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**"My kids deserve
the world":
How children in the
Southeast benefit from
guaranteed income**

Authors:

**Tresa Kappil
Anna Jefferson
Swati Gayen
AshLee Smith**



A Mayors for a Guaranteed Income Research Brief

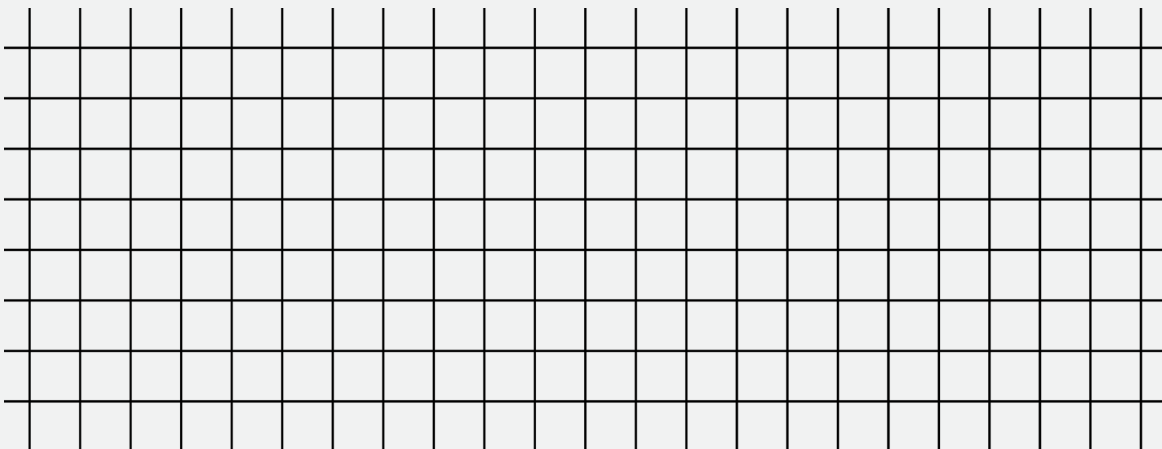


**MAYORS FOR A
GUARANTEED
INCOME**

CONTENTS



Authors + Acknowledgment	1
Summary	2
Introduction	3
Evaluation Of Four GI Pilot Programs	6
About This Brief	8
Whom Did We Interview?	9
Section 1: Before the GI Pilots	11
Section 2: Experiences During the GI Pilots	13
2.1 Basic Needs	13
2.2 Educational Outcomes and Children’s Development	16
2.3 Work-Life Balance	17
2.4 Enrichment, Parent-Child Bonding, and Parental Confidence	20
2.5 Parents’ Mental Health	24
2.6 Anticipating the End of the GI	26
Discussion	27
References	29



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This brief is woven from stories shared by the 67 guaranteed income pilot participants interviewed by the Abt Associates research team.

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SUMMARY



This brief is woven from the stories shared by 67 parents and guardians (63 mothers, 2 fathers, 2 grandmothers, whom we call “parents” for ease of reading) participating in city-led 12-month guaranteed income (GI) pilot programs in the Southeast—in Atlanta, Birmingham, Louisville, and Shreveport. Abt Associates researchers interviewed these 67 parents as part of evaluations of those pilots. Almost all of these parents identified as Black, and a majority were single parents serving as the primary providers and primary caregivers for their children. These parents face systemic barriers to providing for their children’s and their own well-being, based on having a low income, being Black, and being a single parent, especially for those who are single mothers—inequities that intersect and compound one another.

Living in poverty worsens every type of life outcome for children, from physical and mental health to earnings, educational attainment, child welfare involvement, and risky behavior—and the longer children live in poverty, the worse their outcomes are as adults. Prior research shows that raising families’ incomes improves their children’s outcomes in each of these areas.

GI is a policy that seeks to redress such inequities by providing recurring, unconditional cash to eligible participants. GI as a movement also seeks to alter narratives about the deservingness, dignity, and trustworthiness of people living in poverty to make decisions for themselves about how to care for their families. Substantial prior research has shown that increasing a household’s income improves children’s outcomes—and that a key path by which that happens is by improving the mother’s mental health. Through parents’ own stories of how GI pilots affected their and their children’s lives, this brief shows how that process unfolds. Before the GI pilots, these parents carried high levels of stress and emotional pain from trying to shield their children from the cascading effects of poverty. As Exhibit 1 shows, receiving GI made parents better able to provide for their children’s basic needs and decreased their stress, which improved their sense of agency and confidence as parents. These outcomes

had radiating effects on improving their children’s well-being through better providing for their basic and healthcare needs, supporting their academic engagement and early childhood development, and finding for themselves better work-life balance so they can be more positively engaged in their caregiving responsibilities. This meant parents were able to be more involved with their children in enrichment and bonding activities, leading to more positive relationships. Being able to better provide for and parent their children reinforced parents’ self-efficacy, mental health, and overall well-being. Substantial prior research has shown long-term positive effects of cash transfers, but many of those studies were of sustained transfers, such as the Earned Income Tax Credit and Tribal casino dividends. Further research is needed to show whether GI of shorter duration can be a viable two-generation remedy for poverty.

Beginning in 2024 our evaluations will report on full outcomes for all pilot participants observed through six months after GI payments stopped.

INTRODUCTION



Living in poverty worsens every type of life outcome for children,

from physical and mental health to earnings, educational attainment, child welfare involvement, and risky behavior—and the longer children live in poverty, the worse their outcomes are as adults.¹ Research shows that raising families' incomes improves their children's outcomes in each of these areas.² It does so because families then have resources to invest in materially improving their children's lives, and because it reduces the stress and trauma families experience from living in poverty.³

In families' daily lives, having a higher income not only enables them to better cover their basic needs, but also reduces stress and improves mental health, especially for mothers. This appears to be a key path for the short-term changes—improving school experiences, investing in enrichment activities, and building higher-quality parent-child relationships—that lead to better results for children in the long term.⁴

HIGHER INCOME MAY

- 1 COVER BASIC NEEDS
- 2 REDUCE STRESS
- 3 IMPROVE MENTAL HEALTH

Providing direct cash to families—one method of raising their incomes—is an old policy idea. The National Welfare Rights Organization (NWRO), led by Black mothers, among them, Johnnie Tillmon, who founded the Aid to Needy Children Mothers Anonymous, advocated for a guaranteed income. Reacting to the limits imposed by welfare policies, NWRO made guaranteed income central to their campaigns for economic equality and influenced Dr. Martin Luther King to champion it.⁵

This brief will present, in their own words, the experiences of a sample of parents in the Southeast with these types of transformations while they were receiving one year of direct cash transfers as part of one-year guaranteed income (GI) pilot programs (hereafter simply “pilots”).

¹ National Academies of Sciences, Engineering, and Medicine et al. (2019).

² Akee et al. (2010); Bullinger, et al. (2023).

³ National Academies of Sciences, Engineering, and Medicine et al. (2019); Cooper & Stewart (2021).

⁴ Cooper & Stewart (2021); Akee et al. (2010).

Support for guaranteed income has resurged in recent years, notably with the Covid-19 economic impact payments, the expanded federal Child Tax Credit (CTC),⁶ and ongoing GI pilots. These programs all provide unrestricted cash to households, either in lump sums (Covid-19 economic impact payments) or as recurring monthly payments (the expanded CTC and GI pilots).

The first of the mayor-led GI pilots was the Stockton Economic Empowerment Demonstration (SEED), a two-year guaranteed income program in California launched by former Stockton mayor Michael D. Tubbs in 2019. The pilot provided \$500 monthly payments directly to participants with no strings attached. Following SEED's launch—and with an increased urgency for effective, immediate policy responses brought on by the Covid pandemic—a group of 11 mayors founded Mayors for a Guaranteed Income (MGI), a nationwide coalition that has grown to more than 100 mayors who advocate for GI as a tool for economic justice. MGI provides funding and technical assistance for cities looking to implement their own GI pilot.

This brief contributes to ongoing debates about the effectiveness and design of cash transfer policies to individuals and families experiencing poverty. These findings are especially timely as the child poverty rate plummeted during the temporary expansion of the CTC but has doubled from 5.2% in 2021 to 12.4% in 2022 with the end of pandemic era supports.⁷

Interviewees reported that receiving unrestricted cash improved parents' and children's well-being through immediate changes to their stress levels and abilities to invest in enrichment for their children and be more engaged as parents.

GUARANTEED INCOME USES CASH FOR EQUITY

GI as a movement also has an explicit goal to change narratives about the dignity, deservingness, and agency of people living in poverty, especially around the experiences of Black, Indigenous, and other people of color. In particular, some pilots center Black women as participants, as a counterweight to the political discourse and policy actions, including but not limited to welfare reform, that have maligned them.^a Other pilots intentionally focus on neighborhoods that have been the targets of systematic disinvestment. To steer funds to these groups, communities providing guaranteed income often require that participants meet certain eligibility criteria, such as being a mother or living in a specific neighborhood, as a way to nudge their programs towards redressing inequities such as intersecting economic, racial, and gender inequality.

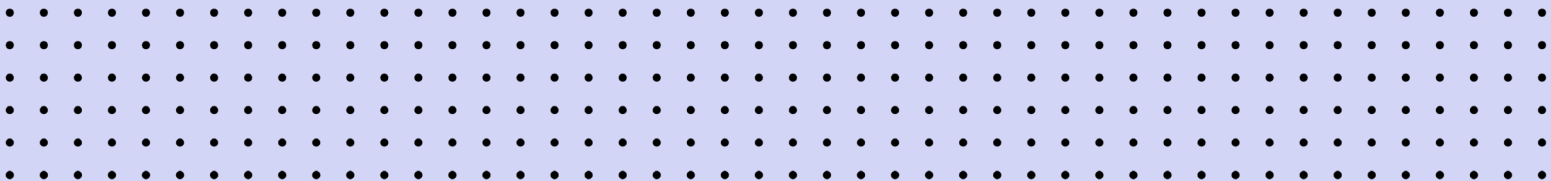
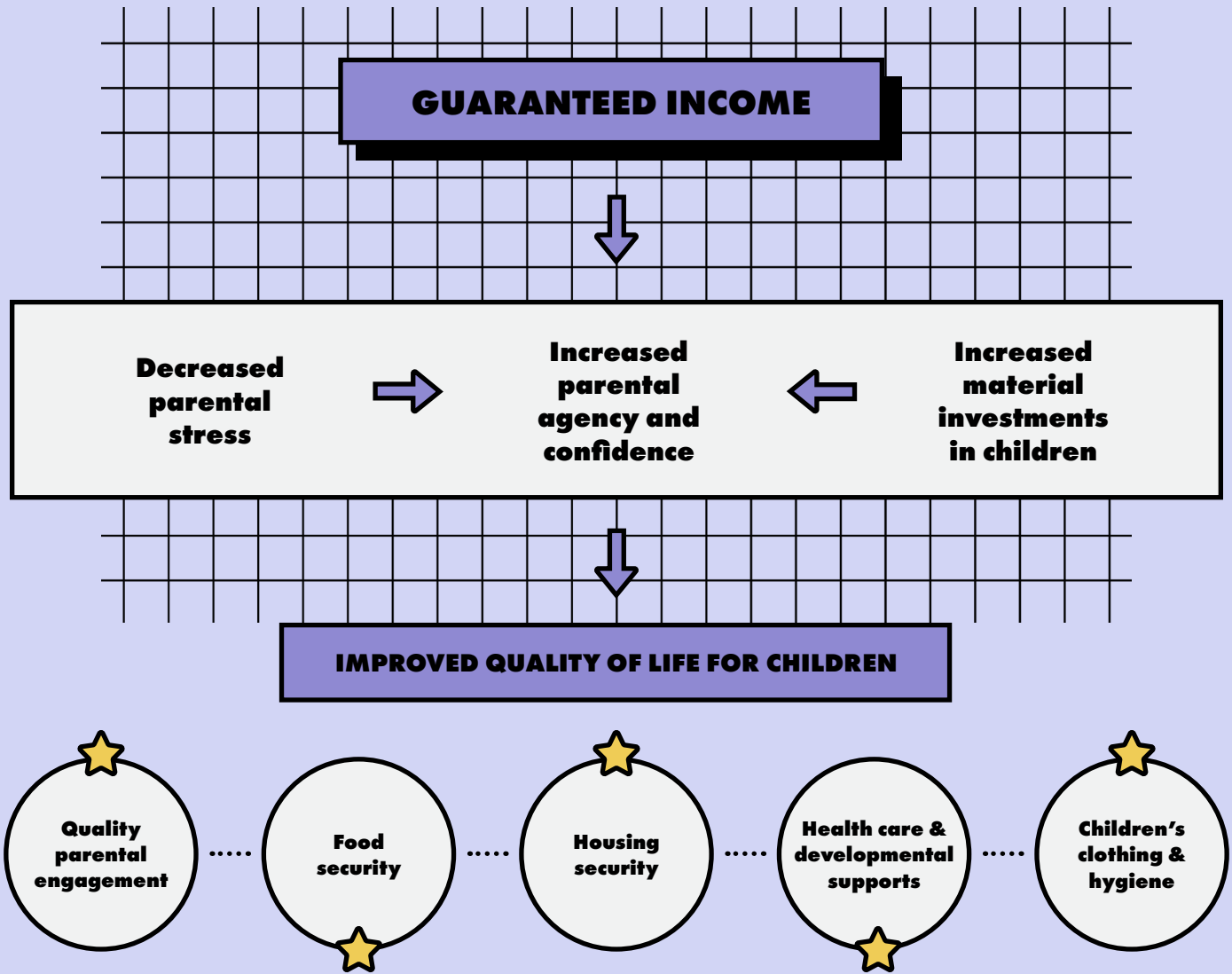
^a Center on Budget and Policy Priorities (2021).

⁵ Tillmon (1972); Love (2022).

⁶ From March to December 2021, the expanded CTC provided a fully refundable tax credit to families (earning less than \$150,000 per year, or \$112,500 for single parents) at a value of \$3,600 per year per child age 0 to 5 and \$3,000 per year per child age 6 to 17. Half the payment was made in monthly installments of \$250 or \$300 per month per child and the other half was provided after filing a tax return.

⁷ United States Census Bureau (2023)

Exhibit 1. Pathways for Effects of GI on Children



EVALUATION OF FOUR GI PILOT PROGRAMS

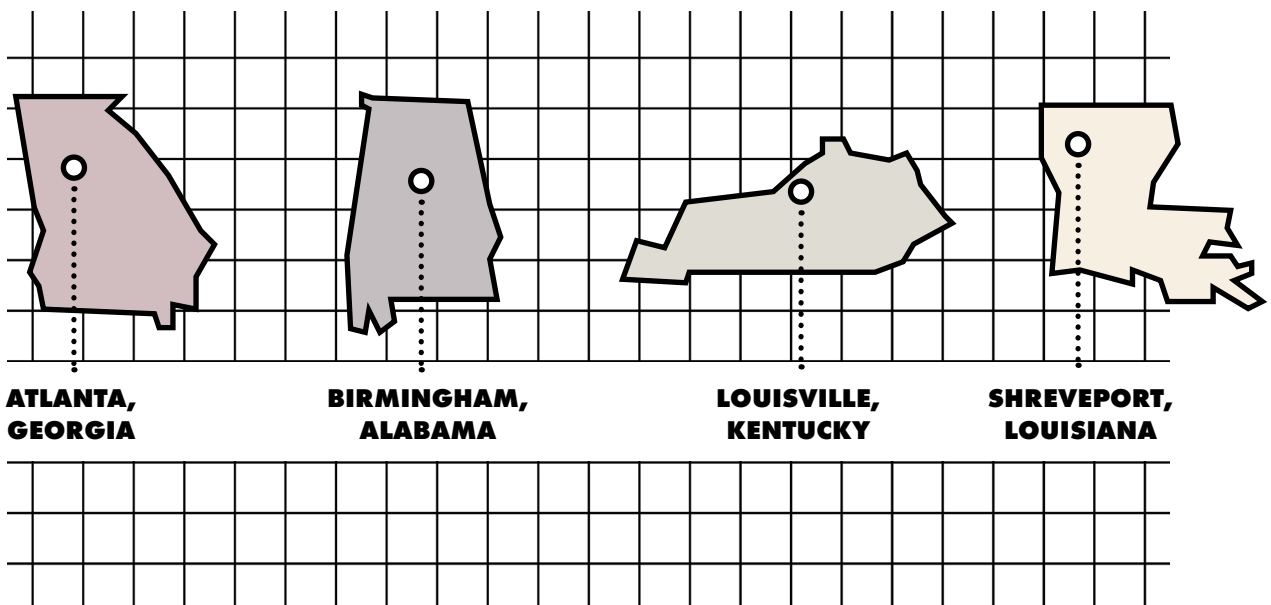
This brief is based on evaluation research on four pilots in the Southeast United States that were sponsored by their respective mayors and funded by MGI. (See **See Exhibits 2 and 3** for more information.)

Each pilot provided participants with 12 monthly GI payments, though the amount varied by city. The pilots all launched in the first half of 2022, approximately two years after the Covid-19 pandemic began, during a time of record inflation, and three to 12 months after Covid-related income supports had ended.⁸ The real value of the GI payments varied by city due to the size of the cash transfer, the area's cost of living, and the eligibility criteria each pilot set for participation.

When establishing pilot eligibility criteria, each city considered many factors related to where it believed

the money would make the biggest difference. Birmingham's and Shreveport's GI pilots focused on single mothers and single parents, respectively. Louisville's GI pilot focused on 18- to 24-year-olds. Atlanta's was open to the general population under a particular income limit. Louisville's and Shreveport's pilots also focused on particular neighborhoods or ZIP codes that were historically underserved or high-poverty areas; these neighborhoods tended to have a large share of Black residents. We also acknowledge the multiple systemic factors that can affect the predominance of mothers in our sample, including judicial norms for custody arrangements, and over-policing and over-incarceration of Black men which has resulted in their exclusion from public housing.^{9,10,11}

Exhibit 2: Four Pilot Program States










⁸ The final Covid stimulus checks were paid in March 2021; Covid unemployment benefits ended September 2021; and the expanded Child Tax Credit expired December 2021.

⁹ CustodyXChange (2018)

¹⁰ Munoz & Widra (2023)

¹¹ Nellis (2021)

Exhibit 3: GI Pilot Designs

 City: Pilot	 Initiating mayor and implementation partner	 Monthly payment (Total amount)	 Participants served	 Participant interviews included in this analysis	 Eligibility criteria	 Pilot dates
Atlanta: IMPACT (Income Mobility Program for Atlanta Community Transformation)	Former Mayor Keisha Lance Bottoms The Urban League of Greater Atlanta	\$500 (\$6,000)	300	14	<ul style="list-style-type: none"> • Age 18+ • City residents • Incomes up to 200% of federal poverty level (FPL) (~60% area median income) (self-reported) 	June 2022 - May 2023
Birmingham: Embrace Mothers	Mayor Randall Woodfin East Lake Initiative	\$375 (\$4,500)	110	20	<ul style="list-style-type: none"> • City residents • Single mothers (self-identifying, not required to be biological mothers) 	March 2022 - Feb 2023
Louisville: YALift! (Young Adult Louisville Income for Transformation)	Former Mayor Greg Fischer Metro United Way, Additional partners in each of three targeted neighborhoods	\$500 (\$6,000)	151	8	<ul style="list-style-type: none"> • Ages 18-24 • Residents of one of three historically marginalized neighborhoods 	April 2022 - March 2023
Shreveport: Shreveport Guaranteed Income Program	Former Mayor Adrian Perkins United Way of Northwest Louisiana	\$660 (\$7,920)	110	25	<ul style="list-style-type: none"> • City residents, 50% chosen from city's five poorest ZIP codes • Single parents/guardians • Incomes up to 120% of FPL 	March 2022 - Feb 2023

Note: There are fewer interviewees from Atlanta and Louisville for this brief because those pilots do not require participants to be parents. In Birmingham, we initially prioritized interviewing mothers with a child age 5 or younger at home because childcare challenges were a particular topic of interest. In other cities, we recruited interviewees from all pilot participants. In all cities, we excluded from interviews any pilot participants involved in public storytelling or narrative change initiatives, as their experiences might differ because of those activities.

Abt Associates is evaluating the pilots using a mixed methods impact study, in which study participants were randomly assigned to either an “intervention group” that received 12 months of GI funds or a “control group” that did not. A survey is administered by the research team at the time of application to the GI pilot (at baseline) and then 6, 12, and 18 months later.

The research team also interviewed a subset of participants selected for the GI. As detailed in the box below, this brief reports on findings from the baseline survey and a subset of the interviews.

ABOUT THIS BRIEF

This brief presents findings based on qualitative interviews conducted by Abt Associates as part of pilot evaluations with 67 interviewees participating in four pilots, along with selected data they provided in their baseline surveys when they applied for the pilots. These 67 interviewees were approximately 10 percent of the 645 participants receiving payments in these pilots. The interviews occurred seven to 10 months into their 12-month pilots.

In interviews, we asked open-ended questions and followed up based on what interviewees shared. Guaranteed income prioritizes participants' agency by allowing them to choose how to spend their cash. Similarly, we chose qualitative research methods that also emphasize participants' agency, by conducting narrative interviews. This approach lets participants lead the interview with their experience of what was most important about receiving GI, rather than asking a more structured set of questions—as we do in our semi-annual surveys. (We will report on those survey findings for each city beginning in 2024.)

By following parents' leads in the interviews, this brief presents what was most important to them about receiving GI for their children and for their experiences

as mothers, fathers, and grandmothers raising children. We draw heavily from our interviewees' own words. This is an intentional choice to practice research more equitably, acknowledging that past social science research has been complicit in reproducing harmful narratives about marginalized communities (Bledsoe & Hopson, 2008). All names used in the brief are pseudonyms, but other details are unchanged.

Our goal in making sense of the interviews was to identify both what experiences were common and how parents' experiences differed. We note that because of the small number of non-mothers we interviewed, we do not draw conclusions about how fathers' or grandmothers' experiences differed from mothers'. We include an overall snapshot of how common a theme was (using the conventions in the table below). Because of our narrative interview format, our findings likely underestimate how many parents in our sample shared the experiences described here. The variations in parents' experiences are equally if not more important than how common a theme was, as that variation shows how parents used the flexibility of GI to meet their families' varied needs and goals.

REPORTING CONVENTIONS	
All/Almost All	Between 59 and 67 cases (89-100%)
Most	Between 53 and 58 cases (80-88%)
A majority	Between 36 and 52 cases (56-79%)
About Half	Between 30 and 35 cases (45-55%)
Many	Between 24 and 29 cases (36-44%)
Some	Between 8 and 23 cases (11-35%)
Few	7 or fewer cases (<= 10%)

... *Variations in our themes show how parents used the flexibility of GI to meet their families' specific needs.*

After describing our interviewees (next page) and their lives just before the GI pilots started (section 1), the remaining sections of the brief present key themes about these parents' experiences with the GI pilots in relation to:

- Meeting their children's basic needs
- Supporting their children's educational outcomes and development
- Finding better work-life balance
- Improving their children's enrichment, parent-child bonding, and parenting confidence
- Improved mental health
- Anticipating the end of the GI pilots

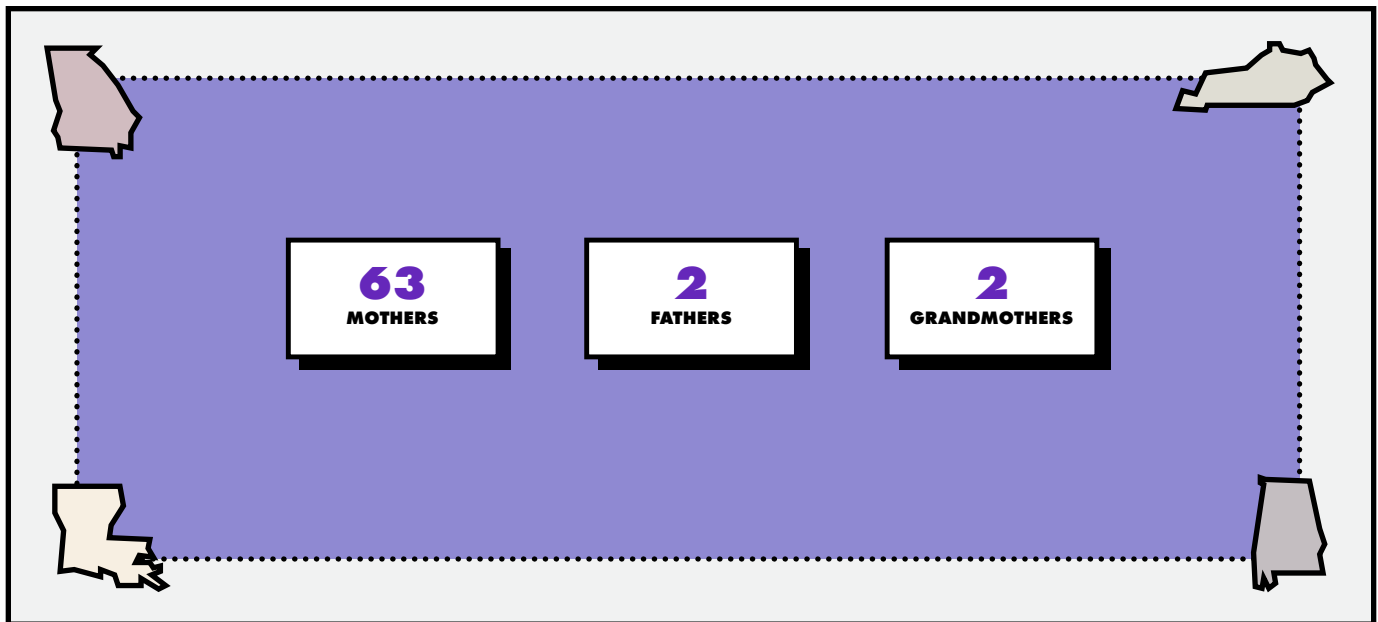
WHOM DID WE INTERVIEW?

We interviewed a subset of GI pilot participants in person or over video between January and March 2023, seven to 10 months into their 12-month pilots. (See **About this Brief** for details about research methods.)

Our 67 interviewees came from Atlanta (n=14), Birmingham (n=20), Louisville (n=8), and Shreveport (n=25). All the interviewees included in this brief identified as parents or guardians with children under age 18 at home (63 mothers, 2 fathers, and 2 grandmothers).

Based on survey responses from participants at the time of their GI application, the typical GI participant we interviewed was a 32-year-old Black mother of two children who holds a high school diploma.

She was the sole adult in the household—acting as both the primary provider and the primary caregiver. Our typical interviewee earned about \$15,368 per year working full time—far below the median income for her respective city.^{12, 13} She rented her home and participated in one or more safety net programs. She is a person who faces systemic barriers to providing for her children’s and her own well-being, based on having a low income, being Black, and being a single parent—inequities that intersect and compound upon one another.¹⁴ Further, she lives in a state with a relatively weaker state-level social safety net (e.g., access to Temporary Assistance to Needy Families, Medicaid, Supplemental Nutrition Assistance Program, and state tax credits).¹⁵ (See **Exhibit 4** on the following page for interviewee demographics and information on income and employment at the time of application).



¹² This annual income is equivalent to \$7.39 an hour. Three of the four states where interviewees live do not have state minimum wage laws; Georgia has a Basic Minimum Rate of \$5.15 per hour for employers with six or more employees. Employers subject to the Fair Labor Standards Act must pay the current Federal minimum wage of \$7.25 per hour (<https://www.dol.gov/agencies/whd/minimum-wage/state>).

¹³ The median household income in each city’s metro area in 2021 were: \$77,589 for Atlanta-Sandy Springs-Alpharetta, GA; \$60,725 for Birmingham-Hoover, AL; \$64,029 for Louisville/Jefferson County, KY-IN; and \$48,164 for Shreveport-Bossier City, LA. Source: American Community Survey 2021 1-year data. [https://data.census.gov/table?q=United+States&t=Income+\(Households,+Families,+Individuals\)&g=010XX00US_310XX00U12060,13820,31140,43340&t=id=ACSS11Y2021.S1901](https://data.census.gov/table?q=United+States&t=Income+(Households,+Families,+Individuals)&g=010XX00US_310XX00U12060,13820,31140,43340&t=id=ACSS11Y2021.S1901)

¹⁴ For an overview, see Child Trends (2021). On their intersecting effects on wages see National Women’s Law Center (2023): On average across the United States, Black working mothers earn approximately 53 cents for each dollar earned by a White non-Hispanic father. In our interviewees’ states, the rate is 50 cents in Alabama, 54 cents in Georgia, 63 cents in Kentucky, and 42 cents in Louisiana (National Women’s Law Center, 2023).

¹⁵ Cawthorne Gaines et al. (2021).

Exhibit 4: Interviewee Demographics and Characteristics

GENDER IDENTITY ^a	
Female	97% (n=65)
Male	3% (n=2)
RACE ^b	
Black or African American	91% (n=61)
White	9% (n=6)
AGE	
Median	32 yrs
Range	20-60 yrs
NUMBER OF CHILDREN UNDER ^c AGE 18 AT HOME	
1	43%
2	28%
3 or more	22%
ADULTS IN THE HOME	
1 (Single parent)	76% (n=51)
2 or more	24% (n=16)

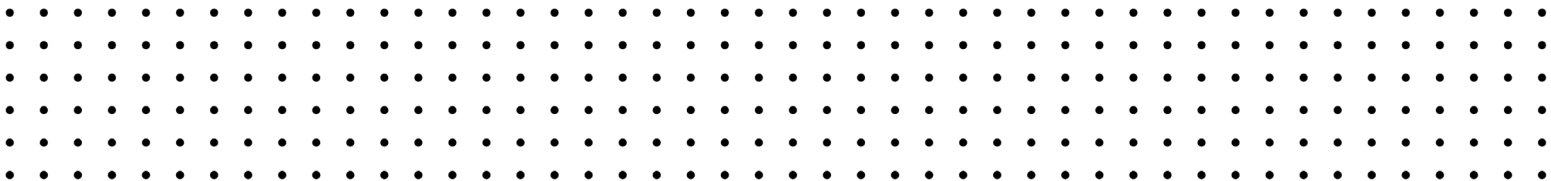
Source: Baseline Survey

- a Survey response options were Male, Female, Non-binary/ Non-conforming, Transgender, Other.
- b Survey response options were White, Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, Two or more races, and Some other race. A separate question asked about ethnicity and one person identified as Latino/a (not shown on table).
- c At the time of the baseline survey, 4 interviewees reported not having children in their household: 3 were data entry errors and 1 had a child who had just moved away to college.

FINANCES ^a	
Income range	\$0 to \$75,948
Mean income	\$13,970 (including \$0 income) \$15,368 (excluding \$0 income)
Median income	\$11,025 (including \$0 income) \$14,050 (excluding \$0 income)
Participates in any	90% social safety net program (SNAP, WIC, SSI, housing assistance)
EMPLOYMENT	
Business owner/ Self-employed	7% (n=5)
Employed full-time	42% (n=28)
Employed part-time	9% (n=6) or seasonally
Full-time student	1% (n=1)
Gig worker	1% (n=1)
Retired or disabled	6% (n=4)
Stay-at-home caregiver	10% (n=7)
Unemployed and	22% (n=15) seeking work

Source: Baseline Survey

- a Louisville and Birmingham did not have an income eligibility criterion; see eligibility criteria in Introduction.



SECTION 1: BEFORE THE GI PILOTS



“I cried a lot of nights... Went to bed hungry a lot of nights to make sure my kids ate.”

Most of our interviewees’ responses in the baseline survey identified them as having high or moderate stress levels; only 12 had low stress levels. In spite of their extraordinary stress, the 66 parents who answered survey questions about their hopefulness were split between not feeling hopeful (n=24) and varying degrees of hopefulness (n=42), with five reporting high levels of hopefulness.

In interviews, many parents described feeling stressed and anxious—and sometimes depressed—before the GI pilot. Covid had been a difficult time for some parents. Among parents who discussed their Covid experiences, at least six mothers lost their jobs, had hours cut significantly, or became unable to work because of losing childcare and/or having to supervise their children’s virtual schooling during Covid. The Covid pandemic aggravated existing disparities, for Black communities and families with children in terms of material hardships, such as household expenditures, housing, food insufficiency, and employment markers.¹⁶

The financial support from the Covid economic impact payments and the expanded CTC also provided these parents with unrestricted cash that helped them prior to the start of their GI pilots. The CTC’s most notable impact overall was to reduce child poverty immediately and substantially. According to one analysis, the CTC reduced child poverty most dramatically, by 51 percent, in states—including the four of these pilots—that have low costs of living but high rates of poverty and fewer safety net programs than most states.¹⁷ Importantly,

many of these states that saw the greatest reductions in child poverty are those with a high proportion of Black children. Households that struggled to make ends meet, like our interviewees, were more likely than other households to use CTC payments to cover basic expenses and investments in their children, such as childcare and tutoring.¹⁸ The CTC, as well as pandemic- expanded unemployment benefits had ended before their GI pilots began, and material hardships had begun to rise again.¹⁹

A few, including Samantha,²⁰ a mother from Atlanta, reported the abrupt ending to that financial support was difficult:



It was hard. It was so hard because we were getting so much money, so much assistance. We got stimulus checks; we got the Child Tax Credit. So, it was a big influx of money just coming in. And then when it stopped, I’m like, damn, what I’m a do now?

¹⁶ Drake & Rudowitz (2022); Hill & Artiga (2022).

¹⁷ Hardy et al. (2023)

Some parents described how, before the GI pilot, they were working two or three jobs but still struggling to provide for their children financially. They described the pain of making trade-offs between working long hours to put food on the table—at the expense of having few waking hours with their children—and being able to be present in their children’s lives.

Parents wanted to provide for their children and be there for them. Many parents described the emotional and sometimes physical pain they absorbed to try to shield their children from their financial struggles. For example, Tiffany, a single mom of four in Birmingham, said that before the GI:

"

It was tough making ends meet. Living paycheck to paycheck. Having to not eat sometimes to make sure the kids have food. I [cried] a lot of nights. Used to go to bed hungry a lot of nights to make sure my kids ate.

Another (quoted fully in the **Work-Life Balance** section) described hiding from her children in the bathroom so she could cry for an hour when she was overwhelmed with not knowing how to feed herself or her children when a bill came due.

This stress affected their parenting differently. A few parents were explicit that they felt inadequate

knowing they were unable to meet their children’s material needs. For example, Kiara from Atlanta was not able to function because of the crippling effects of depression brought on by the feeling she was failing her children. She kept thinking about her children and how, **“I can’t do nothing for y’all.”** This affected her interactions with her children because she felt she could not tell them about their financial troubles: **“I was angry all the time with them. It was, like, they was trying to get to figure me out at the time and they didn’t know Mommy didn’t have no money, we’re probably fixing to get put out next month. And I didn’t want to tell them that....”**

Other parents took pains to explain how they insulated their children from their financial struggles. For example, when asked whether GI affected her daughter’s academic performance, Chelsea from Shreveport said:

"

I know people who—they allow their stress, they allow their kids to carry their stress. So, my baby didn’t have to. I never even—I don’t care how bad things were, she didn’t never have to worry about, or go to school, or get up hungry.... That was never a worry for her. Never. And it never will be. Never. That’s why I try to keep myself together and I go as hard as I can for my girls.

STRESS LEVELS

Of 66 interviewees, only 12 reported having low stress levels in the baseline survey.

¹⁸ Geifer (2022); Hamilton et al. (2022).

¹⁹ The expanded CTC ended December 31, 2021. Three of these states ended additional pandemic unemployment benefits before the federal cut-off on September 4, 2021: Alabama (on December 31, 2020), Georgia (on June 26, 2021), and Louisiana (July 31, 2021).

²⁰ All names are pseudonyms.

SECTION 2: EXPERIENCES DURING THE GI PILOTS



2.1 Basic Needs

"You can go to sleep and... you were fed, you were washed, you're safe. You are loved. That's the biggest thing."

HOUSING



GI helped some parents better afford their existing housing or improve their housing situations, which was beneficial to their children's safety, emotional well-being, and development. GI helped parents pay their rent and utilities or mortgage for their current homes. For example, one mother from Atlanta had been staying in a shelter with her baby prior to the start of the GI pilot. She was able to save her GI payments, stabilize her financial situation, and move into her own apartment by the time of the interview (eight months into the pilot).

GI allowed some parents save money, which inspired a few to think about buying a home and moving into a safer neighborhood for their children. A few parents from Shreveport achieved their aspiration to purchase a home during their GI pilot.²¹ They moved to different neighborhoods so their children could live in a safer environment and receive a better education. Alexandra from Birmingham found a sense of security and joy for herself and her children in the home she purchased:

"Being able to be in a home, that is my proudest moment. Being able to purchase that and being able to walk in it and be in it.... To see [the kids] in their own room.... They can talk loudly as they want. They can pick things up, throw things. They can paint, because they couldn't at grandma's house and mess up her carpet, so they can actually paint now. Being able to take baths, just the smiles, like, we're getting new bowls, just beads in their hair, they were happy about that. So just the little things makes it feel bigger than what it is. So, I'm not saying that when this go away, I won't be able to do anything for my kids, but I know that extra that I did, they were happy. And like I said, that one piece of joy, that one moment of joy, that's all I live for. If I can make you smile and you can go to sleep and you were, you were fed, you were washed, you're safe. You are loved. That's the biggest thing."

²¹ Among the pilots in this brief, Shreveport had the lowest income limit and highest GI amount. It also had the lowest median home price, at \$224,800 at the time of this writing according to <https://www.nar.realtor/research-and-statistics/housing-statistics/metropolitan-median-area-prices-and-affordability>

Other parents had been doubled up with extended family, and while receiving GI were able to move to new units where their children could have more space to play, grow, or be safe. For example, one mother lived with her grandmother, and during the pilot was able to move into an apartment so she and her son could have more space and privacy.

A few parents from Shreveport achieved their aspiration to purchase a home during their GI pilot. They moved to different neighborhoods so their children could live in a safer environment and receive a better education.

FOOD SECURITY



GI helped parents purchase more food and access healthier options.²² Some parents used the GI to pay for groceries. Jasmine from Birmingham was able to use the GI for groceries while she was struggling to pay off prior debts:

“

It keeps me afloat when I can't afford groceries. The first time, it was like a weight lifted off my shoulder because [the GI payment] came in time because I actually needed groceries. And I had the money to buy the groceries for that month.

Three mothers said that they were having difficulty accessing SNAP benefits or their benefits were reduced,²³ and GI helped cover their food expenses in place of the benefit. A few parents purchased healthier

food options after receiving the GI. For example, one mother bought more fresh fruits and vegetables and was also able to buy an insulated cup that preserved her child's milk. A few expressed relief that with the GI, they no longer had to worry about where their children's next meal would come from.

Prior to receiving the GI, Mariah, a single mother in Birmingham, worked three jobs to support her daughter. GI allowed her to reduce her work hours, enroll her daughter in a childcare program, and afford groceries each month. Mariah described receiving GI as:

“

A breath of fresh air for me because I know I can get her up, have those few minutes together. I drop her off at daycare and she goes in. She knows she's going to eat breakfast. Everything is fine.

²² This is consistent with research that the CTC cash transfers reduced food insecurity and improved food quality, especially for the lowest-income recipients (Karpman et al., 2022; Hamilton et al., 2022). However, food insecurity for CTC recipients increased immediately when the CTC expired (Bovell-Ammon et al., 2022).

²³ Two mothers in Shreveport might have been referencing the end of SNAP pandemic emergency allotments that expired in Louisiana in February 2023. See <https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance>. One mother in Birmingham was told her application was delayed in the mail.

HEALTH



GI helped a few parents cover their children's health expenses, including doctor appointments, orthodontics, and medication. It also helped parents afford items necessary to their children's physical well-being and hygiene (e.g., over-the-counter medicines, diapers and pull-ups, menstrual products, toothpaste, and soap).

The effects of GI on reducing parents' stress and improving their mental health were abundant, as discussed throughout this brief. A few mothers described how they used GI to tend to their children's mental and emotional health after the children's fathers died. Alicia from Birmingham was a mother of a teenage daughter and elementary-aged son whose father died the year prior. She used the GI for a variety of supports for her children. One of these was therapy for her son, who was overwhelmed with grief: **"When we lost his dad...he didn't express a lot. And so, I never knew how he was feeling. And I didn't know what to say or what to do because I was kind of reeling in that grief for a long time. And so the therapy was for both of us....You don't want to try to fill that space, but it's just always going to be this little hole, this little void. So [the GI] provided an opportunity for us to get some help we need."**

Another mother's 11-year-old daughter struggled with her father's suicide as well as with being bullied at school. In addition to enrolling her daughter in counseling, the mother prioritized outings with her to boost her daughter's overall mood and mental health. For example, on the anniversary of the father's death, the mother took her daughter to Starbucks, to get pizza, and to **"do whatever we needed to do for that day."** She said that **"it was a very depressing day... but we made the best of it."** Without the GI, the mother would not have been able to afford those outings.

CLOTHING



Clothes and shoes for growing children were a common expense that parents covered with their GI.²⁴ A few parents talked about finally being able to buy clothes as needed, sometimes monthly. One mother was able to buy her daughter new, well-fitting clothes, rather than having to thrift or use hand-me-downs.²⁵

Nina's Story, Shreveport

Nina's story shows how interrelated the effects of GI were across different areas of mothers' and families' lives. Nina is a self-employed artist from Shreveport, LA, with three children: two elementary aged and the oldest in college. Nina lost her job at a hospital in 2020 because of Covid restrictions and turned to art to help pay her family's bills, recruiting clients from Facebook and working days and nights from her home. Because she had to continue working after her children got home from school, they stayed in the house with her so she could watch them. In the year that she received GI, she was able to reduce her workday by four to five hours. This gave her time to take her nine-year-old to a basketball league where he made friends and stayed active. She could also take her youngest son to special education classes, which improved his communication skills. She had wanted to enroll him in this class since he was four years old but never had the time to take him. Nina also felt less stress in the year she received GI and had time to better care for herself. She exercised more and prioritized doctor appointments. Her reduction in stress led to a weight loss of 140 pounds. She enrolled in college to finish the last semester she needed for an associate degree. She was able to spend more quality time with her children and be more involved with their school. She said that with the GI, her children "have more time to be a kid."

²⁴ These expenses were a type of material deprivation other research found was especially common among low-income Black mothers who sought treatment for depression (Holmes et al., 2021).

²⁵ For a separate resource on spending patterns for GI recipients please see: [Home | Guaranteed Income Pilots Dashboard](#)

2.2 Educational Outcomes and Children's Development

"They're trying to help him transition so... when he does go to kindergarten, he's ready, because when he was in [his old] preschool, he didn't talk."

GI helped improve many children's relationships to school, including their behavior, academic performance, and enthusiasm. In a few instances, GI helped parents obtain developmental support to help their young children's ability to communicate. This in turn increased children's overall happiness and confidence or their overall well-being. Though these are short-term changes, research has found that having higher family income improves children's cognitive development and educational attainment—most likely because it creates a better home environment and better maternal mental health.²⁶ Below we highlight some of the ways receiving GI enabled parents to support their children's educational success and early development.

One way in which GI improved children's academic success was by helping some parents afford various school-related costs such as school supplies, tutors, and school uniforms. For a few children, having these basics improved their attitudes toward school. One mother could afford haircuts and a new school uniform rather than a hand-me-down, which helped increase her son's confidence and improve his behavior at school, as well as his grades.

With GI, parents also had greater flexibility with their work hours and spent more time at home with their children. Because of this, a few parents could help their children with their homework, which improved their children's grades. A few parents felt that their children receiving more attention and having more stability at home led to better behavior and academic performance in school, including Briana from Shreveport: **"My son, he was really acting out a lot during the time of me working two jobs. Mostly because I just wasn't around enough. So, he doesn't do that at all now because he's getting more attention. So, he's not trying to seek that from school. He's getting it at home."**

With the extra income, parents could take their children on outings or to activities that energized them, which could have improved their overall attitudes toward school. One mother would take her child to Sonic to get a milkshake and play at the playground if he had a tough day at school. She said that it helped her child relieve stress from the day.

A few mothers with young children used the GI to access special schools or classes that supported their children's developmental needs. Though their children's needs might be similar, mothers used the GI in different ways—and the flexibility of GI made those choices possible. Whitney from Shreveport used GI to pay someone to transport her son to a special school farther from her work and home, whereas Shannon from Shreveport reduced her work hours so she could take her son with autism to his classes. Whitney explained the effects of her son's speech delay on his ability to participate in preschool and to potty train: **"They're trying to help him transition so he—when he does go to kindergarten, he's ready because, when he was in [his old] preschool, he didn't talk. He— if he did talk, it was him screaming."**

In contrast, some parents said that their children's behavior and academic performance did not change after receiving the GI, which they attributed to having insulated their children from their financial stress. One parent in Shreveport, said:

“

No, because the struggle that I have, I'm not going to pawn that struggle on them. So, when we're struggling, they don't know we're struggling.

²⁶ Cooper & Stewart (2021).

2.3 Work-Life Balance

“I had two jobs, but my kids [asked me] to quit because they needed me.”

Parents’ employment choices were influenced by their parental responsibilities and children’s needs, and GI helped some of the parents that we interviewed adjust their employment to be more present and available to their children. Receiving GI allowed them more choice in the type of job, schedule, and number of hours committed to it. The monthly income gave them the resources and space to find work that better suited their children’s needs.²⁷

For example, Jessica from Shreveport talked about how before receiving the GI, she spent significant amounts of time searching and applying for public assistance programs. About this search, she said, **“My days consisted of calling different organizations to try to receive assistance to support me and my children until I could get squared away to where I can work and be able to take care of them.”** GI gave her the ability to step back and apply for jobs instead. She said,

“With receiving the guaranteed income... it took a lot of stress off of trying to find different organizations to assist with certain things. I was able to pay bills. So, that left me more time to look for a job that would work with my schedule, which is how I ended up coming across [my current] job.”

For Crystal, a mother from Shreveport, GI covered her expenses while she looked for a new job. She initially worked at a store where she had to unload merchandise from shipping trucks. Her pregnancy and the onset of a new medical condition rendered her unable to work this job without experiencing severe pain. The GI covered her gas, electric, and water bills while she took time off to recover and find a less physically taxing job.

Some parents talked about the trade-off before the GI pilot between working to put food on the table and being present in their children’s lives. These parents described working long hours and multiple jobs to make ends meet, which meant they had few waking hours with their children.²⁸ Jasmine from Birmingham described the difficulties she had working two jobs, and how the GI replaced the income from her second job:

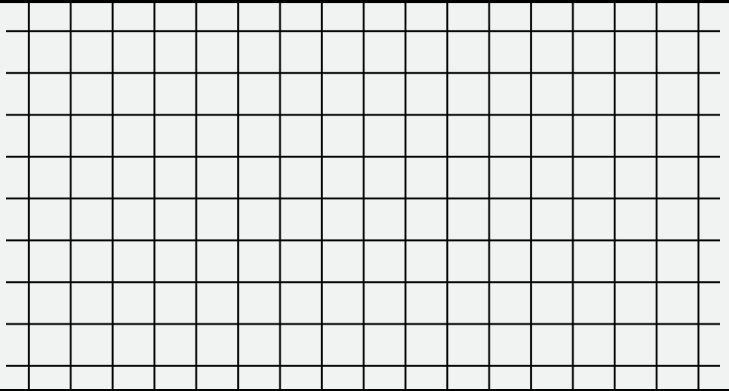
“I had two jobs, but my kids asked me to quit because they needed me. Because they need me, and it was probably like an additional \$500 coming in [from my second job], but it was working me to death.... I’m working on my feet all day.... You don’t know what to do. You don’t want to miss out on your kid’s life. You want to be at every game, every event...[The GI] was getting my kids everything. I ain’t even have to have a part-time job, but I did because kids become expensive...”

²⁷ These are all consistent with research that lower-income households used their monthly CTC payments to spend more time with their children to support their development while not significantly affecting their employment (Hamilton et al., 2022).

²⁸ Research shows that due to time constraints, single parents are understandably less able to spend time engaged in developmental activities that promote their children’s development and long-term well-being (Fallesen & Gähler, 2020).

Jade, Atlanta

“[During the GI pilot,] a typical day, I can come home and enjoy being with my two daughters. I mean, we can actually laugh and talk and have a conversation with them instead, other than going to the bathroom and standing in the bathroom for an hour, crying, trying to figure out how I’m going to pay this bill. How are we going to eat? Is this my last day having a meal?”

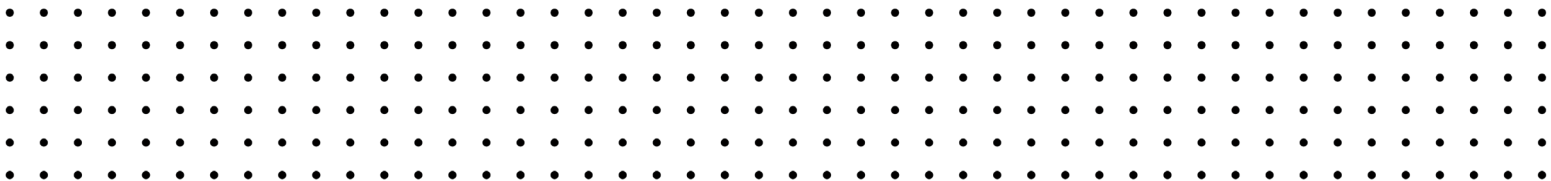


By reducing their hours, a few parents were able to adjust their remaining work schedules to align with their children’s schedules. This allowed them to get their children ready for school and spend quality time with them after school. Others, with temporarily less financial pressure due to GI, changed jobs, finding an employer close to their children’s school so they could easily make pick-up and drop-off. GI gave parents more flexibility to construct a work schedule that allowed them to be more involved as parents in the ways they desired. Briana from Shreveport, who was able to quit her second job because GI helped cover the family's expenses, explained,

The combination of decreasing their work hours to a more manageable load and having stable income decreased mothers’ stress and helped them be more present and involved with their children. This increased parents’ overall happiness, sense of fulfillment, and satisfaction with their parenting. This was vital to Crystal from Shreveport, whose children ranged from infancy to elementary aged:

“In the morning time we get up, I can actually prepare breakfast now because it’s not on anybody else’s time. It’s on mine. So, I prepare breakfast, I get them ready, take them to school. I go to work. On my break, I will go get them. I don’t have to wait around and hope that the school doesn’t call because I’m normally late.**”**

“You can never get back time away from your kids, because they don’t get younger; they get older. So that time that you have then, those moments, take advantage of getting those moments and being there because you won’t have it again.**”**



2.4 Enrichment, Parent-Child Bonding, and Parental Confidence

“I’m able to say yes more.”

GI allowed parents to provide for their children’s emotional and social development, helping increase their confidence. It allowed parents to pay for extracurricular activities and to provide family experiences that promoted stronger parent-child bonds. Parents reported that this helped children feel valued and improved their quality of life. Additionally, being able to invest in their children in ways they had long desired to but could not afford increased their parenting confidence, which the literature suggests is strongly associated with children’s well-being.³⁰ This is also consistent with how Black and other non-White households invested their CTC funds in their children’s development.³¹ Those changes in parenting and parent-child relationships were often the most emotional parts of the interviews—drawing out palpable joy from parents and often tears. Below we describe how these changes played out in parents’ lives.

GI helped many parents afford enrichment activities such as afterschool programs, field trips, sports, and extracurriculars—activities linked to positive academic achievement and youth development.³² Some parents, who were unable to enroll their children in these activities before receiving GI, said these experiences expanded their children’s horizons and social connections, and might have helped increase their confidence. Jessica from Shreveport, quoted above about applying for assistance programs, said:

“

And if I wasn’t receiving the guaranteed income, I would not be able to allow my children to participate in a lot of things. So, it really has made the quality of life and my children’s school experience for their first year, it really has helped to enhance that experience for all of us.... So, for me, everything is doubled. So, no. It’s not a mandatory thing, but who wants their kids to be left out of activities because their mom doesn’t have the money? That sucks. So, this guaranteed income program has allowed me to allow my children to participate in a lot of things school-wise. And it has, like I said, allowed me to make sure that they are clothed, fed. It has really helped me get through a tough time in my life—a transitional period, I should say.

³⁰ Vance & Brandon (2017).

³¹ Hamilton et al. (2022).

³² Extracurricular activities appear to be especially beneficial to children with low incomes, yet they are under-represented in them due to a lack of family resources (Alhadeff, n.d.).

Some parents would intentionally set aside a little GI money to do something special for their children. Others would pay their bills first and see what remained to do something special for their children. One mother gave her teen child an “allowance” for the first time with the GI, and another mentioned giving her child a little money to pick up a few items at the dollar store. Also, knowing their bills were paid or that they were not taking the money away from something essential helped parents relax more, which improved the quality of their interactions with their children.

The GI also allowed some parents to make occasions such as birthdays and holidays special for their families during the GI pilot year. One mother described being home on Christmas day for her children for the first time in their lives. Because of the GI money, she did not need to work the holiday shift that paid time and a half. Alicia, whose children had lost their father the prior year, was able to celebrate her daughter’s birthday by taking her to her favorite restaurant and buying cupcakes for her class. She reflected on how important it was for her daughter to celebrate her birthday in such a way:

“

I cook at home, so we don’t eat out a lot, but they love [local restaurant] and... that’s all my daughter wanted for her birthday. My kid wanted “me and my friends go to the [local restaurant], and you just bring cupcakes to my class.”

It was simple. Yeah. Now she still wants the iPhone, but we—We can live without that. But the experience to take her and her friend out or provide cupcakes for her class and, you know, little small things and just being present in their lives and things that they want.... As adults, we might look at it, well, this is a need, this is more important. But sometimes for their own mental and emotional strength, we have to accommodate some of what they want so they can feel valued.

A few parents described using the GI for vacations. One mother saved some GI funds across many months to take her children to Disney World. Another mother was able to buy a plane ticket for her son to visit his father in California and see his half-siblings there.

2.6 Anticipating the End of the GI

“And I’m going to miss it... I’m a little bit scared.”

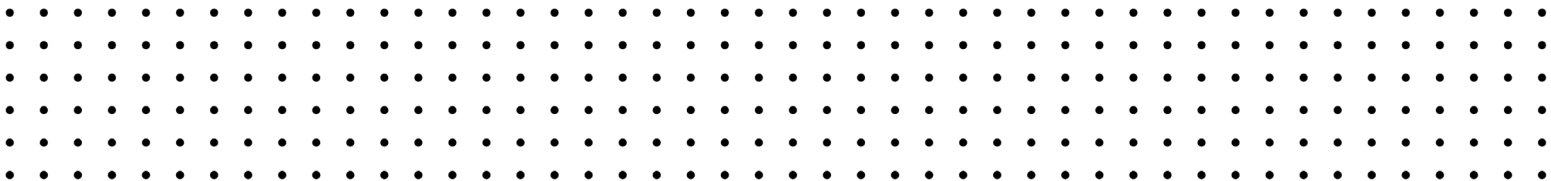
All the parents we interviewed felt the GI pilot had provided an essential resource for them to move in a positive direction and were grateful for it. They described catching up on bills, reducing their debts, and/or increasing their savings or emergency funds. A few parents, including Tanya from Atlanta, were explicit that the lasting effects of the GI were more than financial:

“ I do feel like I’ll be fine. And I’m going to miss it.... I’m a little bit scared, but not to the point where I think I’m going to get evicted or my power is going to get cut off.... It was a great boost every month to just boost your everything, just boost [your] bank account, boost your confidence, and knowing that you can pay your bills, and then the joy of having a little bit of money left over to, like, you know, follow your dreams or whatever you want to do.

But when anticipating the end of the pilot, half the parents expressed anxiety or stress about the future. Some parents thought they might have to go back to working multiple jobs after the pilot ended. Some were dreading the possibility, with Jade saying:

“ It gives me a panic attack to even think about having to go back and work all these jobs.

Half the parents interviewed expressed anxiety or stress about the future



DISCUSSION



Before the GI pilots started in their respective Southeastern cities, almost all the parents interviewed for this research faced daunting levels of stress and material deprivation, and a scarcity of quality time with their children—all traits common among historically excluded households with low incomes, especially among Black single mothers like those we interviewed, and all causes of worse life outcomes for their children.³⁶

From the experiences of the parents receiving GI whom we interviewed, this study found the temporary income boost brought meaningful positive changes for them and their children. As was shown in **Exhibit 1**, receiving GI monthly enabled parents to better provide for their children’s basic needs and decreased their stress, which improved their sense of agency and confidence as parents. That improvement let them more positively engage in their caregiving responsibilities, leading to more positive relationships with their children.

These findings cannot be understood without looking through the lens of race and gender. Most participants in the GI pilots, and almost all the parents we interviewed, identified as Black and as women. Though these interviews did not overtly broach the subjects of gender or race, the deep and systemic barriers based on race—especially as it intersects with gender, poverty, and the social safety net for low-income Black women—are an important backdrop for understanding our interviewees’ experiences.

Research documents the disproportionate rate at which Black Americans experience poverty and its radiating detriments, a result of historical, institutional, and systemic racism. Black Americans experience poverty at a rate of nearly double their share in the population.³⁷ One contributing factor is the wage gap, especially for Black mothers, who earn on average 53 cents to the dollar earned by a White father.³⁸ It follows that Black children also experience poverty at higher rates than their non-Black peers³⁹ and are therefore at disproportionate risk for its deleterious effects.

Research documents the disproportionate rate at which Black Americans experience poverty and its radiating detriments, a result of historical, institutional, and systemic racism.

³⁶ National Academies of Sciences, Engineering, and Medicine (2019); Center on Budget and Policy Priorities (2021).

³⁷ Creamer (2020).

³⁸ National Women’s Law Center (2023).

³⁹ ChildStats (2021).

By the time of this writing, the 12-month pilots described in this research had all concluded. It is unclear to what degree GI will have lasting effects if it remains a short-term transfer. The subset of participants interviewed reported positive changes seven to 10 months into their 12-month pilots. Though temporary changes have benefits in themselves, a question remains on whether the pilots change the families' long-term well-being.

Cash transfer programs that are broadly based, such as the expanded Child Tax Credit, enhance equity by producing the biggest gains for the families living deeper in poverty. And in places with weaker state and local safety nets, broad-based policies have produced the greatest gains for families living in poverty.^{40, 41}

Substantial prior research on cash transfers has shown that ongoing and regular transfers, such as the Earned Income Tax Credit,⁴² Tribal casino dividends,⁴³ and Alaska Permanent Fund dividend,⁴⁴ produce a range of substantial long-term benefits for children and parents.⁴⁵ Less evidence exists about long-term impacts from time-limited cash transfer programs such as these GI pilots.⁴⁶ Though data on the time-limited expansion of the CTC show temporary reductions in child poverty, initial research suggests that it did not produce sustained effects.⁴⁷ At the same time, there is evidence, especially in the field of early childhood, that well-designed short-term interventions might produce lasting intergenerational effects.⁴⁸

CLOSING THOUGHTS

There is a need for long-term research to study whether there are lasting effects from time-limited cash transfer programs. Further research—including on the amount, duration, and targeting of GI—is imperative to show whether GI can evolve into a viable and lasting two-generation solution for economic and racial equity.

However, the findings from this brief can immediately inform ongoing policy conversations about guaranteed income, federal and state CTCs, and broader social welfare policies. Current social welfare systems aimed at improving outcomes for families experiencing poverty—child welfare, housing, workforce training—can and should take into consideration the circumstances, hopes, fears, stress levels, and need for flexible resources for parents as they try to meet their children's needs.

⁴⁰ Hamilton et al. (2022); Akee et al. (2010); Cawthorne Gaines et al. (2022).

⁴¹ A study estimates that a future child tax credit that permitted full refunds instead of partial, would allow 99 percent of Black children to benefit from it, up from 50% in the current version. This is because the families experiencing the lowest incomes are only receiving a portion of the credit (Cahil and Gale 2022).

⁴² The Earned Income Tax Credit is a federal refundable tax credit for low- to moderate-income workers. The tax credit a worker earns is based on various criteria including disability and the number of dependents.

⁴³ The Eastern Band of Cherokee Indians Casino Dividend Program in North Carolina has been giving tribal members on average between \$4,000 and \$6,000 per year since 1997.

⁴⁴ The Alaska Permanent Fund is an investment fund that, since 1982, pays an annual dividend to Alaska residents based on mineral royalties.

⁴⁵ Akee et al. (2010); Boyd-Swan et al. (2016); Bullinger, et al. (2023); Cooper & Stewart (2021).

⁴⁶ Beginning in 2024, our evaluations will report on full outcomes for all pilot participants observed through six months after GI payments ended (i.e., 18 months post-baseline).

⁴⁷ United States Census Bureau (2023)

⁴⁸ Garcia et al. (2021).

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