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ANTI-POVERTY POLICIES AND PROGRAMS FOR CHILDREN AND FAMILIES

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Poverty is a risk factor for many problems experienced by children and youth. Evidence from various disciplines indicates that children growing up in low-income households experience social and health conditions that place them at risk for later academic, employment, and behavioral problems (Conley, 1999; Davis-Kean, 2005; Duncan et al., 2010; Ekono et al., 2016; Guo & Harris, 2000; Hair et al., 2016; Hanson et al., 2013; McLoyd, 1998; Sampson et al., 2002; Williams Shanks & Robinson, 2013; Yoshikawa et al., 2012). Indeed, the detrimental influence of poverty is apparent in all of the substantive policy areas discussed in this book.

Children are poor because they reside in households and/or communities that are poor. Thus, a principal goal of anti-poverty policies is to break the link between poor resources of parents or caregivers and adverse child outcomes. To achieve this goal, some anti-poverty policies and programs provide material support to parents to reduce the pressures they face. Other anti-poverty initiatives offer resources and opportunities directly to children to build their personal capabilities. Evidence suggests that the specific targets of social policy should not be an “either-or” proposition or strategy. That is, studies show that it is important both to support low-income parents and to promote child well-being (Chase-Lansdale & Brooks Gunn, 2014; Haskins et al., 2014; Waldfogel, 2006; Waters Boots et al., 2008).

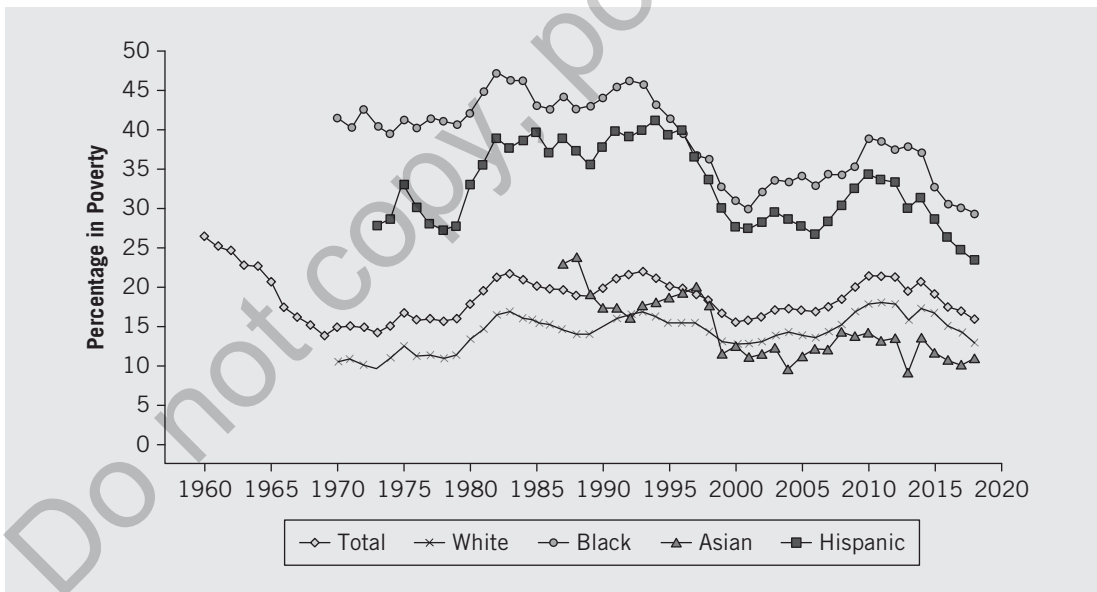
In this chapter, we examine risk and protective factors associated with childhood and adolescent poverty. Major income-assistance and income-maintenance policies for children and families are reviewed. Trends in anti-poverty policy are noted; particular emphasis is paid to the trends related to the COVID-19 pandemic. We note how poverty in the United States (U.S.) and American social policies aimed at ameliorating childhood poverty compare with approaches in other industrialized countries. Finally, we consider ways to improve on available options in the U.S. by making policies and programs more comprehensive and with greater integration of services to promote better outcomes for all children and families.

Sadly, the year 2020 will forever be remembered for the COVID-19 pandemic. In addition to infecting more than 6 million Americans and killing more than 200,000 in its first eight months, it has wreaked disproportional havoc on the lives of the nation's most vulnerable families. Millions of low-income children saw their lives immeasurably altered through the physical and emotional trauma of contracting COVID-19 themselves, witnessing the illness in a loved one, and loss of family income. As a society, we will be feeling the impacts on their disrupted emotional development and educational attainment for decades. The consequences of the pandemic in both the short and long run are compounded by having further exacerbated preexisting economic disparities.

PREVALENCE AND TRENDS IN POVERTY

The debate about the best way to measure poverty is long and ongoing (Blank, 2008; Couch & Pirog, 2010). To bring some unity to the study of poverty, the U.S. Census Bureau in the 1960s established income thresholds based on before-tax cash sources to determine whether a household is officially poor. These thresholds are updated annually. As shown in Figure 2.1, child poverty rates reached a low during the late 1960s

Figure 2.1 Child Poverty Rates in the United States by Race and Ethnicity, 1960–2018



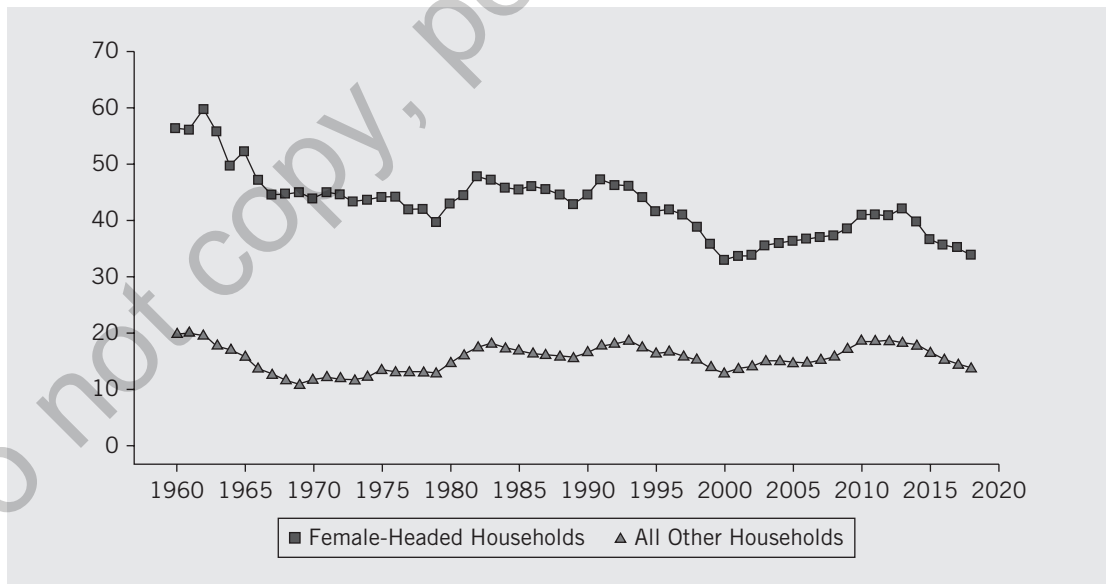
Source: U.S. Census Bureau (2020a). <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>

to early 1970s. Since then, child poverty rates have fluctuated with periodic increases and decreases. Nearly 23% of all children under the age of 18 lived in poverty in 1993; child poverty declined between 1993 and 2002, increased through the Great Recession, then began to decrease again. In 2018, 16.2% of children lived in poverty and, according to the new census report on 2019 (Semega et al., 2020), it decreased again to 14.4% due to lower unemployment rates. But several reports estimate that these gains will have been wiped out by the pandemic in 2020 (see for example, Parolin & Wimer, 2020).

The average poverty rate hides considerable variation by race and ethnicity, as shown in Figure 2.1. Although rates have gone down in the past decade, Black and Hispanic children continue to be twice as likely to be poor compared with Asian and non-Hispanic White children. As shown in Figure 2.2, children residing in female-headed households experience poverty at four times the rate of all other households. These poverty disparities remain high amidst declining child poverty overall.

The 2020 growth of poverty and hardship due to the pandemic has shown steep rises, particularly among families of color. A report by Saenz and Sherman (2020) uses census data to find that from February to May 2020, the number of White children in families with below-poverty earnings rose 17%; for Black children, 27%; and for Hispanic/Latinx children, 29%. Worse yet, the percentage of children living with no earnings rose 30% for Whites, 29% for Blacks, and 58% for Hispanics.

Figure 2.2 Child Poverty Rates by Household Type, 1960–2018



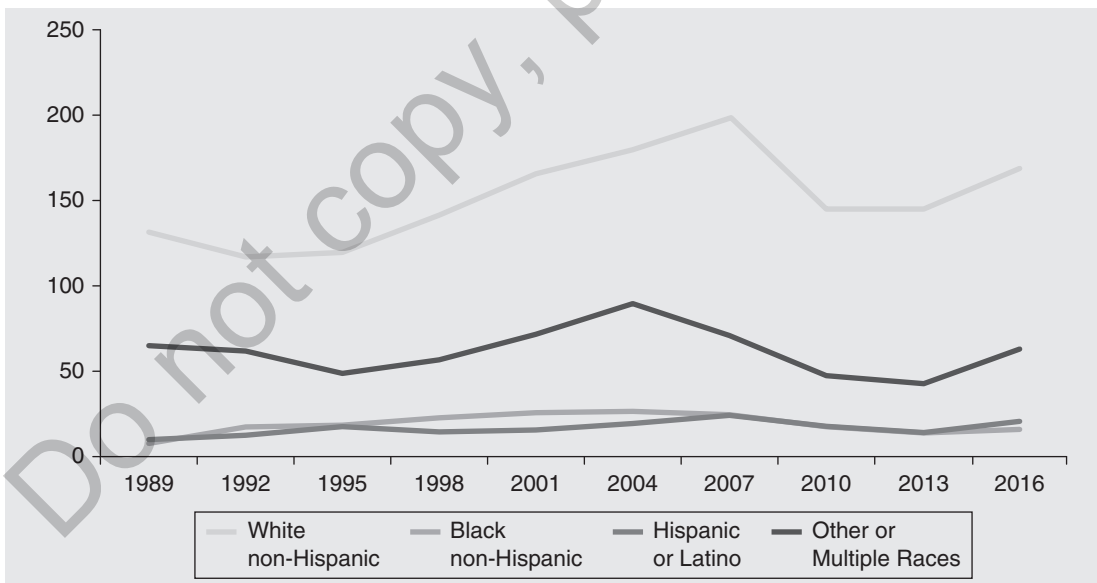
Source: U.S. Census Bureau (2020b). <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>

In spite of the widespread use of the Census Bureau definition and its use of the new Supplemental Poverty measure (Fox, 2018), the measurement of poverty continues to be debated. Critics charge that most surveys that measure income flows into a household miss an important aspect of a household's financial situation because they fail to consider family assets. For example, a family with housing equity, savings, and investments is in a better situation and has more favorable long-term prospects than a family of equal income but no assets. Although there is no official approach to measuring assets, researchers typically calculate assets by using household net worth (Brandolini et al., 2010; Haveman & Wolff, 2004; Shapiro et al., 2009).

Data reflecting household net worth reveal that racial and ethnic disparities in assets are even greater than disparities in income (Lui et al., 2006; Oliver & Shapiro, 1995; Shapiro, 2004; Sullivan et al., 2015). As shown in Figure 2.3, Black and Hispanic/Latinx households at times own about a tenth, respectively, of the median net worth of White households. Although most households faced declines in net worth after the recession of 2007 to 2009, White households have experienced a more rapid increase in net worth since 2013, exacerbating the inequality with Black and Hispanic/Latinx households. Furthermore, as depicted in Figure 2.4, households with children have the lowest levels of net worth. Couples with no children have the most wealth, followed by couples with children, followed by single-parent households with children at a distant third. These households have experienced almost no increase in wealth in the last decade.

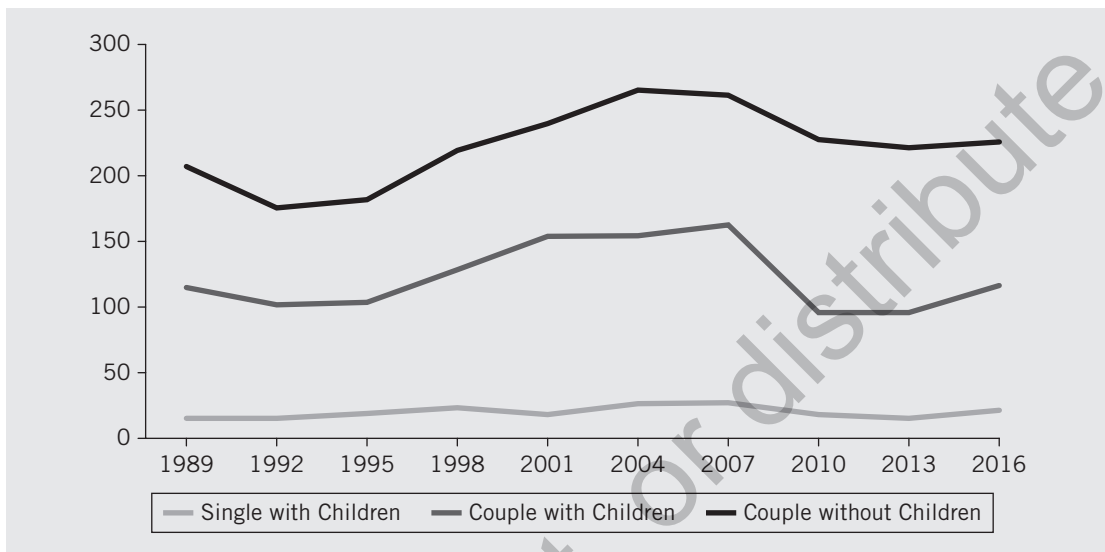
The situation is even worse when considering financial net worth, which excludes home equity and the value of vehicles. As many as 63% of families with children are

Figure 2.3 Median Net Worth by Race, 1989–2016 (in Thousands, 2016 Dollars)



Source: 2016 Survey of Consumer Finances. <https://www.federalreserve.gov/econres/scfindex.htm>

Figure 2.4 Median Net Worth by Household Types, 1989–2016 (in Thousands, 2016 Dollars)



Source: 2016 Survey of Consumer Finances. <https://www.federalreserve.gov/econres/scfindex.htm>

asset-poor according to this measure, meaning that they lack sufficient financial assets to sustain the household at the poverty line for three months (Rothwell et al., 2019). In fact, female-headed households with children had asset poverty rates as high as 77% in 2007 (Aratini & Chau, 2010).

For a brief moment, it appeared the coronavirus pandemic was reversing these trends. With much of the economy shut down during the spring of 2020, Americans saved money at greater rates than they had in decades (Fitzgerald, 2020). Survey data in the midst of the pandemic suggested a plurality of Americans planned to save more in an emergency fund going forward and to spend less on nonessentials (El Issa, 2020). Of course, much of the saving behavior was in response to job loss or sharply reduced incomes. Many low-income households, but especially those of color, were late with rent or mortgage payments during the pandemic (Ricketts, 2020). Existing inequality exacerbated the extent of the pandemic in the U.S. by making it more difficult for low-income workers to take time off or work from home to avoid exposure (Boushey & Park, 2020).

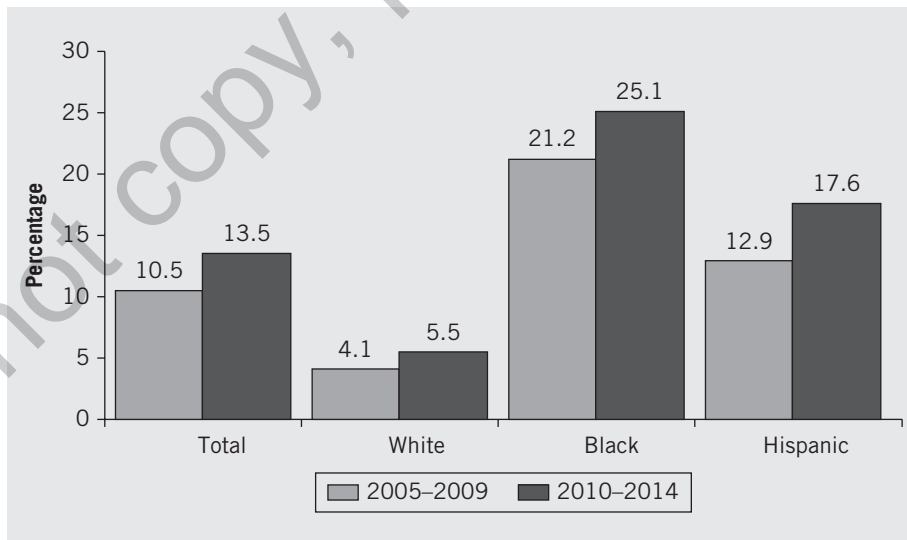
Another way to think about poverty is at the neighborhood or community level. *Neighborhood poverty* refers to the spatial concentration of poor households in neighborhoods, which are measured by census tracts. Generally, a poor neighborhood is one in which 20% to 40% of residents live below the poverty line. The concentration of the poor in high-poverty census tracts in the U.S. increased dramatically between 1970 and 1990 (Jargowsky, 2013).

In the early period, the growing concentration of poverty resulted from two main macroeconomic changes. First, a decline in manufacturing markets negatively impacted inner cities and resulted in an increase in urban poverty rates. Second, consistent with a systems of oppression perspective (discussed in Chapter 1), factors such as discrimination in the housing and lending markets and rapid suburban development increased racial and socioeconomic segregation such that inner-city neighborhoods became predominantly Black and poor (Jargowsky, 1997; Massey & Denton, 1993). The 1990s were also characterized by an increase in the share of neighborhood poverty that was in the suburbs. That is, poverty declined in all other areas, but the rates of suburban poverty remained stable (Jargowsky, 2003; Kingsley & Pettit, 2016).

The decline in neighborhood poverty between 1990 and 2000 may be explained by neighborhood fluctuations in poverty concentration (Kingsley & Pettit, 2016) and by decreases in overall poverty caused by the improving economy of the late 1990s (Jargowsky, 2003). Recent evidence suggests that the economic decline since 2000 and especially during the Great Recession has led to a new increase in poverty—both nationally and in isolated neighborhood settings. Suburban poverty has continued to grow, especially in western and Sun Belt states, and neighborhood poverty has also increased in midwestern cities and suburbs in recent years (Kneebone & Garr, 2010).

People of color experience community-level poverty at much higher rates than Whites. Figure 2.5 is taken from Kneebone and Holmes (2016) to show the distribution of concentrated poverty by race in the U.S. Such neighborhoods are defined as having a poverty rate of 40% or more. More than one quarter of African Americans

Figure 2.5 Concentrated Poverty Rate by Race and Ethnicity



Source: (Kneebone & Holmes, 2016), Brookings Institution analysis of American Community Survey data

live in such neighborhoods. This disparity is even greater among children (Jargowsky, 2003; Sharkey, 2009). Only 1% of White children born between 1955 and 1970 lived in poor neighborhoods, whereas 29% of Black children born during this time lived in poor neighborhoods at some point in their childhood. About 31% of Black children born between 1985 and 2000 experienced neighborhood poverty (Sharkey, 2009). Inequality and poverty in neighborhood contexts for children expose them to serious risks that often compromise normal and healthy development.

POVERTY, RISK, AND PROTECTION

There are many frameworks theorizing how poverty is related to child outcomes and why low-income youth have worse outcomes than their nonpoor peers. The person-in-environment risk and resilience framework (discussed in Chapter 1) considers the interpersonal and other environmental factors that influence a child in increasingly wider spheres as well as the interactions between the spheres of influence. The communities and institutions that a child interacts with on a regular basis as well as the policies and cultural ideologies that shape them establish the foundation for who the child evolves to become over time.

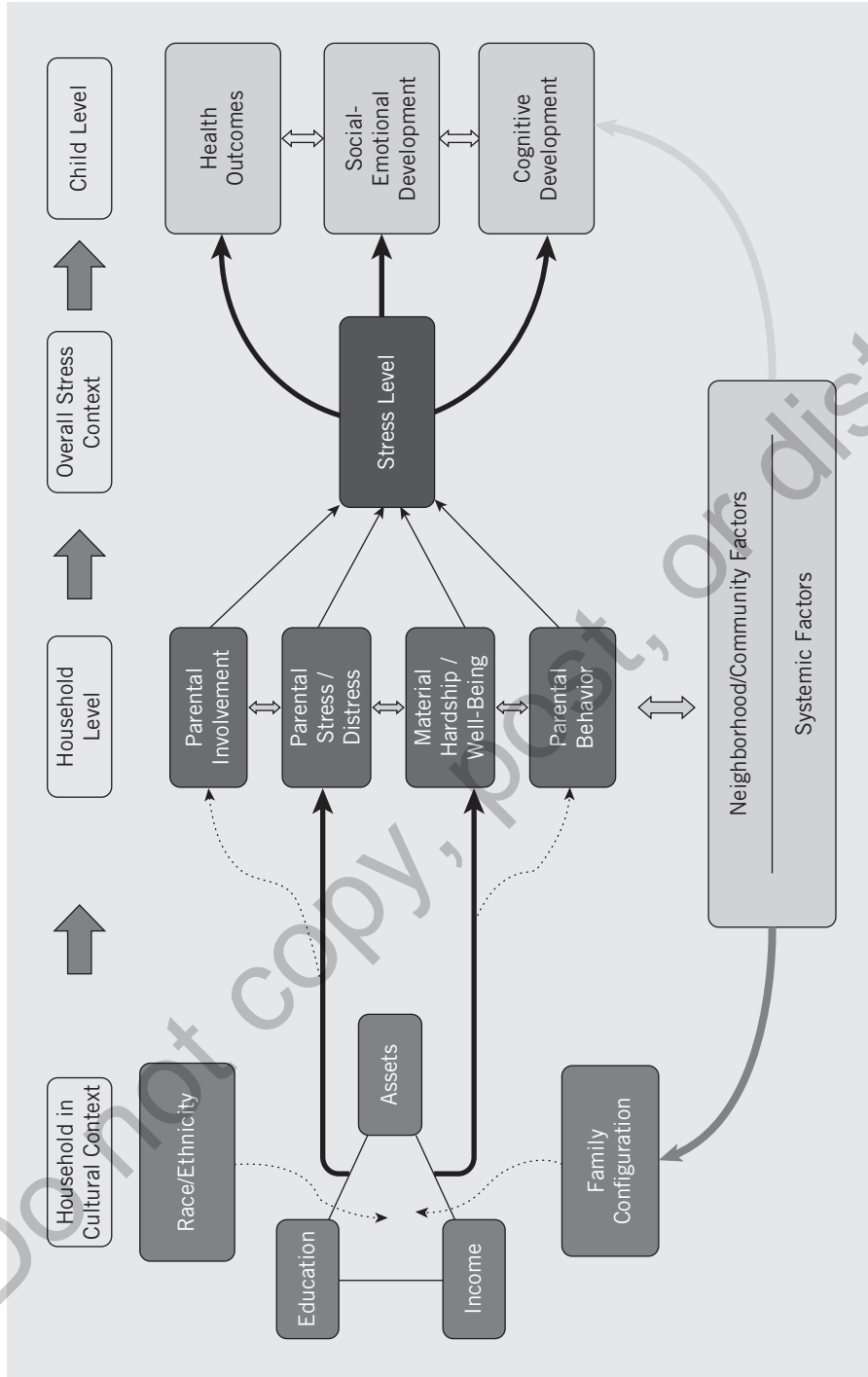
The mechanisms through which environmental factors associated with poverty and economic inequality influence child outcomes can be complex. Figure 2.6 shares a framework developed by Williams Shanks and Robinson (2013) on how various socio-economic factors interact to influence child-level outcomes. The model begins with the wider cultural and societal context. There are predictable ways that race, ethnicity, gender dynamics, and family formation intersect with structural barriers and institutional norms to expand or limit the likelihood of attaining family-sustaining levels of income, wealth, and education.

Economic resources then shape household-level relationships such as parental involvement and behavior and, even more directly, the degree of economic stress and material hardship experienced within the home. Simultaneously, economic resources influence residential stability and the type of neighborhood in which a child resides. It could be one with high-quality schools and an array of community resources or a situation where the child feels unsafe and experiences multiple traumas. All of these elements combine systematically to influence child outcomes and delimit the likelihood that caring adults are present to mitigate any negative circumstances that arise.

Interpersonal and Social Risk Factors

Family economic security is a necessary foundation for promoting emotionally responsive parent-child relationships and child well-being. Families living in poverty and struggling to make ends meet will have a more difficult time developing strong bonds with their infants and children because they must also deal with the daily stresses of trying to support basic needs. This includes not only having employment pathways but also economic assets to rely on when times are challenging.

Figure 2.6 Neighborhood/Community Factors and Systemic Factors



Source: Shanks, T. R. & Robinson, C. (2013)2. Assets, economic opportunity and toxic stress: A framework for understanding child and educational outcomes. *Economics of Education Review*.

Although there are many gaps in public programs, states, counties, and other entities often have opportunities to exercise discretion in the implementation of social policies and, as a result, to experiment with new ways to support parent–child relationships among low-income families receiving public assistance. For example, the federal Temporary Assistance for Needy Families (TANF) program gives states the option to exempt single parents from work requirements for up to 12 months if they have a child under the age of 1 (Schott & Pavetti, 2013). Many states have adopted this provision in the TANF program, but wide variability across states exists in the number of months that new parents are provided exemptions. In Michigan, for example, TANF cash assistance recipients are given a two-month exemption period after the birth of a child. In 2018, the variation across states was between 0 and 12 months, according to the Welfare Rules Database (Urban Institute, 2020).

Clearly, the parent–infant bonding period in those first days and months lays the groundwork for a strong parent–child relationship and child development and well-being. Federal TANF policy could improve its support of the parent–infant relationship by mandating that states provide a minimum number of months of work exemption after the birth of a baby. Above and beyond these regulations, federal law could require that states offer an evidenced-informed home-visiting service to families, one that includes infant mental health support for optimal outcomes (Condon, 2019). Similarly, workforce development agencies could consider policies to better support the parent–infant relationship that looks at pairing workforce skill-building opportunities with services that promote the parent–child relationship and child well-being. A 2016 federal report offered guidelines to states for how they might strengthen family support services for TANF families (strengthening TANF outcomes by developing two-generation approaches to building economic security, TANF-ACF-IM-2016-03).

Evidence for the need for such linkages has emerged in recent years. For example, using a nationally representative longitudinal household survey, Shaefer and colleagues (2018) replicated the adverse childhood experiences (ACEs) studies conducted largely with patient records. By linking detailed early family income measures with retrospective reports of early family circumstances and adult well-being, they found that (a) ACE exposure is negatively correlated with childhood income so that higher income in childhood reduces the likelihood of a child experiencing such events as physical abuse, domestic violence, parental depression, and drug violence; (b) exposure to both low income and ACEs exert independent effects on adult socioeconomic and health outcomes; and (c) higher income in childhood may dampen the relationship between exposure to ACEs and some long-term outcomes, including educational attainment, arrest, lung disease, and possibly poverty and smoking. The study concluded that combining early childhood anti-poverty policies together with early intervention family support/infant mental health policies could strengthen long-term human capital and promote overall child well-being.

During the COVID-19 pandemic, low-income children were at greater risk of infection (Goyal et al., 2020), and they were more likely to have had family members die (Drayton, 2020). Cabildo, Graves, Kim, and Russo (2020), for example, found that

in Los Angeles, neighborhoods with a higher percentage of residents under 200% of poverty had 3.2 times as many COVID-19 infections as neighborhoods with a lower percentage of residents in poverty. Given that familial death and disease are traumatic experiences, the developmental consequences of the COVID-19 pandemic may be particularly harmful for a generation of low-income children.

Environmental Risks

In now-classic studies, Wilson (1987, 2009) found that concentrated neighborhood poverty isolates poor residents and limits their exposure to positive role models, employment networks, and community resources. A large body of research has examined the direct and indirect effects of neighborhood poverty on child and adolescent outcomes (Harding, 2003; Hart et al., 2008; Kling et al., 2005; Leventhal & Brooks-Gunn, 2000; Pachter et al., 2006). Many investigators have emphasized the significant and adverse effects of limited local resources and opportunities on children's development. Poor neighborhoods tend to lack quality institutions and social services (Leventhal & Brooks-Gunn, 2000; Sampson et al., 2002). Children growing up in poor neighborhoods witness frequent acts of violence and experience considerable chaos, disorder, and isolation. In such communities, parental stress and a lack of support services negatively affect developmental outcomes in children and youth (Klebanov et al., 1994; Kohen et al., 2008; McLoyd, 1998; Patton et al., 2012; Williams Shanks & Robinson, 2013).

Much research has documented the escalating trend in mass incarceration and its unequal impacts on poor communities and especially on urban communities of color. Loury (2010), for example, noted the "ubiquity" of the impact of criminal justice practices and policies on the incarceration of low-income men, reporting that in some neighborhoods, 1 in 5 adult men may be behind bars on any given day. According to Clear (2009), having so many young men go in and out of jails and prisons is "a central factor determining the social ecology of poor neighborhoods" (p. 10). Research has attempted to disentangle the effects of parental incarceration from the effects of other family and community risk factors in terms of the impact on children (e.g., Wildeman & Turney, 2014; Wildeman & Western, 2010). According to a 2017 National Institute of Justice report, "children whose parents are involved in the criminal justice system, in particular, face a host of challenges and difficulties: psychological strain, antisocial behavior, suspension or expulsion from school, economic hardship, and criminal activity" (Martin, 2017, p. 1). The impacts of disproportionate incarceration are widely felt at the neighborhood, school, and community levels and should be considered when mapping strategies for the implementation of social policies for children, youth, and families.

The causal impact of neighborhood economic quality on long-term child outcomes has been powerfully demonstrated in the recent work of economist Raj Chetty and colleagues (Chetty, n. d.; Chetty et al., 2014; Chetty et al., 2016). By examining the tax records of adults who moved across counties during childhood, they find that the areas in which children grow up affect their prospects for long-term economic mobility, including income, college attendance, and the prospects of teen pregnancy. The characteristics of neighborhoods that have higher rates of upward economic mobility include less segregation by race and income, lower levels of income inequality, better

schools, lower rates of crime, and a larger share of two-parent households. Chetty and colleagues (2014) argue for policies to help move families to better neighborhoods and policies to reduce segregation and concentrated poverty.

ANTI-POVERTY POLICIES AND PROGRAMS

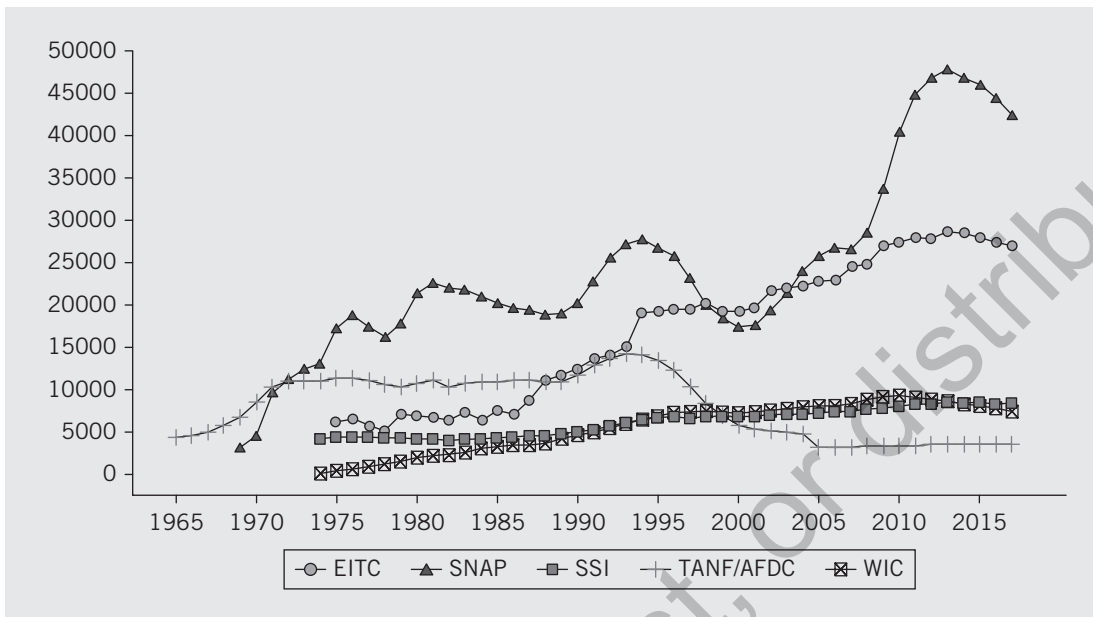
The U.S. has never instituted a comprehensive federal response to child poverty. In fact, no federal role in cash aid to poor children and families existed prior to 1935; only assistance from state, local, and private charities was available. Even today, with an array of federal anti-poverty programs, no policy or program reaches everyone who is eligible, and typically, no priority is given to social development or economic mobility (Williams Shanks, 2014). Although critically important to child well-being, we exclude health insurance, medical care, and educational programs because these topics are covered in other chapters. Table 2.1 provides an overview of some of the major federal programs that offer support for the basic needs of low-income children; participation levels in the major anti-poverty programs between 1960 and 2018 are shown in Figure 2.7.

A helpful way of contextualizing America's commitment to low-income children and families is to understand the difference between federal entitlement programs and those that are at the discretion of state governments. Entitlement programs "require payments to any person . . . that meets the eligibility criteria established by law" (U.S. Senate, n. d.). Moreover, "entitlements constitute a binding obligation on the part of the Federal Government, and eligible recipients have legal recourse if the obligation is not fulfilled." Entitlements thus represent a strong, open-ended commitment to eligible recipients. Who deserves to be an eligible recipient of an open-ended entitlement is contested, and over the decades, there have been many attempts to eliminate or chip away at entitlements in favor of greater devolution and discretion to state governments.

The first federal welfare program, Aid to Dependent Children (ADC), was an open-ended entitlement to low-income mothers with children. Included in the 1935 Social Security Act, the name of the program changed at midcentury to Aid to Families with Dependent Children (AFDC). Participation peaked at 15 million in 1994 amidst backlash toward so-called "welfare queens" and racial stigma directed at beneficiaries. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA, Public Law No. 104-93), signed by President Clinton in August 1996, ended AFDC's 60-year history of open-ended entitlement of income support to low-income children and families. Compared with AFDC, the new TANF plays a smaller role as a resource for families.

Several rules restrict participation in TANF, including lifetime time limits for receipt of benefits and, although states are afforded some options for implementation, a mandatory work requirement. States are required to impose sanctions in the form of benefit reduction or case closure to families who do not comply with requirements. States can implement diversion programs to deter or deflect applicants from entering the program (e.g., providing a one-time lump-sum payment to families who agree not to seek cash benefits for a set period of time). TANF disallows parents with a drug felony conviction from receiving benefits, and it requires teenage parents under the age of 18 to live with an adult and attend school as a condition of receiving benefits. New legal immigrants

Figure 2.7 Federal Anti-Poverty Program Participation, 1965 to 2018



Note: EITC refers to the Earned Income Tax Credit; SNAP refers to the Supplemental Nutrition Assistance Program; TANF/AFDC refers to Temporary Assistance for Needy Families/Aid to Families with Dependent Children; WIC refers to Women, Infants, and Children.

Sources: U.S. Department of Agriculture (2020b). <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>. U.S. Department of Agriculture (2020a). <https://www.fns.usda.gov/pd/wic-program>. Internal Revenue Service (2020c). <http://www.irs.gov/uac/SOI-Tax-Stats-Historical-Table-1>. Internal Revenue Service (2020d). <https://www.irs.gov/statistics/soi-tax-stats-individual-statistical-tables-by-size-of-adjusted-gross-income>. Social Security Administration (2019a). <https://www.ssa.gov/policy/docs/statcomps/supplement/2018/>. U.S. Department of Health and Human Services (2019a). <https://www.acf.hhs.gov/ofa/resource/tanf-and-afdc-historical-case-data-pre-2012>. U.S. Department of Health and Human Services (2019c). <https://www.acf.hhs.gov/ofa/resource/tanf-caseload-data-1996-2012>.

are not allowed to receive means-tested public benefits, including TANF, for the first five years after entry, according to testimony from Michael Fix of the Migration Policy Institute to the U.S. House Committee on Ways and Means (Fix, 2006).

Neither the critics' dire predictions of increased child poverty nor the proponents' rosy forecasts that children would directly benefit from seeing their mothers take jobs came true in the first decade after the 1996 welfare reform (Danziger, 2010). Studies did not find that welfare leavers had improvements in terms of stress levels and mental health status as they exited the rolls nor did the lives of children improve as a result of welfare reform and increases in the employment of mothers (Danziger, 2010; Edin & Kissane, 2010).

The proportion of families with children in poverty who received benefits fell from 81.6% in 1995 (before the 1996 reform) to 16.8% in 2007 (before the Great Recession);

Congressional Research Service, 2019). As shown in Figure 2.7, the rolls did not rise during or after the recession, despite rising poverty rates. Administrative data from September 2019 indicate that the average number of children in receipt of TANF benefits per month was 1.6 million (Congressional Research Service, 2020). In that year, according to the census poverty report, 10.5 million people aged 18 and under were poor.

In addition, the value of TANF benefits have fallen in inflation-adjusted terms since 1996 (Center on Budget and Policy Priorities, 2020). In 2018, the maximum monthly benefit for a parent with two children ranged from \$170 in Mississippi to \$1,039 in New Hampshire (Congressional Research Service, 2020). By 2020, in a median state, a family of three received \$486 per month (Safawi & Floyd, 2020).

Normatively, AFDC's transition to TANF signaled that low-income families and children were not deserving of an open-ended entitlement to income support. The only other program that offers a cash entitlement to low-income children and families is Supplemental Security Income (SSI). Children under 18 years of age who are blind or have a severe physical or mental impairment are eligible to receive SSI benefits. In 2020, the average monthly benefit for a disabled child was \$783 (Social Security Administration, 2020). Recent participation among eligible children has receded from the 2013 high of 1.3 million. Importantly, many children and families experience long delays in the application and review process (U.S. Government Accountability Office, 2009).

The Supplemental Nutrition Assistance Program (SNAP; H.R. 2419, the Food, Conservation, and Energy Act of 2008) is an entitlement of a different sort. SNAP provides food assistance in the form of electronic benefits transfer (EBT) cards, which function as debit cards at retail grocery stores. This in-kind form of support supplements a recipient's income but cannot be converted to cash and can only be used on eligible products. Notably, SNAP does not cover feminine hygiene products or diapers. The average monthly per-person benefit in 2019 was \$130 (Food and Nutrition Service, 2020a). The maximum monthly benefit for a family with two adults and three children in 2020 was \$768. As shown in Figure 2.7, the rate of participation in SNAP rose dramatically from 2000 to 2013, when it peaked at 47.6 million. However, only 37.9% of low-income (< 185% poverty level) children experiencing food insecurity receive SNAP. In 2020, the monthly number of households receiving SNAP went from 18.8 million in February (before the pandemic) to 22.2 million in April during the height of the first wave of COVID-19 infections (Food and Nutrition Service, 2020b).

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federal food-support program for low-income pregnant and postpartum women and their young children (U.S. Department of Agriculture, 2020a). However, states administer WIC and set their own eligibility requirements. Rather than an open-ended entitlement, states provide benefits to individuals through a limited block grant at their discretion. Similar to SNAP, participation in WIC peaked in 2013 at 9.1 million.

An increasingly important addition to anti-poverty efforts is the Earned Income Tax Credit (EITC), a refundable tax credit to low-income workers and their families. In 2019, 25 million families received income support through the federal EITC, down from a recent peak of 28.8 million in 2013. It is estimated that the program lifts 2.5 million children with working parents out of poverty each year (U.S. Department of

the Treasury, n. d.-a). For a single person with three or more dependent children, the maximum benefit was \$6,660 in 2020 (Internal Revenue Service, 2020a). The maximum allowable income to receive any benefit is \$56,844 (married filing jointly with three children or more), which is more than 200% of the federal poverty line. Some states and localities also have tax credits for working low-income families that supplement this program (Purmort, 2010). As Figure 2.7 shows, the number of households receiving the EITC began to exceed TANF participation in the early 1990s, when EITC federal policy expanded. EITC has now outstripped TANF as a source of income support, but it only is available for children with employed parents. Moreover, the 2017 Tax Cuts and Jobs Act changed how the rate of inflation was calculated so that credit increases grow at a slower rate than in previous years (Tax Policy Center, 2020).

The 1996 PRWORA expanded and consolidated federal funding for childcare for employed parents into the Child Care and Development Block Grant (CCDBG). Under this act, states are provided flexibility in determining income and work eligibility, structuring the voucher program, and determining which types and standards of care will be reimbursed at what rates. There is consistent evidence that subsidies facilitate employment of low-income and welfare recipient families (Bainbridge et al., 2003; Blau & Tekin, 2007; Danziger et al., 2004; Meyers et al., 2002; Press et al., 2006). Between 1997 and 2006, public funding for CCDBG more than doubled from \$3.7 billion to \$9 billion (U.S. House of Representatives, 2018). In 2018, 1.3 million children in 800,000 families received childcare vouchers. This was down from the 2001 peak of 1.8 million children in 1 million families. Although the majority of low-income families rely on childcare that is developmentally inadequate or minimally adequate (Levine Coley et al., 2006; Ryan et al., 2011), this is due in part to the low availability of high-quality care in low-income communities. It is also unclear whether subsidy receipt leads to higher-quality care (Antle et al., 2008; Ryan et al., 2011). Subsidies could be structured to promote use of higher-quality care, but the issue of greatest priority is access, as only 1 in 7 eligible children receive this assistance (Giannarelli et al., 2019). Even worse, since the pandemic caused widespread closure of childcare facilities and schools and high levels of unemployment (that disqualify parents from receiving subsidies), the need for out-of-home early care and education in low-income families is dire.

The federal government also supports the employment of youth and adults through training and education programs designed to ensure that participants are job ready. Although job-training programs were originally designed to assist dislocated workers, they became a part of federal anti-poverty strategies by the 1960s (LaLonde, 1995). Just as PRWORA shifted the focus of welfare toward “work first,” the approach of job-training programs has also shifted toward employment. The Workforce Investment Act (WIA) of 1998 was enacted to replace the Job Training Partnership Act (JTPA), with an emphasis on job placement before training or education (Holzer, 2008). With the changes from the JTPA to WIA, substantially fewer low-income youth and adults received training. About 95% of program leavers (i.e., those whom local agencies recorded as having completed or exited the program) reported receiving some form of job training in JTPA compared to 68.4% of exiters from WIA in 2003 (Frank & Minoff, 2005). The Workforce Innovation and Opportunity Act (WIOA) of 2014 replaced WIA, but it did not appropriate funding to maintain training and education at existing

levels. Since a peak of \$24 billion in the 1970s (in constant 2017 dollars), funding for job training and education has been reduced to \$5 billion a year (Cielinski, 2017).

Children and families are not “entitled” to housing in the United States. Eviction and homelessness are common for many low-income families, particularly in urban centers, where rent can often constitute more than half of a household’s income (Schuetz, 2020). What federal housing assistance there is comes through the U.S. Department of Housing and Urban Development (HUD). It is administered by local housing authorities, and it takes two main forms: (1) Section 8 housing vouchers for private units and (2) subsidized public housing units. Neither is an entitlement, and both programs serve a small fraction of low-income renters. Both have long waiting lists of families who have applied for assistance. About half of those served in these programs are families with children. Moreover, 5.6 million eligible households with children experience serious housing needs (Turner & Kingsley, 2008). The character of public housing in the U.S. has been changing in the last 20 years as a result of efforts such as Moving to Opportunity (MTO), an initiative to disperse concentrated neighborhood poverty. However, dispersing low-income households has done little to stem the tide of eviction, which has become a way of business in America’s urban centers (Desmond, 2017). The COVID-19 pandemic paused evictions for most of the U.S., at least for most of 2020, but most renters’ missed payments were not forgiven, leaving them with large debt burdens (Desmond, 2020). And, even before the pandemic, homelessness among families and children has been rising in recent decades (Child Trends, 2019).

Finally, in 1998, the Assets for Independence Act (AFIA) was enacted and funded with \$125 million over five years. Annual appropriations for the program from 1999 through 2016 ranged between \$10 million and \$25 million. The Assets for Independence (AFI) program provided federal funding to support Individual Development Account (IDA) programs at the community level. Paired with local match funding, the program offered incentives for those earning below 200% of the federal poverty line to save for a home, pursue higher education, or capitalize a small business. No funds have been appropriated for the AFI since fiscal year 2017. This is unfortunate, given that it was one of the few sources of federal funding to help low- to moderate-income households build wealth and improve their long-term economic conditions (U.S. Department of Health and Human Services, 2010, 2018; Williams Shanks, 2014).

American Rescue Plan Act of 2021

The Biden administration’s initial signature legislation addresses several of the policy gaps that we have highlighted in this chapter. It also moves toward implementation of many of the recommendations to reduce child poverty in the 2019 National Academy report.

On March 11, 2021, President Joseph R. Biden Jr. signed the American Rescue Plan Act (ARPA) of 2021. This historic legislation greatly expanded the federal safety net for children and families. Among the act’s provisions are the following:

- Direct payments of \$1,400 for individuals making less than \$75,000 a year and for married couples earning under \$150,000 (Sprunt, 2021)

- Changes to the Child Tax Credit (Picchi, 2021)
 - The act increases the credit from \$2,000 to \$3,000 for children between the ages of 6 and 17 and to \$3,600 for children under 6 years of age. The credit is for each child in the household.
 - Moreover, the act provides for the credit to be paid out monthly from July to December and the remainder as a tax refund.
 - The act also makes this credit available to households that have no federal tax liability (what is known as a *refundable tax credit*).
- A 15% increase to SNAP benefits and \$1.3 billion in additional WIC benefits (Winston & Strawn, 2021)
- Emergency rental assistance, including \$5 billion for emergency housing vouchers (Sprunt, 2021)
- \$39 billion for childcare benefits (Winston & Strawn, 2021)
- \$300 per week of unemployment insurance benefits until September 6, 2021 (Winston & Strawn, 2021)

According to analysis by the Urban Institute (Wheaton et al., 2021), it is anticipated that the act will reduce child poverty by more than half. Importantly, the act will also reduce racial disparities in poverty. Relative to white non-Hispanic individuals, the act will reduce poverty by 42% for Black individuals and 39% for Hispanic individuals, respectively.

The act's passage represents one of the most significant expansions of federal anti-poverty policy since the Great Society of the 1960s. The expanded child tax credit, for example, serves as a form of child allowance, a policy that has been suggested for decades as a way to reduce child poverty (Kuttner, 2021).

Following the COVID-19 pandemic, there appears to be greater willingness to use federal policy to address poverty and historical inequities. This may suggest that the decades of policy retrenchment to state governments has ebbed (Tankersley & DeParle, 2021). The act follows massive federal spending under the Trump administration that may have prevented more severe economic impacts on vulnerable children and families (Casselmann, 2021). One caveat is that most of these benefits in the ARPA are temporary. It will be important to monitor whether there is support for making some of the child-focused benefits (such as the monthly Child Tax Credit) permanent.

COMPARING THE UNITED STATES TO OTHER INDUSTRIALIZED COUNTRIES

Another way to think about the degree to which social policy assists children and families is to compare child poverty in the United States with that in other industrialized countries. The U.S. child poverty rate is higher than all other developed

nations. Indeed, it has been four times higher than rates in European countries, such as Norway and Sweden (Lindsey, 2004; Smeeding & Thévenot, 2016). The low child poverty rates in these other nations are achieved through a combination of market earnings and a large proportion of children being lifted from poverty through government policies (Smeeding & Thévenot, 2016). Among peer English-speaking countries, the U.S. falls in the middle when considering family market earnings alone. However, when social insurance benefits and universal benefits such as child allowances as well as other tax credits and transfers are taken into consideration, the U.S. does not lift a similarly high proportion of households out of poverty as Ireland, the United Kingdom, Australia, and Canada—and does an even worse job of lifting children out of deep poverty (National Academies of Sciences, Engineering, and Medicine, 2019).

In sum, a variety of disparate anti-poverty programs in the U.S. provide assistance through cash, food support, tax credits, childcare, workforce development, and housing. Most of these programs are at the discretion of state governments, and low-income children and families are not entitled to housing, childcare, workforce training, or income support. Moreover, many eligible low-income at-risk families are not served, and programs in most states are not integrated with marketplace employment. In some cases, for example, mothers with work requirements may be able to increase earnings through employment. But subsequently, they risk losing eligibility for other forms of assistance, resulting in little aggregate benefit in terms of poverty status (Currie, 2006). There are many gaps in the existing safety net, particularly when viewed from the broader goal of improving outcomes for all children and youth.

Impacts of Recent Economic Shocks and Policy Responses: The Great Recession to the COVID-19 Pandemic

Increased Exposure to Poverty, Unemployment, and Hardship

Before 2020, the Great Recession of 2007 to 2009 was the most severe economic crisis in the United States since the 1930s. Lasting 18 to 24 months, it reduced incomes by an average of 8%, the number of jobs declined by 6%, and unemployment peaked at 10% (Danziger, 2013). Housing and stock prices collapsed, creating widespread residential instability, declining wealth, and wider racial and ethnic disparities

in income. According to the Bureau of Labor Statistics (2020), the percentage of parents with children age 18 or under who were employed (i.e., the employment: population ratio) fell from 79% in 2001 to 74% in 2010; it recovered to only 75% by 2013.

Estimates of extreme poverty among households with children since the Great Recession have been even more alarming. Shaefer and Edin (2013) found a significant increase in families with children living on \$2 a day per person

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BOX 2.1

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or less. The authors reported that by “mid-2011, 1.65 million households with 3.55 million children were living in extreme poverty in a given month . . . constituting 4.3% of all nonelderly households with children” (p. 265). This reflects a 159% increase since 1996, but, when taking into consideration the receipt of public food assistance, housing subsidies, and tax credits, the growth in extreme poverty since 2007 has been 50%. Shaefer and Edin (2013) argued that the disappearance of the cash safety net, slow economic growth during the 2000s, and major job losses of the Great Recession contributed to the growing population of children who experience spells of little to no family income.

Poverty and hardship due to the 2020 COVID-19 pandemic grew steeply, particularly among families of color. The economic fallout across the nation was observed at levels unseen since the Great Depression of the 1930s. Unemployment rates grew from 4.4% in March 2020 to a peak of 14.7% in April and then fell only to 10.2% by July 2020 (Bureau of Labor Statistics, 2020). A report by Saenz and Sherman (2020) used census data and found that from February to May 2020, the number of White children in families with below-poverty earnings rose 17%; for Black children, 27%; and for Hispanic/Latinx children, 29%. Worse yet, the percentage of children living with no earnings rose 30% for Whites, 29% for Blacks, and 58% for Hispanics.

Family Effects of Economic Crises

Many studies documented effects of the Great Recession on family economic loss, material hardship and stress, and parent and child well-being (e.g., Ananat et al., 2013; Leininger & Kalil, 2014). Sudden and large drops in income, home foreclosures, and housing instability increased debt and spending cutbacks after the Great Recession. Many indicators of child

well-being, from health to child behavior to cognitive skills, were adversely affected by these economic shocks. Furthermore, parents with severe economic loss and instability tend to live in poor and jobless communities characterized by low-quality early childhood education and inadequate public schools. The combination of low income, difficult living conditions, and poor-quality education significantly increases risk for adverse outcomes during childhood and adolescence.

Family effects of the pandemic, particularly for low-income families, were well documented. For example, Ananat and Gassman-Pines (2020) monitored hourly service workers with a young child in a large U.S. city. By the end of March 2020, work hours fell precipitously, as did income. For over one third of the families, income fell by more than half and 41% of the workers lost their jobs. The mental health of the parents and children deteriorated quickly. Few of the families had access to resources such as unemployment insurance, emergency food, or childcare services. They were worried about paying rent and buying groceries in the next few months.

Studies have noted that economic hardship and shocks are especially harmful during infancy. Johnson and Schoeni (2011) used national longitudinal survey data to analyze the impact of early life experiences on later behavior. They found that poor health at birth and limited parental resources (including low income, lack of health insurance, and unwanted pregnancy) interfered with cognitive development and health outcomes in childhood, led to reduced educational attainment during adolescence, and led to worse labor market and health outcomes in adulthood.

Studies of the Great Recession have also raised long-term warning signs. Ananat and colleagues (2013) found that variation in a

state's job losses among adults were related to the state's average student math scores. This relationship was strong even when the findings for students whose parents lost jobs were compared with those for students whose parents remained employed. The authors showed that the Great Recession affected all students in impoverished geographic areas, not only those whose parents had lost jobs. Children were also affected by job losses among family friends and neighbors and by resulting changes to their communities and classrooms.

Stimulus Policies, Economic Safety Nets, and Impacts for Families

Research also illustrates the positive impacts of having economic safety nets before and/or during economic crises. For example, Short (2013) found that 18% of children who were 18 years of age or younger were poor in 2010. She estimated that this rate would have increased by four percentage points had the EITC not been in place at the time. Short also suggested that food assistance through SNAP, housing subsidies, and school lunch participation reduced poverty by several percentage points. She concluded that poverty would decline if more people had access to anti-poverty programs.

Analysts from the Center on Budget and Policy Priorities examined the effects of the expansion of safety net programs (e.g., child tax credit, EITC, food stamps, and unemployment) that were included in the American Recovery and Reinvestment Act of 2009 (ARRA; Sherman, 2011). They found that in 2011, 9 million poor children were lifted out of poverty when these benefits were considered. However, while the official child poverty rate increased from 18% to 22% during the Great Recession, evidence suggests that income from these programs helped keep this increase from being even higher. This finding suggests that the increase in child

poverty was partially offset by supports found in the ARRA. Unfortunately, these supports expired at the end of the Great Recession.

In response to COVID-19, the Coronavirus Aid, Relief, and Economic Security (CARES) Act passed in March 2020 provided for one-time economic impact payments to American households of up to \$1,200 per adult for individuals whose income was less than \$99,000 (or \$198,000 for joint filers) and \$500 per child under 17 years old—or up to \$3,400 for a family of four (U.S. Department of the Treasury, n. d. -b). In addition, the CARES Act provided substantial resources for small businesses and expanded unemployment benefits in several ways. These included expansions of who was eligible for benefits and increases both in weekly benefit levels for four months (through July 2020) and in the number of weeks of jobless benefits that someone could receive (Parrott et al., 2020).

Although the one-time payment and expanded unemployment had the potential to prevent or reduce poverty, this was true only for those who qualified for and received the full set of benefits over the period when the assistance was available. This left out many families who were ineligible and many more who received partial support. It left them with months of hardship as long as unemployment remained high and the virus continued unabated (Parolin et al., 2020).

Further, as we write, the coronavirus has continued to spread across the United States, and the government has failed to pass an additional relief package that would extend unemployment benefits and family supports designed to prevent hunger, help with rent and evictions, and stave off further joblessness (Parrott et al., 2020). The impacts of COVID-19 are compellingly clear, and the situation is dire. The Center on Budget and Policy Priorities has been tracking the COVID-19 recession's effects on hardships in the Census Bureau's Household Pulse Survey.

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As of late July 2020, the data suggested that 8 million children were living in a household that was behind on rent, and between 9 and 17 million children were living in households where children did not eat enough because they could not afford it (Stone, 2020).

According to a recent National Bureau of Economic Research report, the COVID-19 recession has been deeper and came on more rapidly than other economic crises (Bitler et al., 2020). The set of benefit expansions legislated in its first few months improved the responsiveness of the safety net and reduced suffering. However, food insecurity rates tripled and food pantry use spiked, and this increase in need was particularly high for families with children. Bitler and colleagues concluded that this extraordinarily high need was due to the relief coming too late; the relief was too modest relative to need and its coverage gaps excluded too many groups.

Many analysts have raised concerns about the sufficiency of safety net programs during difficult economic conditions. They have argued against policies that result in budget cuts to

programs for families affected by economic hardships. Beyond poverty reduction, many government programs have long-term beneficial outcomes for high-risk children. For example, Almond, Hoynes, and Schanzenbach (2011) found positive long-term impacts on adult health and economic well-being for high-risk infants born in U.S. counties where the early food stamp program had begun compared with children born in areas where the federal program had not yet started. Using national longitudinal panel survey data and administrative data, Almond and colleagues found that exposure to the program before the age of 5 led to greater long-term economic self-sufficiency and lower risk for diabetes and heart disease. Findings such as these have an important implication for the provision of emergency relief in times of crisis: Cuts in safety net programs may have long-term adverse consequences for children. Moreover, expansions of emergency anti-poverty programs produce both short- and long-term positive effects on developmental outcomes for high-risk children.

USING KNOWLEDGE OF RISK, PROTECTION, AND RESILIENCE TO ACHIEVE SERVICE INTEGRATION: POLICY INITIATIVES TO REDUCE CHILDHOOD POVERTY

Targeted income support programs for the most economically needy families have typically not been designed to focus on long-term child outcomes or to address the toxic stress of living in poverty. In this chapter, we advocate for the reform and development of poverty-alleviating strategies that include family relationship supports, address the needs of parents to balance work and family demands, and consider environmental and community disparities.

Several generations of researchers, practitioners, advocates, and policy analysts have documented the deleterious impacts of economic insecurity and poverty on child well-being. Today, we know even more now about how income deficits ripple through families and create toxic stressors or ACEs. Yet, in the U.S., our provisions of basic needs assistance are limited in the numbers of eligible people they reach and how they serve families that qualify. Benefit systems vary—across and even within states—and they rarely work in concert with one another or address the collateral consequences of poverty on children. What if we developed new social policies for basic assistance that aimed to coordinate the distribution of assistance for food, income, housing, or employment in a way that acknowledges the additional burdens and stresses on these families?

Aside from the eligibility calculations, we do very little intake, outreach, or referral designed to assess and address the risk factors affecting parents and children. Current policies provide child-related exemptions from certain work requirements and family leave guarantee requirements of certain employers, but most impoverished parents face terrible choices in applying for and participating in anti-poverty programs. These circumstances beg the question: Do U.S. social welfare policies put children's care and support first, or do they present obstacles to keep the financial help from reaching children and families most in need?

A further issue confronting many programs is that they do not reach all of those they are intended to serve. Due to funding limitations and design features (such as broad state discretion in implementation), housing, TANF, and childcare assistance reach a minority of the poor while SNAP and the EITC are utilized by many (as shown in Table 2.1). Even health care coverage, which has increased since the Affordable Care Act and State Child Health Insurance and Medicaid expansions, fails to reach many low-income children across the states.

A groundbreaking report by the National Academies of Sciences, Engineering, and Medicine Produced (2019) synthesized the effects of income on child well-being and examined several of the longstanding policy levers designed to reduce child poverty. It empirically tested a series of combined sets of policy initiatives that would reduce poverty and cost less than the long-term costs of child poverty. The recommendations included expanding the EITC, increasing the minimum wage, and expanding the housing voucher program. The report further proposed innovations to restore eligibility for SNAP, TANF, and SSI for legal immigrants and to create a child allowance and a child support assurance program. A combination of work-oriented programs and income-support programs would incentivize employment and reduce child poverty—putting the U.S. in line with other high-income countries.

Although the combination of packages with the intention of reducing child poverty is novel, many of the individual policies in the National Academies report are not new. Indeed, they have been tried in other countries and in a few specific geographic locales in the U.S. One approach that exists in at least 14 industrialized democratic countries is a universal child benefit (or allowance). The definition of a full universal child benefit (UCB) is “a cash payment or tax transfer made on a regular basis to children, independently of their socioeconomic or other characteristics”

Table 2.1 Characteristics of Current Federal Anti-Poverty Programs						
Program	When Began	Participation	Percentage of Eligible Served	Eligibility	Purpose (and Site for Further Information)	Discretionary/Entitlement
Subsidized Housing	1937	1.9 million ^a	21% ^b	Very low-income families; income limits vary based on housing authority area	Subsidized housing units are located in buildings that are publicly managed (i.e., public housing) or privately owned and managed under government contracts https://www.hud.gov/sites/dfiles/Main/documents/HUDPrograms2018.pdf	Discretionary
Supplemental Nutrition Assistance Program (SNAP)	1964	35.7 million people ^c	84% ^d	Gross monthly income < 130% federal poverty level (FPL); net monthly income < 100% FPL	Provides poor families with assistance in purchasing food they need http://www.fns.usda.gov/snap	Entitlement
Women, Infants, and Children (WIC)	1972	6.4 million ^e	51.1% ^f	States set income eligibility (between 185% and 100% FPL) and nutrition risk eligibility	Provides food, health-care referrals, and nutrition education for low-income pregnant and postpartum women and to infants and children up to age 5 http://www.fns.usda.gov/wic	Discretionary
Supplemental Security Income (SSI)	1974	3.4 million ^g	2.4% ^h	Age 65 or older, blind, or disabled and have limited income and resources	Income assistance for aged, blind, and disabled people who have little or no income http://www.socialsecurity.gov/ssi	Entitlement

Program	When Began	Participation	Percentage of Eligible Served	Eligibility	Purpose (and Site for Further Information)	Discretionary/Entitlement
Section 8	1974	2.1 million ^a	21% ^b	Household income up to 80% of the area median	A housing voucher program that allows participants to rent privately owned residences from participating owners. Renters pay 30% of family income toward housing costs http://hud.gov/topics/housing_choice_voucher_program_section_8	Discretionary
Earned Income Tax Credit (EITC)	1975	25 million ⁱ	78% ^j	Income limits based on family size	A refundable tax credit to low-income workers (especially targeted at those with qualifying, dependent children) http://www.eitc.irs.gov	Entitlement
Child Care and Development Block Grant (CCDBG)	1996	1.3 million in 0.8 million families ^k	16% ^l	States determine income and work status eligibility	Childcare vouchers are provided to families who choose the type of care (including formal centers, family care homes, relative care, and care by nonrelatives) http://acf.hhs.gov/occ/fact-sheet	Discretionary
Temporary Assistance to Needy Families (TANF)	1996	2 million ^m	22% ⁿ	States determine eligibility of families with children	Cash assistance with a work requirement; five-year limited term of lifetime federal assistance http://benefits.gov/benefit/613	Discretionary

(Continued)

Table 2.1 (Continued)

Program	When Began	Participation	Percentage of Eligible Served	Eligibility	Purpose (and Site for Further Information)	Discretionary/Entitlement
Workforce Innovation and Opportunity (WIOA)	1998	1.3 million exitters ^o	Not available	Adults, dislocated workers, and youth aged 16 to 24 who face employment challenges and are primarily low income	Job search and placement assistance and labor market information ("core" services) then career counseling and assessment ("intensive" services) before job training or education http://www.doleta.gov/ programs	Discretionary

Sources:

^aU.S. Department of Housing and Urban Development (n. d.).

^bKingsley (2017).

^cU.S. Department of Agriculture (2020b).

^dU.S. Department of Agriculture (2019).

^eU.S. Department of Agriculture (2020a).

^fU.S. Department of Agriculture (2019).

^gSocial Security Administration (2019b).

^hSocial Security Administration (2019c).

ⁱInternal Revenue Service (2020e).

^jInternal Revenue Service (2020b).

^kU.S. Department of Health and Human Services (2019b).

^lU.S. House of Representatives (2018)

^mU.S. Department of Health and Human Services (2020b).

ⁿMeyer & Floyd (2020).

^oU.S. Department of Labor (2020).

(UNICEF, 2020, p. 12). Some countries have age restrictions and residency or citizenship requirements for UCBs, but the basic premise is a universal, unconditional cash transfer given for all children. In the U.S., the Alaska Permanent Fund Dividend can be considered a variant of such an approach. Data suggest that child allowances are a substantive contributor to overall reductions in child poverty. Analyses of the costs and benefits of such a policy in the U.S. indicate that it is likely to improve outcomes for children (National Academies of Sciences, Engineering, and Medicine, 2019; Shaefer et al., 2017).

Child Development Accounts

Another promising approach involves investing in the long-term growth and development of children. Building upon the human capabilities frame of Sen (1993, 1999), Sherraden (1991) has argued that although income-support policies provide an important safety net, they are insufficient. He suggests that helping low-income households build tangible financial assets leads to positive changes in self-efficacy and civic participation, which in turn contribute to improvements in child well-being (Sherraden, 2005). This “assets” perspective has been receiving greater attention and is shaping policy innovations (Cramer & Williams Shanks, 2014).

Building on the work of Sherraden (2005) and others, child development accounts (CDAs) have been launched in multiple countries and throughout the U.S. CDAs are intended to reduce poverty and promote child development (Elliott & Lewis, 2018; Huang et al., 2020; Prosperity Now, n. d.; Williams Shanks et al., 2010). The vision is that every child receives from birth a subsidized savings or investment account. CDAs are universal, progressive (with subsidies going to the poor), and lifelong. Deposits are intended to provide a foundation for family financial capability. A primary use of the account, thus far, has been to save for college or postsecondary education. However, fund administrators could agree to release money for other approved purposes (e.g., home purchase, business start-up, or transportation). The intent of CDA programs is to provide young people with resources to support whatever choices might help them build personal capabilities and get started in life, regardless of their parents’ financial situation. Globally, CDAs exist in Canada, Israel, Singapore, South Korea, Taiwan, and the United Kingdom. In the U.S., universal statewide CDA programs have been approved in California, Illinois, Maine, Nebraska, Nevada, Pennsylvania, and Rhode Island. With the goal of reducing racial wealth disparities, Hamilton and Darity (2010) proposed a more generous version of CDAs called “baby bonds.” A version of this idea was introduced in a bill by Senator Cory Booker (Kijakazi & Carther, 2020) and as a policy platform in the state of New Jersey (Tully, 2020).

Neighborhood-Based Comprehensive Community Building

Another approach is to systematically integrate programs and services on the ground in neighborhoods and schools. One local cross-system policy and program is

the Harlem Children's Zone (HCZ) in New York City (McCarthy & Jean-Louis, 2016). The HCZ has had visionary leadership in Geoffrey Canada and colleagues, generous funding, and committed staff. Over time and through trial and error, HCZ developed what is called a "cradle-to-career intervention" with an array of community programs and educational innovations in a 97-block area of Harlem (HCZ, n. d.; McCarthy & Jean-Louis, 2016). Specific interventions include parenting classes in *The Baby College*; prekindergarten instruction in *Harlem Gems*; two charter schools; and an array of afterschool, health, college-preparatory, employment-training, and substance-abuse programs and services. Initial evidence shows that children who are enrolled in the HCZ schools have better attendance, more time in classroom instruction, and better achievement scores in math and English than those who are not enrolled—and these low-income students of color reduce achievement gaps and do as well as their more well-off peers (McCarthy & Jean-Louis, 2016; Tough, 2008).

In 2010, the federal government launched a Promise Neighborhood initiative based on the HCZ model. In 2012, Promise Neighborhood planning and implementation grants were given to communities in 20 states and the District of Columbia. Between 2016 and 2018, another round of Promise Neighborhood implementation grants were awarded. HCZ continues to consult with these sites and any location that wants to replicate its model (HCZ, n. d.; U.S. Department of Education, 2018). Like any program with strong community connections, HCZ staff and volunteers can also be responsive to the COVID-19 pandemic and address the emerging needs of local youth and families as they arise.

Such neighborhood-based comprehensive community-building strategies are expensive and require time to develop. The Annie E. Casey Foundation funded a series of neighborhood-change initiatives aimed at childhood poverty, including the Rebuilding Communities and Making Connections programs (Annie E. Casey Foundation, 2010). The Skillman Foundation launched comprehensive community-building initiatives in six neighborhoods in Detroit through its Good Neighborhoods Initiative (Allen-Meares et al., 2017; Skillman Foundation, n. d.). Efforts to assess and evaluate these long-term comprehensive change projects face major research challenges (Kubisch et al., 2002; Stone, 1996; Taylor et al., 2018). Although much has been learned, no clear blueprint exists today to transform low-income communities into safe and healthy places for children. But the work is ongoing.

CONCLUSION

Although there are decades of data on the impact of poverty on children, the novel coronavirus has

had devastating consequences that are not yet fully realized and understood. Rather than returning

to the preexisting inequities that put low-income children and their families at a severe disadvantage, it would be much better for children if we were, as a society, to forge ahead to develop and implement a package of policies and programs along the lines of what has been proposed by the National Academies of Sciences. With policies intentionally

designed to reduce poverty and support all children, the consequences of growing up poor might be less severe. For poor children, multiple levels of influence must be targeted concomitantly. The earlier interventions become available to families, the more effective they will be in reducing problems for low-income children.

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WEB-BASED RESOURCES

Center for Social Development, Washington University in St. Louis: <https://csd.wustl.edu/>

Center on Poverty and Social Policy: <https://www.povertycenter.columbia.edu>

Center on the Developing Child at Harvard University: <https://developingchild.harvard.edu/>

Institute for Research on Poverty, University of Wisconsin–Madison: <https://www.irp.wisc.edu/>

National Academies of Sciences, Engineering, and Medicine. <https://www.nap.edu/catalog/25246/a-roadmap-to-reducing-child-poverty>

National Center for Children in Poverty: <https://www.nccp.org/>

The Opportunity Atlas: <https://opportunityatlas.org/>

Poverty Solutions: <https://poverty.umich.edu/>

Spent: <http://playspent.org/flash/Share.php>

Stanford Center on Poverty and Inequality: <https://inequality.stanford.edu/>

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