care, but strenuous efforts are needed to extend outreach and public education, and to make both plans more accessible and effective. Outreach to immigrant families is especially important, since CHIPRA now allows states to receive federal funds for providing Medicaid and CHIP coverage to lawfully residing immigrant children and pregnant women, regardless of when they entered the country (Kaiser Family Foundation, 2009b). A second challenge is improving dental coverage and care. Tooth decay is the most common chronic illness affecting children, and has been linked with many serious health problems. For every child who lacks health insurance, three lack dental coverage (Paradise, 2009). Finally, no child should be without health coverage. CHIPRA is expected to shrink the number of uninsured children, but without broader health reform, many children will remain uninsured (Kaiser Family Foundation, 2009a).

Improve child support enforcement and assurance. Between 1985 and 2005, the percentage of children born to unmarried women rose from 22 percent to 37 percent (Mincieli et al., 2007). This increase has impeded progress in reducing child poverty because children who do not live with both parents are much more likely than other children to live in poverty. If combined with a single parent's earnings, child support from the noncustodial parent (usually the father) can help move parents out of poverty.

When fathers have the means to pay, more rigorous child support enforcement can make a difference for children. The good news is that, in recent years, changes in enforcement have significantly improved collection efforts. In 2005, for example, 33 percent of poor custodial mothers received child support—a 13-percent increase from 1983 (Wheaton & Sorensen, 2007). In 2005, more than 300,000 families were able to get off welfare as a result of receiving child support (National Child Support Enforcement Association, 2005). In addition research shows that families are less likely to go on welfare and leave sooner when they receive regular support payments (Turetsky, 2008).

The bad news is that many children continue to rely on one parent for economic support and that most of the poor children who are eligible for support do not receive it. When fathers lack the means to pay, efforts are needed to help them find employment, work with the child support system, and take more financial (and emotional) responsibility for their children (Primus & Daugirdas, 2000; Huang et al., 2005). Many states and localities have pursued these aims. Efforts to ensure that noncustodial parents pay child support enjoy wide public support. Many partnerships have developed at the federal and state levels to help in this effort. For example, the federal Office of Child Support Enforcement and the national Head Start Association formed an alliance to ensure that all local Head Start programs and child support offices work together so that children have all the parental resources to which they are entitled.

Improve unemployment insurance. Since welfare reform was introduced in 1996, employment rates have increased for most former (and many current) recipients of public assistance. However, the current economic downturn has sharply increased unemployment; low-income workers have been disproportionately affected by layoffs and hiring freezes.

Historically, the major "safety net" program for unemployed workers has been the Unemployment Insurance system. In 2006, only 22 percent of unemployed low-income workers received unemployment benefits. Former welfare recipients often have particular difficulty accessing benefits. Some may lack adequate work experience; others will not qualify because they quit their jobs or were fired; still others may not be available for full-time work due to family responsibilities or family problems. At the same time, many individuals and their families will be ineligible to participate in public assistance if they have reached their lifetime limit. (Federal welfare law established a 60-month lifetime limit for public assistance, while giving states leeway to shorten the timeframe or exempt up to 20 percent of participants).

Policymakers can help protect vulnerable children and their families by expanding UI eligibility among low-wage workers. These changes could include: altering the base period for earnings calculations so that the most recent quarter of earnings counts—a change that would benefit recent entrants into the workforce; setting minimum levels of hours and/or earnings for eligibility nationwide; and allowing workers to qualify for unemployment benefits if they have worked part-time or have quit jobs due to specified family difficulties. In addition, policymakers could introduce changes in public assistance programs that would make it easier for unemployed workers and their families to gain income supports as well as access to food stamps and child care assistance (needed when parents are looking for work or attending job training). Policymakers could, for example, allow temporary suspensions of federal time limits for receipt of public assistance, or they could count more educational and training activities toward work requirements (Center for Law and Social Policy, 2008).

Enact state family and medical leave policies. The federal Family and Medical Leave Act (FMLA) allows eligible employees to take up to 12 weeks of unpaid family or medical leave to care for a new child, care for a sick family member, or address a serious medical condition. Low-wage workers are often not covered by FMLA because of inconsistent employment histories. States can also enact policies that provide some paid family and medical leave. These policies are particularly beneficial to low-wage workers who often cannot afford unpaid leave of absences.

Establish welfare diversion programs. Many states have introduced up-front diversion programs to help workers stay employed and avoid welfare when a financial emergency arises. Such programs offer short-term assistance and support services while helping affected individuals create appropriate employment plans (National Governors Association, 2008).

Help low-income families build up savings and assets

Four out of five low-income working families are asset poor, lacking enough liquid savings to live without earnings for three months at the Federal Poverty Line (Zedlewski, Chaudry & Simms, 2008). To reduce child poverty over the long term, it is important to narrow not only the income gap, but also the wealth gap. This gap is widening. In 1998, the net worth of white households on average was $100,700 higher than that of African-Americans. By 2007, this gap had increased to $142,600 (Shapiro, 2009).

Some of the strategies proposed by researchers include: introducing Children's Savings Accounts (restricted "start in life" asset accounts that are established at birth) and other accounts that encourage saving from a young age; creating Saver's Bonuses/Credits that help taxpayers save a set amount by tax time; and connecting tax refunds to the savings process (Cramer et al., 2008). A few of these strategies are highlighted below.

Expand Individual Development Accounts. One effective mechanism that helps low-income individuals accumulate savings and assets is the Individual Development Account (IDA). In particular, IDAs can help increase the savings and investments of the working poor, welfare recipients, and those who do not have enough income to fully participate in Individual Retirement Accounts (IRAs). They are similar in structure to IRAs. An individual's deposit into an IDA is matched by a sponsoring organization at a set ratio. Managed by the sponsoring organization, the accounts are held at a local financial institution and can bear interest. They are set up in the name of an individual, with emergency withdrawals approved by the managing organization. Participants generally receive information and training on how to budget, save and the basics of investing. Money saved in an IDA is disregarded when determining eligibility for government assistance. IDAs are typically used for purchasing a first home, paying education or job training expenses, or capitalizing a small business. Many states have some version of the IDA up and running.

Expand low-wage earners' access to credit. This can be accomplished by creating alternative community development financial institutions such as community development credit unions, community banks, microenterprise loan funds, and community development loan funds. Low-income families also need protection from predatory lending practices. While all consumers need such protection, poor and low-income borrowers are especially vulnerable to abusive practices, especially short-term loans that have usurious interest rates and exorbitant fees and charges, such as payday loans, “bounce protection” plans, car title loans, and tax-refund anticipation loans (National Association of Consumer Advocates, 2009).

In conclusion, today two out of five children in the U.S. live in poor or low-income households and face economic hardship. Many policies and programs designed to alleviate child and family poverty are already in place at the federal, state, and local levels. Some of these programs (such as the EITC) are effective, but reach only a fraction of eligible families. Other programs (such as Unemployment Insurance) need to be expanded or strengthened. Still others (such as the Child Health Insurance Program) will only reach their full potential in the context of broader system reform. In difficult economic times, there is an urgent need for progress on all of these fronts.

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Online resources

Center on Budget and Policy Priorities
www.cbpp.org

Center for Law and Social Policy
www.clasp.org

Food Research and Action Center
www.frac.org

Kaiser Commission on Medicaid and the Uninsured
www.kff.org

National Association of Consumer Advocates
www.naca.net

National Center for Children in Poverty
www.nccp.org

National Child Support Enforcement Association
www.ncsea.org

National Conference of State Legislatures
www.ncsl.org

National Governors Association Center for Best Practices
www.nga.org

Urban Institute
www.urbaninstitute.org