



# Social Policy Report

## Strengthening Social Programs to Promote Economic Stability During Childhood

**Bradley Hardy, American University**  
**Heather D. Hill and Jennie Romich, University of Washington**

---

### ABSTRACT

Economic instability has increased in recent decades and is higher for families with low incomes and Black families. Such instability is thought to be driven primarily by precarious work and unstable family structure. In addition, the social safety net has become less of a stabilizing force for low-income families, in part because benefits are often tied to employment and earnings. Too much change in economic circumstances may disrupt investments in children, parenting practices, and family routines—particularly if the economic changes are unpredictable, undesired, or not part of upward mobility. Given the considerable evidence that economic circumstances affect child health and development, economic stability can and should be an important goal of multiple policy domains. In this report, we describe economic instability, review the pertinent theories for considering how economic instability might matter to children, and describe ideas for policies that could reduce or moderate instability. We include policies that reduce instability in earnings, use public assistance to stabilize income or reduce material hardship, or enhance parents' capacity to deal with or avoid instability.

**Corresponding author:**  
Heather D. Hill (hdhill@uw.edu)

**Author's note:**  
Authorship is co-equal and listed alphabetically.

## Social Policy Report

Volume 32, Number 2 | 2019  
ISSN 1075-7031

*Social Policy Report*  
is published three times a year  
by the Society for Research in  
Child Development.

### EDITORIAL TEAM

#### Lead Editor

Ellen Wartella, PhD  
ellen-wartella@northwestern.edu

#### Associate Editor

Fashina Aladé, PhD  
alade@u.northwestern.edu

#### Editorial Board

P. Lindsay Chase-Lansdale, PhD  
Sandra Waxman, PhD  
David Figlio, PhD  
Craig Garfield, MD  
Neil Jordan, PhD  
Terri Sabol, PhD  
David Uttal, PhD  
Diane Schanzenbach, PhD  
Dedre Gentner, PhD  
Matthew M. Davis, MD  
Amelie Petitclerc, PhD  
Rachel Flynn, PhD  
Onnie Rogers, PhD

#### SRCD Policy Staff

Kelly R. Fisher, PhD  
Anna Kimura

#### Science Writer

Anne Bridgman

#### Manager of Publications

Rachel Walther

## FROM THE EDITOR

Social scientists and policymakers have long acknowledged household income as an important predictor and moderator of many important child development outcomes. However, income has been traditionally thought of and measured as a relatively fixed state. In this *Social Policy Report*, authors Bradley Hardy, Heather D. Hill, and Jennie Romich discuss the importance of looking not only at income *level*, but at income *instability* as a key predictor of child outcomes – one that warrants greater attention, especially when it comes to U.S. policies.

The authors begin by defining economic instability as “repeated changes in employment, income, or financial well-being over time, particularly changes that are not intentional, predictable, or part of upward mobility.” Further, they provide historical context for understanding various factors that have led to greater instability for families today than in the past, such as precarious work security and a fraying of the social safety net.

They also provide practical advice for researchers who seek to measure economic instability. They draw important attention to the difference between *intentional* changes in economic circumstances, such as choosing to take time off of work to go back to school or to have a child, and *unintentional* changes, which tend to be more deleterious to the child’s environment. Most importantly, they point to the ways in which income instability negatively effects child health and learning outcomes.

Throughout the report, the authors give concrete examples of how to better account for economic instability in our public policy programs. They cover a wide range of suggestions for policy change, from small tweaks to existing programs that would improve their effectiveness to new yet untested but theoretically promising policies. Overall, they argue that just as we have federal policies such as tax policies to buffer businesses against major and catastrophic economic downturns, we also should have policies to help protect families and children from economic instability. Such policies can be promulgated by both the government and business employers.

Critically, the authors are realistic about the costs associated with these policy suggestions. They argue strongly that although these are expensive problems to fix, the potential benefits to human capital would outweigh those costs in the long run.

## Strengthening Social Programs to Promote Economic Stability During Childhood

Income level is well-established as a key macro context for child development, and a vast literature indicates that higher income during childhood promotes development in every domain (e.g., Akee, Copeland, Keeler, Angold, & Costello, 2010; Case & Paxson, 2011; Dahl & Lochner, 2012; Duncan, Magnuson, Kalil, & Ziol-Guest, 2012; Duncan, Yeung, Brooks-Gunn, & Smith, 2006; Ziol-Guest, Duncan, & Kalil, 2009). This evidence frequently provides both substantive and rhetorical bases for the creation and design of income support policies and early childhood education programs (National Academies of Sciences, 2019).

Although income *level* is important, emerging evidence suggests that the nature of *changes in income* and other aspects of social and economic circumstances matter as well. Income volatility has increased in the United States since the 1970s and is higher for lower income, non-White, and less-educated individuals (Gottschalk & Moffitt, 1994; Hardy, 2014; Hardy & Ziliak, 2014; Keys, 2008; Morris, Hill, Gennetian, Rodrigues, & Wolf, 2015). The rise in income volatility was driven largely by employment insecurity and is attributed to both short-term economic shocks, such as job loss, and permanent structural changes, including the decline in blue-collar manufacturing jobs and the increased reliance on part-time and contingent work arrangements (Dynam, Elmendorf, & Sichel, 2012; Gottschalk & Moffitt, 2009; Haider, 2001; Keys, 2008; Western, Bloome, Sosnaud, & Tach, 2016; Ziliak, Hardy, & Bollinger, 2011).

Over this same period, our social safety net has become less of a stabilizing force for low-income families (Hardy, 2017), in part because benefits are often tied to employment

... our social safety net has become less of a stabilizing force for low-income families (Hardy, 2017), in part because benefits are often tied to employment and earnings (Hardy et al., 2018; Hill, Romich, Mattingly, Shamsuddin, & Wething, 2017; Hoynes & Schanzenbach, 2018).

and earnings (Hardy et al., 2018; Hill, Romich, Mattingly, Shamsuddin, & Wething, 2017; Hoynes & Schanzenbach, 2018). In addition, large and growing gaps in family wealth have left families with children, particularly Black and Hispanic families, at risk of having insufficient savings or assets to buffer against income changes (Charles & Hurst, 2002; Darity et al., 2018; Gibson-Davis & Percheski, 2018; Hamilton & Darity, 2017; McKernan, Ratcliffe, Steuerle, & Zhang, 2014).

The stability, timing, and predictability of household resources are likely to affect stress levels of parent and child, the quality of parenting, and investments in child development (Adams et al., 2016; Hill, Morris, Gennetian, Wolf, & Tubbs, 2013; Sandstrom & Huerta, 2013). Importantly, income volatility can be both a cause and consequence of broader social instability, including disruptions to health, transportation, housing and neighborhoods, nutrition, and relationships. Recent advances in developmental science have made it far more explicit how chaotic family and neighborhood contexts negatively affect parenting and child health and development (Coldwell, Pike, & Dunn, 2006; Evans & Wachs, 2010; Raver et al., 2015; Vernon-Feagans, Garrett-Peters, & The Family Life Project Key Investigators, 2012), and how chronic stress can have lasting consequences for psychological and physiological

functioning (Ganzel & Morris, 2011; Ganzel, Morris, & Wethington, 2010; Shonkoff, Garner, & The Committee on Psychosocial Aspects of Child Health, 2012).

This report connects the economic and developmental science evidence to offer insights into how policy could promote stable and supportive economic contexts during childhood. In the first section, we describe a rise in economic instability in the United States, particularly for families with less-educated adults and for families of color. We then explore how economic instability matters to children from the perspective of economics, developmental science, and social neuroscience theories. Next, we discuss how existing programs and emerging policy ideas could promote stability or buffer against the harms of instability. We conclude with thoughts for further work.

## What Is Economic Instability?

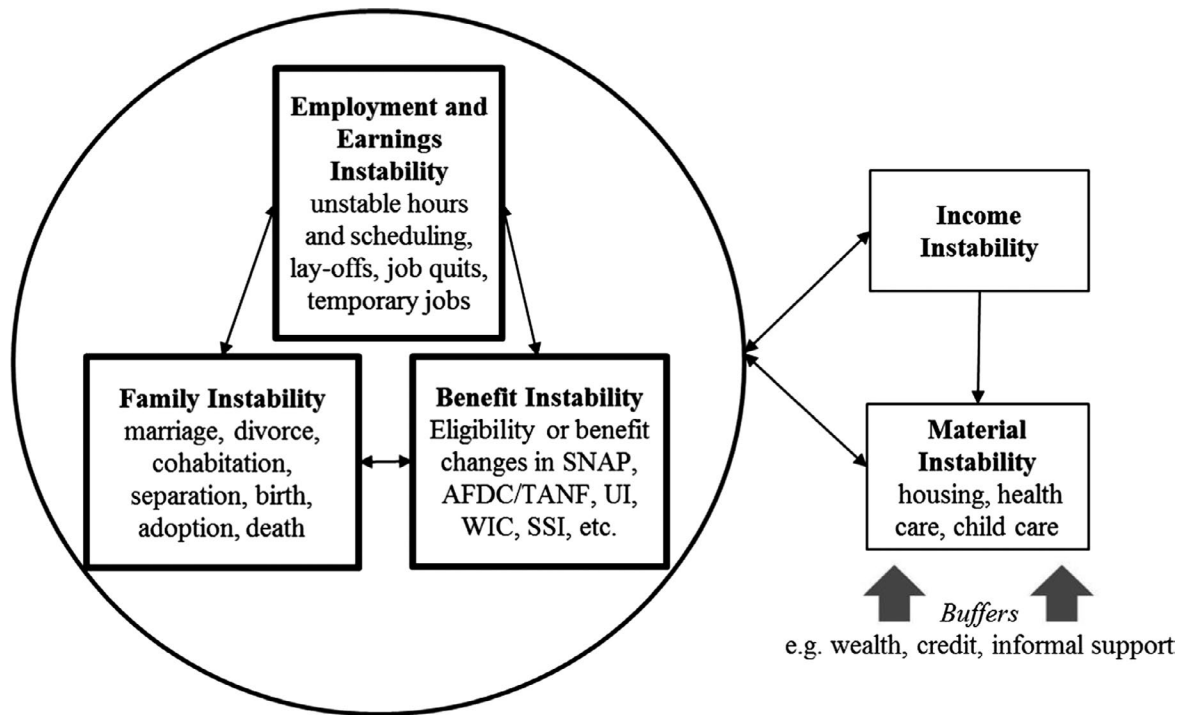
In keeping with Hill et al. (2017), we define economic instability in this report as “repeated changes in employment, income, or financial well-being over time, particularly changes that are not intentional, predictable, or part of upward mobility” (p. 374). Some research has described a similar concept as “economic insecurity” (Hacker, 2008; Hacker et al., 2014; Western, Bloome, Sosnaud, & Tach, 2012; Western et al., 2016). We use the terms volatility and variability interchangeably to capture the raw amount of change in economic circumstances regardless of the specific direction or predictability of the change.

Hill et al. (2017) described some of the key domains of economic instability, including labor market, relationship, and safety net benefit instability (see Figure 1). For most families, income largely consists of labor market earnings. For low-income families, income also often includes benefits from important social safety net transfer programs, such as cash welfare, food assistance benefits, and the Earned Income Tax Credit. These programs reduce the after-tax, after-transfer level of volatility for socioeconomically disadvantaged families and help families maintain stable levels of consumption (Bitler, Hoynes, & Kuka, 2017; Hardy, 2017; Hardy & Ziliak, 2014; Kuhn, 2018). Families with low incomes that are also unstable must often choose between covering childcare, housing, food, and health-care needs (e.g., Morduch & Schneider, 2016; Schenck-Fontaine, Gassman-Pines, & Hill, 2017), leading to material instability. In-kind programs, which subsidize childcare and housing, can buffer families against instability in earnings or family structure, but they also potentially amplify instability if families churn on and off due to eligibility requirements. Other key buffers from instability might include liquid assets and informal support, which can be used during dips in income.

## The Rise In Earnings and Income Volatility

Many studies have indicated a rising trend in income and earnings volatility over the 1970s and 1980s, and again in the 2000s (Carr & Wiemers, 2018; Dynan et al., 2012; Gottschalk & Moffitt, 1994, 2009; Haider, 2001; Hardy, 2017; Moffitt & Zhang, 2018). This evidence is based on both survey and administrative data and a variety of measures of both discrete economic shocks and overall levels of volatility (see box insert on Measuring Instability). For example, among all families, the variability in pre-tax and transfer income increased by 35% between 1980 and 2012 (Figure 2; Hardy, 2017). Socioeconomically disadvantaged families—specifically those with less-educated

Figure 1. **Economic instability conceptual framework.**



household heads, Black families, and families headed by a single-mother—reported the highest levels of earnings and income volatility and the largest increases in volatility

Socioeconomically disadvantaged families—specifically those with less-educated household heads, Black families, and families headed by a single-mother—reported the highest levels of earnings and income volatility and the largest increases in volatility over time.

over time (Gennetian, Rodrigues, Hill, & Morris, 2018a; Hardy, 2017; Hardy & Ziliak, 2014; Hryshko, Juhn, & McCue, 2017; Keys, 2008; Latner, 2018; Morduch & Schneider, 2016). Even married families are not necessarily protected from volatility because partners may work within the same sectors of the economy and suffer the

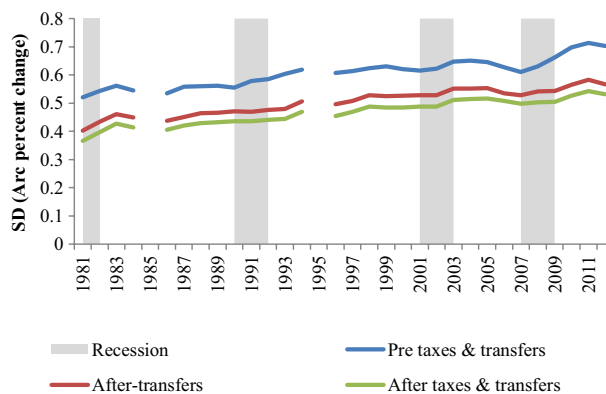
same economic cycles (Ziliak et al., 2011).

Many studies examining earnings and income volatility have included adults with dependent children (e.g., Gottschalk & Moffitt, 2009; Hardy, 2017; Hardy & Ziliak, 2014), but only a few have focused specifically on income during childhood (Dahl, DeLeire, & Schwabish, 2011; Hill, 2018; Morris et al., 2015; Western et al., 2016). Dahl et al. (2011) explored sources of differences in income volatility, examining households with and without children, as well as differences in family structure—especially married versus unmarried. They generally found slightly higher levels of volatility among households with more dependent children.

### Causes of Economic Instability

For many socioeconomically disadvantaged individuals and families, income volatility may derive from family and individual-specific events related to labor market

Figure 2. Income instability, all families. Current population survey.



Adapted from Hardy (2017)

experiences, including job loss. These forms of “transitory” volatility result from a host of factors that can interact to impede work participation, including housing insecurity, physical and mental health events and trauma, and relationship instability (Adams et al., 2016; Sandstrom & Huerta, 2013). Parents’ own physical or mental health problems, relationship difficulties, traumatic grief or loss, elder care needs, or other demands may simultaneously create problems in both family life and employment. Importantly, child health or developmental problems may also lead to economic instability. For instance, children’s behavioral, medical, or learning needs may require parents’ attention and make it hard for parents to maintain stable employment (Kuhlthau & Perrin, 2001; Smith et al., 2002). This is particularly true in the United States, where there is no national paid leave program.

Prior studies of trends have not differentiated between intentional versus unintentional changes in economic circumstances, which would help to identify the sources of economic instability as we have defined it. Some types of economic shocks, such as changes in health status, on-the-job injuries, and plant closings, may be good proxies for instability because they are unlikely to be desirable or part of an intentional path to upward mobility (Charles & Stephens, 2004; Currie, Stabile, Manivong, & Roos, 2010; Eliason & Storrie, 2015; Page, Stevens, & Lindo, 2009; Stevens, 2002; Woock, 2009). Other shocks, such as employment instability around the time of a birth or to pursue educational opportunities might be thought of as intentional and not meet our definition of instability. While properly sorting out these distinctions is important, it is worth considering that even seemingly beneficial or forecastable changes in economic circumstances could be disruptive to family life and transmit negative consequences onto children.

Individual and family exposure to volatility has also taken place within economic and demographic shifts since the 1980s—specifically increasing instability in work, family structure, and the social safety net (Shin & Solon, 2011). Western et al. (2016) estimated that almost half the increase in extreme income losses for families with children can be attributed to trends in employment precarity and single parenting. In fact, both of these factors are likely interacting with one another and with eligibility rules for public assistance to amplify economic instability in low-income family life. We discuss instability in each domain below.

### Measuring Economic (In)stability

Many studies have used measures of **total earnings or income variability**, including percentage change, arc percentage change, or close transformations such as the standard deviation of income percentage changes and the log difference in income or earnings (Dahl et al., 2011; Dynan et al., 2012; Gennetian et al., 2018b; Hardy, 2014; Hardy & Ziliak, 2014; Shin & Solon, 2011).

Variability measures can be further differentiated in terms of the **direction of change**. For example, Wagmiller, Lennon, Kuang, Alberti & Aber, (2006) and Johnson et al. (2012) characterized patterns of poverty and maternal employment, respectively, as stable, unstable, and upwardly mobile. Others use counts of substantial income or earnings drops, often measured drops of at least 25 or 33% (Acs & Nichols, 2010; Hardy, 2014; Hill, 2019; Yeung, Linver, & Brooks-Gunn, 2002). With a long enough observation period, one can measure the growth rate in continuous variables, such as earnings or income, capturing both the steepness and direction of a trajectory (Hill, 2018). This is done by regressing the income measure on a continuous variable for a year. The growth rate is one minus the exponentiated coefficient on year.

For economic circumstances that are not measured continuously (e.g., employment and housing), **count variables** and indicators for any change are straightforward and easy to interpret. For example, studies have used any, or a number of, job or family structure transitions in a particular period (Ackerman, Brown, D’Eramo, & Izard, 2002; Ackerman, Kogos, Youngstrom, Schoff, & Izard, 1999; Adam & Chase-Lansdale, 2002; Cavanagh & Huston, 2006; Johnson et al., 2012). Studies predicting the stability in employment, family structure, and public assistance receipt also used **spell measures** and event history methods that explicitly model duration (Hoynes, 2000; Musick & Michelmore, 2015). Still others used either theoretical or data-driven categories that capture qualitative aspects of patterns, such as a continuous or churning pattern (Pilkaukas, Brooks-Gunn, & Waldfogel, 2018).

The perception of instability, insecurity, or chaos has been captured with multi-item **subjective well-being scales**. For example, in a study of family chaos and food insecurity, Fiese et al. (2016) used the Confusion, Hubub, and Order Scale (CHAOS; Matheny, Wachs, Ludwig, & Phillips, 1995) and the U.S. Consumer Protection Bureau’s Financial Well-Being Scale, which includes the questions about a respondent’s sense that they can control their finances (Consumer Financial Protection Bureau, 2015).

### Employment Instability

The relative decline in high-quality employment opportunities that do not require a college degree, and the resulting growth in earnings inequality, appears to expose low- and moderate-income workers to more volatile earnings patterns (Morduch & Schneider, 2016). Meanwhile, workers at the top end of the earnings distribution have and continue to experience earnings growth, fewer shocks related to the macroeconomy, and relative employment stability (Hardy, 2017; Jaimovich & Siu, 2018). Employers have shifted away from longer term commitments and toward increasingly contingent arrangements that maximize management flexibility, including contracting or using temporary workers and just-in-time scheduling (Kalleberg, 2009; Lambert, 1999; Schneider & Harknett, 2019). While hours instability may be a growing contributor to observable differences in earnings volatility, actual entry into and exit from employment remains an important culprit (Bollinger, Hokayem, & Ziliak, 2019; Ziliak et al., 2011).

### Family Instability

As work became less stable, so too did family structure as a result of changes in marriage, cohabitation, and divorce rates (Brown, Stykes, & Manning, 2016; Cherlin, 2010; Fomby & Cherlin, 2007). More than half of American children now experience at least one family structure change during childhood, and the odds of transitions are much higher for children

with less educated, single, or non-White parents (Brown et al., 2016; Cavanagh & Huston, 2006; Perkins, 2019). Family structure is known to be both a driver and a consequence of

As work became less stable, so too did family structure as a result of changes in marriage, cohabitation, and divorce rates.

economic inequality more broadly (McLanahan & Percheski, 2008). Most of what we know about family structure and economic well-being relates to how discrete changes, such as divorce or relationship dissolution, affect family income (e.g., Avellar & Smock, 2019; Holden & Smock, 1991), but changes in

family structure could alter economic circumstances in multiple ways, including access to health insurance (Peters, Simon, & Taber, 2014), residential mobility (Kull, Coley, & Lynch, 2016), and material hardship (Heflin, 2016).

### **Safety Net Instability**

In 1996, federal welfare reforms shifted the nation's core cash assistance program for poor families from Aid to Families with Dependent Children to Temporary Assistance for Needy Families (TANF). The reform devolved authority to states and counties and shifted much of the nation's safety net benefits away from cash aid and toward noncash benefits (Bitler & Hoynes, 2016). Strong evidence suggests that welfare reforms lowered safety net cash buffers for low-income families (Bitler & Hoynes, 2016; Danziger, 2010; Hardy, Samudra, & Davis, 2019). In addition, increases to food stamp benefits and refundable federal and state-earned income tax credit benefits effectively shifted cash and near-cash support from individuals and families below the poverty line toward those near and above poverty and toward families participating in work (Ben-Shalom, Moffitt & Scholz, 2011; Shaefer, Edin, & Talbert, 2015).

To the degree that cash welfare serves as an important insurance mechanism for low-income families, these reforms have shifted more risk onto families (Hacker, 2008; Heggeness & Hokayem, 2013; Huff Stevens, 2012; Moffitt & Zhang, 2018). This context of reduced family-level insurance over the decades is important, as we consider how the design of these and other policies and programs can be modified to promote economic stability.

## **How Economic Instability Matters to Child Development**

The literature on family's economic circumstances and child development posits two primary pathways by which parental employment and family income and wealth affect children: 1) parental investments of time and money and 2) parental stress affecting parenting quality. Economic instability may operate independently and interactively with poverty through these mechanisms or through the disruption of family routines.

### **Parental Investments**

Parental spending is viewed as a key pathway by which social class is reproduced across generations (Coley, Sims, & Votruba-Drzal, 2016; Pfeffer, 2018; Pfeffer & Killewald, 2018; Schneider, Hastings, & LaBriola, 2018). Parents invest in children by allocating their time to child rearing, purchasing food and clothing, providing childcare and education, and establishing stable housing. There is a positive income gradient of absolute spending on children, which has steepened over time, but the *percentage of family income spent on children* is far higher for the lowest quintile families than for any other group (Kornrich & Furstenberg, 2013; Schneider et al., 2018).



Many models of intra- and intergenerational mobility explicitly or implicitly rely on the “permanent income hypothesis,” which suggests that consumption and leisure choices are based on a long-term income path, and that families are able to absorb temporary deviations from this path by drawing down savings or accessing freely available credit (Friedman, 1957). Accordingly, economic instability is viewed, within this framework, as unlikely to affect parental investments in children.

It is true that averaged income relates more strongly than does any one year’s income level to family and child outcomes (Blau, 1999; Dahl & Lochner, 2012; Korenman, Miller, & Sjaastad, 1995; Mayer, 1997). Nonetheless, the permanent income hypothesis rests on assumptions that do not hold for many low- and moderate-income families with credit constraints (Baker & Yannelis, 2017; Jappelli & Pistaferri, 2010; Lochner & Monge-Naranjo, 2006) or for families from racial and ethnic groups historically discriminated against and excluded from the mainstream labor, housing, and loanable funds market (Hamilton & Darity, 2017; Pfeffer, Danziger, & Schoeni, 2013; Pfeffer & Killewald, 2018).

... the permanent income hypothesis rests on assumptions that do not hold for many low- and moderate-income families with credit constraints . . . .

Minimal savings and lack of access to credit likely leave low-income families with limited avenues for consumption smoothing (Dynarski & Gruber, 1997; Lovenheim, 2011; Lovenheim et al., 2019). To the best of our knowledge, none of the studies have examined whether spending on children is affected by economic instability, but there is evidence that

consumption variability increased in the late 20th century although not by as much as income volatility (Dogra & Gorbachev, 2016; Gorbachev, 2011).

### **Stress**

Bioecological models of development have emphasized the importance of consistent and predictable proximal processes in supporting healthy growth (Bronfenbrenner & Morris, 2007). By definition, development is a series of changes, but it also requires considerable underlying stability in contexts and relationships. In their seminal work highlighting proximal processes as the “engines of development,” Bronfenbrenner and Evans (2000) described the dimensions that define exposure to proximal processes, including duration, intensity, and *interruption*. Even earlier, Bronfenbrenner described chaotic contexts as potentially interfering with beneficial proximal processes or producing dysfunctional ones (Bronfenbrenner, 1995).

In keeping with the bioecological model, low income and drops in income are known to produce parental stress, which decreases the warmth and sensitivity of parenting and is associated with child behavior problems (Conger & Elder, 1994; Elder, Eccles, Ardel, & Lord, 1995; Mcloyd, 1990). This Family Economic Stress Model (FESM) originated in the work of Glen Elder and collaborators, who focused on children raised during and after the Great Depression (Conger & Elder, 1994; Elder, 1974). Other scholars later adapted the FESM model to fit the circumstances of a more diverse group of low-income families at the end of the 20th century (Mcloyd, 1990; Mcloyd, Jayaratne, Ceballo, & Borquez, 2015; Mistry, Benner, Biesanz, Clark, & Howes, 2010; Mistry, Benner, Tan, & Kim, 2009; Mistry, Lowe, Benner, & Chien, 2008). While the experience of poverty always included some degree of uncertainty

and instability, recent changes in the economy have meant that instability is now a normative dimension of low-income status for many families.

The concept of “environmental instability” in the developmental literature on chaos offers insight into how repeated changes in one domain or changes in multiple domains can be stressful and disruptive for children. Chaos is a description of contexts that are over-stimulating because of environmental disorder (e.g., crowding, noise, clutter) or environmental instability (e.g., changes in housing, school, and family composition; Evans & Wachs, 2010; Shonkoff, 2010). Most studies that used the concept of chaos have focused on noise, clutter, and other types of disorder; a much smaller set included indicators of both disorder and instability (Coley, Lynch, & Kull, 2015; Garrett-Peters, Mokrova, Vernon-Feagans, Willoughby, & Pan, 2016; Raver et al., 2015; Vernon-Feagans et al., 2012; Vernon-Feagans, Willoughby, & Garrett-Peters, 2016). Evidence has shown that disorganization, but not instability, mediates the relations between income and academic achievement (Garrett-Peters et al., 2016) and predicts children’s behavior at Kindergarten entry (Vernon-Feagans et al., 2016). Both disorder and instability early in life are associated with child physical and mental health issues (Coley et al., 2015). Similar to models of income level effects on child development, studies of chaos also find that parenting is a key mediator, with reductions in responsiveness and warmth and increases in harsh parenting being especially implicated in negative outcomes (Coldwell et al., 2006; Dumas et al., 2005; Vernon-Feagans et al., 2016).

Advances in social neuroscience have also highlighted the potential for chronic or “toxic” stress to alter the body’s stress response system (Ganzel & Morris, 2011; Shonkoff et al., 2012). Beginning in utero, a child’s environmental context shapes not only exposure to stress but also future stress reactivity. The human body is well designed to cope with intermittent or occasional stress, but can be dysregulated by chronic or intense stress (Ganzel & Morris, 2011; Ganzel et al., 2010). Importantly, economic instability may challenge both the child’s stress response system

Importantly, economic instability may challenge both the child’s stress response system and the quality of parenting, which is an important predictor of children’s positive stress reactions.

and the quality of parenting, which is an important predictor of children’s positive stress reactions. If economic instability reflects or creates too much change in children’s lives, and particularly if it causes parenting stress and related reductions in warmth and contingency in parent–child interactions, it could have long-lasting effects on stress response systems, emotional health, and social relationships (Danese & McEwen, 2012; Evans, Schamberg, & McEwen, 2009; Miller, Chen, & Parker, 2011). Another strand of research from behavioral science suggests that poverty and its associated stressors may adversely affect cognitive processing

and decision-making by overtaxing cognitive bandwidth, making it harder to execute longer-range plans amid a series of immediate-term emergencies and exigencies (Gennetian & Shafir, 2015; Mani, Mullainathan, Shafir, & Zhao, 2013; Mullainathan & Shafir, 2013).

### Family Routines

Family routines, such as regular shared meals, are associated with beneficial parenting practices, greater marital satisfaction, and better adolescent mental health and behaviors (Fiese et al., 2016, 2002). Compared to investments and stress, far less is known about family routines as a mechanism by which economic disadvantage may be transmitted

between generations. The increase in economic instability over recent decades, however, raises the importance of better understanding how changes in employment, public assistance, or family structure might disrupt family routines. According to Weisner (2010), sustaining family routines depends on fitting the routine to family resources and providing stability and predictability of the daily routine. In an ethnographic study of 75 low-income families in Chicago during the 2000s, Roy et al. (2004) documented the challenge of managing unpredictable daily routines with insufficient resources: “the hectic pace of multiple and often overlapping time obligations results in sudden shifts and crises when families did not have consistent resources to adjust their daily routines” (p. 174). This challenge is confirmed by time-use surveys, which have shown that parents, particularly mothers, organize their time to complete multiple tasks (e.g., shopping and childcare) at the same time (Craig, 2006; Offer & Schneider, 2011).

### **Moderators of Instability's Effects**

The predictability and control that parents have over economic changes are likely to be fundamental to determining whether the changes are stressful and whether parents are able to consistently provide for basic needs and more (Adams et al., 2016; Hill et al., 2013; Sandstrom & Huerta, 2013). Regular, predictable changes in family income, such as those experienced by seasonal workers, might not disrupt family processes because they can be anticipated and plans can be made to accommodate the variations and thus smooth consumption. Furthermore, income volatility that occurs because of intentional reallocations of parental time might be less disruptive if parents are making choices to substitute time at home for income. Compensating for income loss may be more feasible and less noticeable with small changes, whereas a relatively large change could require substantial savings or assistance. As Figure 1 suggests, both emotional and financial support from family, friends, or the government could reduce the effects of economic instability on material hardship and stress (Carrillo, Harknett, Logan, Luhr, & Schneider, 2017; Schenck-Fontaine et al., 2017). In addition, prior research suggests that boys and non-White children may be more vulnerable to economic disadvantage generally, and to income volatility specifically, compared to girls and White children (Autor, Figlio, Karbownik, Roth, & Wasserman, 2019; Gennetian, Wolf, Hill, & Morris, 2015; Leventhal & Brooks-Gunn, 2004).

### **Evidence on Economic Instability and Child Outcomes**

A small body of evidence has suggested that income volatility is negatively associated with both adolescent and adult school outcomes (Cheng et al., 2017; Gennetian, Rodrigues, Hill, & Morris, 2018b; Gennetian et al., 2015; Hardy, 2014). Using the *The Survey of Income and Program Participation (SIPP)* 2004 panel, Gennetian et al. (2015) found that a greater number of intra-year income shocks over a 32-month period is associated with lower odds of a high level of engagement in school among adolescents. Using the *The Panel Study of Income Dynamics (PSID)*, Hardy (2014) found a small negative association between income variability during childhood and adult educational attainment. In both studies, the adverse effects were larger for lower income and non-White adolescents. Adolescent-age children in families exposed to volatile income and multiple poverty spells are less likely to graduate high school or persist through college (Hardy, 2014; Hardy & Marcotte, 2018). Several working papers suggest that the associations with school outcomes could reflect a mix of effects on cognitive and socioemotional development (Cheng et al., 2017; Hill, 2019).

Changes in multiple developmental contexts, including childcare arrangements (Claessens & Chen, 2013; Morrissey, 2009; Pilarz & Hill, 2014, 2017), schools (Adam, 2004; Metzger, Fowler, & Swanstrom, 2018), housing (Adam, 2004; Adam & Chase-Lansdale, 2002), family structure (Ackerman et al., 2002; Cavanagh & Huston, 2006, 2008), and parental employment (Hill, Morris, Castells, & Walker, 2011; Johnson, Kalil, & Dunifon, 2012; Kalil & Ziol-Guest, 2005, 2008) consistently and negatively relate to child socioemotional development as reported by parents and teachers. For example, higher counts of family structure changes between birth and kindergarten are associated with more behavior problems in children (Cavanagh & Huston, 2006). In contrast, stable maternal employment in the first 5 years of a child's life is associated with decreased externalizing behavior problems at ages 5 and 9 (Pilkauskas et al., 2018). Multiple residential moves during adolescence are associated with more internalizing problems but not externalizing problems or school achievement (Anderson & Leventhal, 2017; Dupere, Archambault, Leventhal, Dion, & Anderson, 2015). The associations between contextual instability and cognition, school outcomes, and health have been less studied and findings are less consistent (Bzostek & Beck, 2011; Gaydos & Harris, 2018).

## How Policies and Programs Could Reduce or Moderate Economic Instability

What can be done to stabilize income for low- and moderate-income families or at least interrupt the potential harms of family income fluctuations on child development? Recognizing that economic stability is good for families and children does not automatically transfer into an active political commitment to design policies to promote stability. In our market economy, policymakers have choices with respect to whether and how policy works to dampen or insure against risk—and for whom. For example, many businesses fail to realize their financial goals and objectives or do so at a slower-than-expected pace. Tax policies to buffer against such unforeseen circumstances have long included loss offsets within the tax code, minimizing the

... we argue that family economic stability can and should be an important goal of multiple policy domains in the same way that business stability is now.

downside consequences of economic loss to businesses (Slemrod & Bakija, 2017). Similarly, publicly subsidized insurance programs support agricultural producers, banks, and firms in other industries against catastrophic—or even reasonably foreseeable—fluctuations in profits. In this section, we argue that family economic stability can and should be an important goal of

multiple policy domains in the same way that business stability is now. We then review principles and discuss promising strategies for four broad types of policy changes.

We group policy approaches into four broad types of strategies: 1) policies that reduce instability caused by fluctuations in earnings (“market” instability), 2) transfer programs that provide stable income when earnings fluctuate, 3) in-kind programs that provide stability to children in families with unstable income, and 4) policies or programs that enhance parents’ capacity to deal with or avoid instability. Table 1 summarizes these strategies, which include a variety of policy types, ranging from rules governing private employers to government provision of in-kind goods or transfer income. We offer policy change examples on the basis of whether they could reduce current income instability or mitigate effects in the short run. Although Table 1 and the bulk of our discussion focus on

**Table 1. Policy Strategies to Promote Economic Stability**

Strategy	Policy approaches	Example
1. Reduce earnings instability	Regulate employer practices	Scheduling and paid sick leave laws
	Expand social insurance against employment interruptions	Unemployment Insurance program and proposed expansions
2. Stabilize income through transfers	Supplement basic needs	Supplemental Nutrition Assistance Program
	Provide stable cash assistance	Restore welfare cash benefits Universal basic income
3. Create consistency in developmental contexts	In-kind program provision	Subsidized housing programs
	Use program rules to ensure stability	Broad eligibility rules for childcare assistance
4. Build family and community capacity to prevent or adapt to economic instability	Increase employment opportunities	Good job creation Public employment
	Promote savings or assets	Earned Income Tax Credit Emergency savings

likely reforms to existing programs, we also reference the instability-reducing potential of emerging policy ideas, such as Universal Basic Income and job guarantees.

Beyond the type of policy, specific program rules and functions can operate in ways that are more or less favorable to families who experience income volatility. Means-tested programs typically assess income at initial application and at recertification points, and some require recipients to report changes in income during the period of receipt; considering income volatility means the specific rules around these assessment points matters (Romich & Hill, 2017). As the agency assesses a family for initial eligibility, how does it count their income? When income varies from month to month, do families run the risk of losing benefits? For instance, in the case of childcare funded through the federal Child Care and Development Fund, recent reforms allowed states to expand the eligibility period from 6 months to 12 months, and created rules allowing states to retain some subsidy to families whose income goes above the income thresholds (Office of Child Care, Administration for Children & Families, 2016). These updates to the program’s design allowed it to better serve children from families experiencing economic instability. Such design choices matter across all four policy strategies outlined in Table 1.

### **Cost and Benefit Considerations**

Any of the policy strategies we discuss below would have costs, ranging from relatively low public costs (but nontrivial private costs) for enhanced labor standards to potentially large increases in public spending. For instance, one proposal that we make—expanding public housing to cover more of the eligible families with low incomes—could almost double the program’s cost from \$36 billion to \$70 billion (NASEM, 2019). While cost-benefit analysis falls beyond our current scope, policy deliberations will necessarily need to consider spending and savings, even if such savings occur in the future. A full accounting of the costs and benefits will require quantifying the less tangible costs imposed by permitting income instability, and the societal benefits from instability reduction during childhood, which are potentially

realized well into adulthood. When incomes fluctuate, workers and their families bear private costs in the form of uncertainty, stress, and constrained spending and savings decisions; in fact, many Americans would prefer enhanced stability in their income streams over a modest increase in the overall level (Board of Governors of the Federal Reserve System, 2018). If unstable work lives are less sustainable, workers may withdraw from the labor force earlier than they might have otherwise, decreasing labor supply and lifetime tax contributions. If the effects on children lower the human capital development, public education investments become less effective, lifetime earnings fall, and the risk of expenditures on mitigating systems (criminal justice, disability) increases. It may be instructive to draw upon cost–benefit analyses examining early childhood investments as promising pathways for future savings. One formal cost–benefit model put forth by Heckman (2011) indicates that positive returns would be generated from expensive educational interventions. Other prominent proposals similarly geared toward large-scale social and educational interventions put forth the contention that economic and educational achievement gains require a broader package of interventions that address the role of family economic disadvantage in the United States (e.g., Ladd, 2012).

### **Approach 1: Reduce Earnings Instability**

One policy approach is to directly try to make market income more stable by reducing the fluctuation in work earnings across pay periods through labor standards or mandates for employees and employers to contribute to social insurance programs. For instance, labor regulations requiring paid sick leave could stabilize workers' income. Currently, 72% of workers have paid sick leave, but only fewer than half of the workers in the lowest wage quartile have this benefit (Bureau of Labor Statistics, 2017). Among part-time workers—a category that includes many parents—only 36% have access to paid sick leave. When workers do not or cannot work, they do not get paid, thus destabilizing earnings. Mandating or encouraging employers to offer this benefit could help stabilize workers' lives. While the United States has no national requirement for paid sick leave, 12 states and at least 20 cities or counties have instituted paid sick leave laws (A Better Balance, 2018), and members of congress have introduced the FAMILY (Family and Medical Insurance Leave) Act that would create federal paid sick leave.

Scheduling variation is another issue that contributes to economic instability. Week-to-week variations of 10 hours per week are common among workers paid by the hour, leading to fluctuations in take-home pay (Lambert, Fugiel, & Henly, 2014). Such variation could reflect flexibility, such as employers allowing parents to work fewer hours during periods when their children are not in school, but evidence suggests that a lot of this variability is involuntary and harmful for workers (Lambert, Haley-Lock, & Henly, 2012). In the service industry, employers use “real-time scheduling” to rapidly schedule and reschedule workers for more hours during busier times and fewer when business is slow, or they keep more workers than needed on the payroll so that any given employee's hours depend on how many others are competing for shifts. Media pressure has led to employers stopping some of the more egregious practices (e.g., Starbucks no longer schedules “clopening” shifts in which a worker closes down a store at the end of the day and reopens the next morning), but “fair scheduling” laws are a less idiosyncratic option. These laws limit employers' rights to change workers' schedules

or require a reasonable guarantee of minimum hours per week. A handful of cities have implemented such measures (Wolfe, Jones, & Cooper, 2019), and evaluation efforts are underway (Haley-Lock et al., 2018). The uniqueness of each business and industry makes this a hard type of work to legislate, but local efforts allow for testing of different models (Lambert, 2019).

Periods away from work due to family leave or spells of unemployment can also add to family income volatility. For such extended absences, public insurance programs can stabilize income. Setting these programs up as insurance, with comprehensive eligibility and required participation, spreads the risk more broadly than that does requiring individual employers to replace wages. Paid family leave is one example. Only 6% of low-wage workers and 5% of part-timers receive paid family leave, even though this type of leave is an important income stabilizer around the birth of a child (Bureau of Labor Statistics, 2017). Paid family leave would prevent severe dips in earnings for parents who take bonding leave after the birth of a child, during serious illness, or when a family member requires extended care. The United States is the only high-income country without paid leave for parents of newborns (Earle & Heymann, 2006). A handful of states have or are in the process of instituting state-level paid leave policies. These programs have been shown to promote labor force participation, particularly among less-educated women, increase breastfeeding rates and duration, and reduce incidents of pediatric head trauma (Jacobs, 2018). At the federal level, efforts such as the previously mentioned Family and Medical Insurance (FAMILY) Act, which has been introduced but not passed, would provide for a national paid family and medical leave program covering most workers in private companies (National Partnership for Women & Children, 2019).

State Unemployment Insurance (UI) programs already protect some workers against income volatility resulting from involuntary unemployment (Gruber, 2016). Typically, workers are only eligible for UI payments when they have earned or worked a certain minimum amount during a base period, typically the first four of the last five calendar quarters, and payments replace only a portion of prior wages. The percentage of the workforce that can claim UI and the adequacy of the wage replacement varies by state; with some states' systems having strong funding and adequate benefits and others having low provision and financing (Chang, 2019). UI programs often exclude part-time workers, who are disproportionately women and low-income earners (Lovell & Hill, 2001). Further changes to the program could help make UI more responsive to involuntary part-time work and other changes in the labor market that lead to income volatility (Mckay, Pollack, & Fitzpayne, 2018). Additional reforms could include improved connections to workforce development services, higher benefit levels, and extended benefits for adults with limited work histories (West et al., 2016, June).

Although paid leave and UI benefits are currently tied to specific employers, they need not be. For gig workers or occasional part-time workers, a "portable benefits" package could provide paid sick leave, unemployment insurance, and retirement funds that is detached from individual employers (Rolf, Clark, & Brant, 2016). Under a portable benefits plan, workers and their employers contribute to publicly or privately managed insurance, which belongs to the worker and follows them from job-to-job. For instance, in the State of New York, for-hire livery drivers receive workers compensation through the state's "Black Car Fund," which is funded by a surcharge on each ride.

## Approach 2: Stabilize Income Through Transfers

Augmenting market earnings with transfer payments comprises a second strategy. Adding cash or cash-like payments to market wages mechanically stabilizes total income. The U.S. safety net includes cash payments under some circumstances and advocates push for other transfers, such as child allowances. The recognition of the need to address both income adequacy and stability is consistent with the recent National Academies (2019) report on reducing child poverty by 50% in 10 years, which describes stability and predictability of income as one of the six major contextual factors related to antipoverty policy.

The Supplemental Nutrition Assistance Program (SNAP) is one part of the current safety net that acts to stabilize family budgets. SNAP, formerly known as “Food Stamps,” serves over 40 million low-income Americans with benefits averaging \$126 per recipient per month (CBPP, 2013). SNAP funds are delivered monthly via Electronic Benefit Transfer cards that allow recipients to obtain food directly from retailers, meaning that benefits act almost like cash in that they can be flexibly used to meet an essential need. States administer SNAP benefits and generally require families to be recertified for benefits every 6 or 12 months. Within certification periods, SNAP benefits provide a reliable near-cash source of support. However, families have to report large positive income changes, and program “churn” in which families leave the program (often for administrative reasons) and re-enter within 4 months limits the stabilizing potential of this program (Mills et al., 2014). In contrast to SNAP, design features of the National School Lunch Program (NSLP) enhance stability in children’s lives. For instance, NSLP requires families to show the prior month’s earnings to qualify, but they can use the prior year’s earnings if the prior month was not representative. This makes the program more accessible to children whose parents’ income fluctuates. Once qualified, the students have access to subsidized breakfasts and lunches for the entire academic year regardless of family economic changes (Gothro, Moore, & Conway, 2015).

Among the most salient policy changes that reduced the insurance mechanism within the overall safety net for low-income workers was the retreat from providing robust cash assistance, which occurred with the transition away from Aid to Families with Dependent Children to TANF in 1996. The welfare caseload fell noticeably, and states

Among the most salient policy changes that reduced the insurance mechanism within the overall safety net for low-income workers was the retreat from providing robust cash assistance . . .

spent proportionately less of their block grants over time on cash assistance (Bitler & Hoynes, 2016; Hardy et al., 2019; Shaefer et al., 2015). In lieu of access to the standard unemployment insurance system described above—perhaps because they do not work in a covered sector or are otherwise inconsistently employed or employed part-time (West et al., 2016, June)—welfare cash assistance can operate as an important financial buffer.

The TANF program could be reformed and redesigned to better coordinate TANF and Workforce Innovation and Opportunity Act providers, allow for education and training to count as an allowable work activity for a longer period of time, and improve the safety net for adults seeking training (Hardy, 2016). The program could also add requirements or



triggers to provide greater liquidity, following the approach of Bitler and Hoynes (2016), who have proposed that states provide a minimum share of their block grant to cash assistance. In this spirit, Ziliak (2016) has proposed that SNAP benefits—an important near-cash benefit—can be increased in response to contemporary realities of work and home-life; specifically, SNAP benefits should be increased to address longer commute times from work to home compared to what was common during the introduction of the modern food stamp program in the 1970. A larger share of families now, by necessity, purchase food outside the home. Such policies could also provide additional economic stimulus to neighborhoods and regions with low- and moderate-income families (Blinder & Zandi, 2010).

Bolder income supplementation policies could stabilize income more with less burden on recipients than means-tested programs. Unlike many other wealthy countries, the United States does not have a universal child benefit. Such programs, also known as child cash allowance, provide monthly supplements to all parents. Proposed models for the United States call for payments ranging from \$100 to \$300 per child per month, with designs including flat cash transfers or more nuanced models with higher payments for younger children and adjustments for economies of scale associated with multiple children (Bitler, Hines, & Page, 2018; Shaefer et al., 2018).

### **Approach 3: Create Consistency In Developmental Contexts**

Public spending already partially or substantially subsidizes many contexts of children's lives. The federal government subsidizes housing through the tax deductibility of mortgage interest and property tax payments for families with enough resources to purchase a home; for low-income renters, federal housing support takes other forms. Public investments also support some early childhood and most K-12 education. These extant public investments do not directly prevent or offset income volatility, but when properly designed, they can mitigate its effects. For instance, amendments to the McKinney-Vento Homeless Assistance Act of 1987 specifically identified how family homelessness leads to problematic instability in children's lives. As a partial remedy, the measure provided funding and a legal framework for ensuring homelessness do not interfere with children's schooling (National Coalition for the Homeless, 2006). Similarly, child welfare policy recognizes that repeated changes in foster care placements harm children, and Federal policy requires states to report placement stability among other outcomes (Children's Bureau, 2016). We believe changes to the design or reach of other key in-kind programs can help buffer children against some effects of economic instability.

Children too young to be in public school may spend time in nonparental childcare. Federal funds via the Childcare Development Block Grant and other programs assist low-income workers with subsidies to purchase care from private providers. Subsidizing childcare simultaneously serves two policy goals: ideally it provides children with safe and enriching environments while it also promotes parental employment. Despite these benefits, the current program funding and design limits its effectiveness. Only a portion of eligible families is served. And the required recertifications—in which families have to re-verify their low income and employment status—have the effect of removing many families from the program due in part to administrative burden (Henly, Kim, Sandstrom, Pilarz, & Claessens, 2017). In order to promote continuity in childcare arrangements,

the 2016 Childcare Development Fund Final Rule allowed a 12-month certification and 3 months of transitional assistance in the childcare subsidy program in order to “support equal access to stable, high-quality childcare for low-income children” (Office of Childcare, Administration for Children & Families, 2016). Since the need for preschool care naturally sunsets when a child enters public school, expanding eligibility until that point would be a bolder—but certainly costly—enhancement to this program’s stabilizing effect.

Federal housing support for low-income families represents a substantial investment in stability. Along with coresiding family membership, housing is a foundation of children’s home environment. Families establish routines, deploy resources, and meet basic needs within their housing unit. When families move, they have to adjust daily routines and may need to change children’s school or care centers as well as figure out new community resources (parks, community centers, churches, etc.). Not all residential instability is bad of course; families may move to increase safety, improve the physical quality of the housing, or access more resources. But both multiple moves and physically crowded or unsafe housing are conceptually and empirically linked to many adverse child outcomes (Sandstrom & Huerta, 2013).

Insofar as public support for housing stabilizes families in good quality housing and neighborhoods, it can support child development. Federally funded housing for the poor comes in the following three forms: project-based housing, housing vouchers, and units in buildings built with the Low-Income Housing Tax Credit. Local housing authorities build and operate residential housing projects, with tenants paying a reduced and means-tested rent, typically a third of disposable income. Housing authorities also administer vouchers, formerly known as the Section 8 program and now called Housing Choice Vouchers, which allow households to rent an apartment in the private market while paying the same level of rent as in project-based housing. Finally, the federal government also offers tax incentives to private developers to acquire or build apartments that will rent at an affordable level (typically 30% of income) for income-qualified residents. Evidence concerning the impact of these programs on child development is relatively sparse and mixed but suggests that housing assistance enabling families with young children to live in mixed-income neighborhoods benefits them over the life course (NASEM, 2019).

Some design features of federal housing assistance for low-income families provide good stability for those who receive the available slots. Housing benefits are not entitlements, and housing authorities have to allocate the majority of their funds to families with income below 30% of the area median. Once qualified, a family can earn more than that without losing their voucher status (Collinson, Ellen, & Ludwig, 2016). Families living in project-based housing can generally stay until they move out voluntarily unless the housing is being renovated or removed. As a condition of voucher receipt, families have to sign a lease of at least 12 months, which provides some measure of stability. Although their subsidies are less, tenants in LITC buildings have to meet income requirements at the initial application period, but then can stay regardless of subsequent income changes. We believe the existing program rules help to stabilize recipient families fairly well. The major problem is that many income-eligible families do not receive assistance. In many metro areas, families face lotteries to get on waiting

lists that can then take years to yield a voucher. Others have suggested expanding federal funding to cover more, or even all, eligible renters (Bipartisan Policy Center, 2013; Desmond, 2016). Analysis prepared for the Bipartisan Policy Center (2013) suggests that such a policy could total over \$22.5 billion, but the potential benefits of increased stability and reduced homelessness and related problems are likely sizable as well.

#### **Approach 4: Build Family and Community Capacity to Prevent or Adapt to Economic Instability**

A final set of policy strategies centers around developing family capacity to prepare for or prevent economic instability, through financial or human capital resources. These interventions may be delivered individually, or at the neighborhood, city, or regional level.

When family income dips unexpectedly, access to wealth or credit can avoid drastic changes in material well-being or the cascade of changing environments (eviction, change in childcare settings, etc.) that can accompany income loss. Yet evidence suggests that a large portion of the American households lack such resources. Close to half of households surveyed in one study reported that they would not be able to come up with \$2,000 in 30 days without using pawn shops or similar high-cost financing products (Lusardi, Schneider, & Tufano, 2011). Of concern are less understood and potentially harmful alternatives to employment as a vehicle for liquidity, including below-market activities, panhandling, bartering, borrowing from family and friends, or selling plasma (O'Toole, Gibbon, Seltzer, Hanusa, & Fine, 2002; Weimer, 2015). Policy innovations that allow families to cover temporary shortfalls could help.

Although innovators in the field of asset-building have developed and tested ways to increase savings, particularly for low- and moderate-income consumers, most interventions focused on savings for larger, long-term goals such as home ownership or higher education, rather than short-term emergency savings (Michael & Gjertson, 2013). Among current policies, the Earned Income Tax Credit (EITC) often serves as a de facto emergency savings vehicle for poor families. Families use the credit, which is delivered as a once yearly lump-sum, for a variety of purposes including placing a portion in savings (Edin, Tach, & Halpern-Meehan, 2014; Mendenhall et al., 2012; Romich & Weisner, 2000). Examinations of bank records from EITC recipients who participated in a savings incentive program showed that many who put funds into savings spent the funds down within 4 months (Beverly, Tescher, Romich, & Marzahl, 2001). Although families prefer the lump-sum delivery, results from a test in which funds were spread out as four periodic payments over the course of the year showed that periodic payment recipients experienced lower levels of perceived financial stress relative to those who received a lump sum (Kramer et al., 2019). Because families' financial needs are both consistent and "lumpy," the periodic payment may be a good compromise.

Building more and better opportunities for stable employment, particularly in economically distressed parts of the country, would improve community-level capacity for income stability. For example, a proposal by Neumark (2018) aims to inject high-poverty neighborhoods with government-subsidized employment. Such a scheme could ostensibly reduce employment instability and therefore affect earnings and income volatility. Another such place-based policy intervention (Ziliak, 2019) focuses on rural America, proposing a series of infrastructure

enhancements, subsidies to move workers to employment opportunities, similar to another proposal of a federal job guarantee (Paul, Darity, Hamilton, & Zaw, 2018). The core elements of this proposal could be more broadly applied beyond rural communities to areas of the country with high levels of joblessness. By intervening in the nation's poorest areas, such place-based employment policies would likely touch individuals and families with relatively high-economic instability.

Given that transitions into and out of employment are major drivers of economic volatility, interventions that provide and guarantee employment could substantially reduce this volatility. Direct public provision of jobs dates to the earliest eras of the safety net, and different jobs programs constituted important parts of the New Deal response to the Great Depression. Since then, public job provision has been limited to small state and local efforts, but an invigorated national subsidized employment scheme could help reduce poverty and employment-related income instability (Dutta-Gupta et al., 2018). Publicly provided employment programs (Danziger & Gottschalk, 1995; Paul et al., 2018) vary in size and intensity; some provide employment of “last-resort” and may effectively operate at the local or federal minimum wage rate.

Whether incentivizing private-sector jobs or guaranteeing public-sector jobs, policymakers should design specifics of the proposal to enhance stability. In the case of jobs, this means requiring or providing at least a minimum of paid leave as discussed above. Sectors or industries matter as well. A common theme of such proposals is to target efforts toward various forms of infrastructure activity—including “green” infrastructure, transportation, public school and park maintenance, or services such as early education and childcare. These are activities that are both routinely under-invested in and have an ostensibly positive economic return both in general and in buffering low-income children against effects of economic instability.

## Conclusion and Recommendations

Social science evidence has long-established income and resource levels as important determinants of child development outcomes and socioeconomic outcomes into adulthood. The focus on resource *levels* potentially obscured the role that *changes* to income and aspects of the family's environment play in shaping developmental outcomes. Unforeseen and unwelcome changes to family income have become more common over recent decades. Economic instability may operate through the same major pathways as income—via investment in children or stress in key relationships. Repeated and undesired changes in resources may also co-occur with or cause environmental disorder or destabilize family routines. Low resource levels and high instability have both independent and combined deleterious consequences. We argue that developmental science can work to better understand economic instability and build an evidence base for addressing it.

More and better consideration of economic instability within research studies could build a stronger evidence base for informing policy design. For scholars collecting new data, the box above on “Measuring Economic Stability” indicates ways to capture meaningful fluctuations in economic circumstances, and we welcome further measurement innovations relevant to children and family life. Extant evidence on links between economic instability and child development is scarce and focused on a small set of

outcomes. Expanding this research would contribute to our knowledge base, as would working to disentangle effects via the conceptually supported pathways of investments, stress, chaos, and family routine. As new policies designed to mitigate against economic instability come online, human development scholars could partner with policy researchers to study both family resource outcomes and impacts on family processes or child development. Finally, rigorous modeling of the trade-offs between benefits to stabilizing family income or children's contexts and the public cost of these programs could help support policy change.

Policymakers, administrators, program staff, and street-level bureaucrats can implement a range of low-cost and expensive, ambitious interventions to mitigate the consequences of instability, with the goal of helping families absorb shocks that disrupt the normal function of the household. These include shocks to employment, housing, health, and relationships. Qualification and recertification for public benefits can be made less onerous, whereas cash assistance can reemerge as a focal point of the TANF program—without a retreat on work supports. Work supports such as childcare can be greatly expanded to reduce family instability. A guiding principal for such policy interventions would require that the policy or decision buffers the family when change occurs, or at least aims to reduce harm. This may also extend to how sanctions are levied within the welfare system, and the flexibility and available hours that social workers and welfare administrators have to adjudicate decisions for families. Crises do not occur on a 9-to-5 basis, and our safety net can continue to adapt to these realities.

Large-scale interventions would confront core issues such as the shortage of affordable housing in U.S. cities, and clarify that housing benefits, such as public housing and section 8 vouchers, are *not* an entitlement. Likewise, regional economies very often lack viable, affordable transportation options to connect families to social and economic opportunities. Ultimately, the programs and policies needed to make progress across these related domains will require a recommitment to financing these programs. Specifically, this will require tax policy at the federal and state level that will raise the needed revenue to support such investments. These are expensive problems, although the costs of disinvestment and lost human potential are likely greater than doing nothing.

## References

- A Better Balance. (2018). *Paid sick time laws*. Retrieved July 25, 2019, from <https://www.abetterbalance.org/paid-sick-time-laws/>
- Ackerman, B. P., Brown, E. D., D'Eramo, K. S., & Izard, C. E. (2002). Maternal relationship instability and the school behavior of children from disadvantaged families. *Developmental Psychology, 38*, 694–704.
- Ackerman, B. P., Kogos, J., Youngstrom, E., Schoff, K., & Izard, C. (1999). Family instability and the problem behaviors of children from economically disadvantaged families. *Developmental Psychology, 35*, 258–268.
- Acs, G., & Nichols, A. (2010). *America insecure: Changes in the economic security of American families* (No. 16). Washington, DC: Urban Institute.
- Adam, E. K. (2004). Beyond quality: Parental and residential stability and children's adjustment. *Current Directions in Psychological Science, 13*, 210–213. <https://doi.org/10.1111/j.0963-7214.2004.00310.x>.
- Adam, E. K., & Chase-Lansdale, P. L. (2002). Home sweet home(s): Parental separations, residential moves, and adjustment problems in low-income adolescent girls. *Developmental Psychology, 38*, 792–805. <https://doi.org/10.1037/0012-1649.38.5.792>
- Adams, G., Bogle, M., Isaacs, J. B., Sandstrom, H., Dubay, L., Gelatt, J., & Katz, M. B. (2016). *Stabilizing children's lives: Insights for research and action*. Retrieved from [https://www.urban.org/sites/default/files/publication/86216/stabilizing\\_childrens\\_lives.pdf](https://www.urban.org/sites/default/files/publication/86216/stabilizing_childrens_lives.pdf)
- Akee, R. K. Q., Copeland, W. E., Keeler, G., Angold, A., & Costello, E. J. (2010). Parents' incomes and children's outcomes: A quasi-experiment using transfer payments from casino profits. *American Economic Journal: Applied Economics, 2*(1), 86–115. <https://doi.org/10.1257/app.2.1.86>
- Anderson, S., & Leventhal, T. (2017). Residential mobility and adolescent achievement and behavior: Understanding timing and extent of mobility. *Journal of Research on Adolescence, 27*(2), 328–343. <https://doi.org/10.1111/jora.12288>
- Autor, D., Figlio, D., Karbownik, K., Roth, J., & Wasserman, M. (2019). Family disadvantage and the gender gap in behavioral and educational outcomes. *American Economic Journal: Applied Economics, 11*(3), 338–381. <https://doi.org/10.1257/app.20170571>
- Avellar, S., & Smock, P. J. (2019). The economic consequences of the dissolution of cohabiting unions. *Journal of Marriage and Family, 67*, 315–327.
- Baker, S. R., & Yannelis, C. (2017). Income changes and consumption: Evidence from the 2013 federal government shutdown. *Review of Economic Dynamics, 23*, 99–124. <https://doi.org/10.1016/j.red.2016.09.005>
- Ben-Shalom, Y., Moffitt, R., & Scholz, J. K. (2011). An assessment of the effectiveness of anti-poverty programs in the United States. In P. Jefferson (Ed.), *Oxford handbook of the economics of poverty*. Oxford: Oxford University Press.
- Beverly, S. G., Tescher, J., Romich, J., & Marzahl, D. (2001). *Linking tax refunds and low-cost bank accounts: Findings from the Extra Credit Savings Program*. Joint Center for Poverty Research Working Paper 277. Chicago, IL: Joint Center for Poverty Research.
- Bipartisan Policy Center. (2013). *Bipartisan Policy Center leadership*. Retrieved from [https://bipartisanpolicy.org/wp-content/uploads/2019/03/BPC\\_Housing-Report\\_web\\_0.pdf](https://bipartisanpolicy.org/wp-content/uploads/2019/03/BPC_Housing-Report_web_0.pdf)
- Bitler, M. P., Hines, A. L., & Page, M. (2018). Cash for kids. RSF: The Russell Sage Foundation. *Journal of the Social Sciences, 4*(2), 43. <https://doi.org/10.7758/rsf.2018.4.2.03>

- Bitler, M. P., & Hoynes, H. W. (2016). *Strengthening Temporary Assistance for Needy Families* (Vol. 1). Hamilton Project. Washington, DC: Brookings Institution.
- Bitler, M., Hoynes, H., & Kuka, E. (2017). Do in-work tax credits serve as a safety net? *Journal of Human Resources*, *52*, 319–350. <https://doi.org/10.3368/jhr.52.2.0614-6433R1>
- Blau, D. M. (1999). The effect of income on child development. *Review of Economics and Statistics*, *81*, 261–276.
- Blinder, A. S., & Zandi, M. (2010). *How the Great Recession was brought to an end*. Princeton, NJ: Princeton University. Retrieved January 15, 2019, from <https://www.princeton.edu/~blinder/End-of-Great-Recession.pdf>
- Board of Governors of the Federal Reserve System. (2018). *Report on the economic well-being of U.S. households in 2017*. Washington, DC: Author.
- Bollinger, C. R., Hokayem, C., & Ziliak, J. (2019). *Trends in earnings volatility using linked administrative and survey data*. Presentation at the Allied Social Science Association Meetings, Atlanta, GA.
- Bronfenbrenner, U. (1995). Developmental ecology through space and time: A future perspective. In P. Moen, G. Elder, & K. Luscher (Eds.), *Examining lives in context*. Washington DC: American Psychological Association.
- Bronfenbrenner, U., & Evans, G. W. (2000). Developmental Science in the 21st Century: Emerging questions, theoretical models, research designs and empirical findings. *Social Development*, *9*, 115–125. <https://doi.org/10.1111/1467-9507.00114>
- Bronfenbrenner, U., & Morris, P. A. (2007). The bioecological model of human development. In R. M. Lerner & W. Damon (Eds.), *Handbook of child psychology* (6th ed.), Vol I: Theoretical models of human development (pp. 793–828). <https://doi.org/10.1002/9780470147658.chpsy0114>
- Brown, S. L., Stykes, J. B., & Manning, W. D. (2016). Trends in children's family instability, 1995-2010. *Journal of Marriage and Family*, *78*, 1173–1183. <https://doi.org/10.1111/jomf.12311>
- Bureau of Labor Statistics. (2017). *National Compensation Survey: Employer Benefits in the United States, Table 32. Leave benefits : Access, civilian workers* (Vol. 2017). Retrieved from <https://www.bls.gov/ncs/ebs/benefits/2017/ownership/civilian/table32a.pdf>
- Bzostek, S. H., & Beck, A. N. (2011). Familial instability and young children's physical health. *Social Science & Medicine*, *73*, 282–292. <https://doi.org/10.1016/j.socscimed.2011.04.014>
- Carr, M. D., & Wiemers, E. E. (2018). New evidence on earnings volatility in survey and administrative data. *AEA Papers and Proceedings*, *108*, 287–291. <https://doi.org/10.1257/pandp.20181050>
- Carrillo, D., Harknett, K., Logan, A., Luhr, S., & Schneider, D. (2017). Instability of work and care: How work schedules shape child-care arrangements for parents working in the service sector. *Social Service Review*, *91*, 422–455. <https://doi.org/10.1086/693750>
- Case, A., & Paxson, C. (2011). The long reach of childhood health and circumstance: Evidence from the Whitehall II Study. *The Economic Journal*, *121*, F183–F204.
- Cavanagh, S. E., & Huston, A. C. (2006). Family instability and children's early problem behavior. *Social Forces*, *85*, 551–581.
- Cavanagh, S. E., & Huston, A. C. (2008). The timing of family instability and children's social development. *Journal of Marriage and the Family*, *70*, 1258–1270. <https://doi.org/10.1111/j.1741-3737.2008.00564.x>

Center on Budget and Policy Priorities (CBPP). (2013). *Chart Book: SNAP helps struggling families put food on the table* (pp. 1–21). Washington, DC: Author.

Charles, K. K., & Hurst, E. (2002). The transition to home ownership and the black-white wealth gap. *Review of Economics and Statistics*, *84*, 281–297. <https://doi.org/10.1162/003465302317411532>

Charles, K. K., & Stephens, M. Jr. (2004). Job displacement, disability, and divorce. *Journal of Labor Economics*, *22*, 489–522. <https://doi.org/10.1086/381258>

Chang, Y.-L. (2019). Unequal social protection under the Federalist System: Three Unemployment Insurance approaches in the United States, 2007–2015. *Journal of Social Policy*. <https://doi.org/10.1017/S0047279419000217>

Cheng, S., Kosidou, K., Burström, B., Björkenstam, C., Pebley, A., & Björkenstam, E. (2017). *Childhood family income volatility and psychiatric disorder in Sweden and the United States*. Presentation at the Population Association of America annual meeting in Chicago, IL.

Cherlin, A. J. (2010). Demographic trends in the United States: A review of research in the 2000s. *Journal of Marriage and Family*, *72*, 403–419. <https://doi.org/10.1111/j.1741-3737.2010.00710.x>

Children's Bureau. (2016). *Child welfare outcomes 2015: Report to Congress*. Retrieved from <https://www.acf.hhs.gov/cb/resource/cwo-2015>

Claessens, A., & Chen, J.-H. (2013). Multiple child care arrangements and child well being: Early care experiences in Australia. *Early Childhood Research Quarterly*, *28*(1), 49–61. <https://doi.org/10.1016/j.ecresq.2012.06.003>

Coldwell, J., Pike, A., & Dunn, J. (2006). Household chaos – Links with parenting and child behaviour. *Journal of Child Psychology and Psychiatry*, *47*, 1116–1122. <https://doi.org/10.1111/j.1469-7610.2006.01655.x>

Coley, R. L., Lynch, A. D., & Kull, M. (2015). Early exposure to environmental chaos and children's physical and mental health. *Early Childhood Research Quarterly*, *32*, 94–104. <https://doi.org/10.1016/j.ecresq.2015.03.001>

Coley, R. L., Sims, J., & Votruba-Drzal, E. (2016). Family expenditures supporting children across income and urbanicity strata. *Children and Youth Services Review*, *70*, 129–142. <https://doi.org/10.1016/j.childyouth.2016.09.017>

Collinson, R., Ellen, I. G., & Ludwig, J. (2016). Low-income housing policy. In R. A. Moffitt (Ed.), *Economics of means-tested transfer programs in the United States* (Vol. 2, pp. 59–126). Chicago, IL: University of Chicago Press.

Conger, R., & Elder, G. H. (1994). *Families in troubled times: Adapting to change in rural America*. New York, NY: Aldine De Gruyter.

Consumer Financial Protection Bureau. (2015). *Measuring financial well-being*. Retrieved from [https://files.consumerfinance.gov/f/201512\\_cfpb\\_financial-well-being-user-guide-scale.pdf](https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf)

Craig, L. (2006). Does father care mean fathers share?: A comparison of how mothers and fathers in intact families spend time with children. *Gender & Society*, *20*, 259–281. <https://doi.org/10.1177/0891243205285212>

Currie, J., Stabile, M., Manivong, P., & Roos, L. L. (2010). Child health and young adult outcomes. *Journal of Human Resources*, *45*, 517–548. <https://doi.org/10.3368/jhr.45.3.517>

Dahl, G. B., & Lochner, L. (2012). The impact of family income on child achievement: Evidence from the earned income tax credit. *American Economic Review*, *102*, 1927–1956.

Dahl, M., DeLeire, T., & Schwabish, J. A. (2011). Estimates of year-to-year volatility in earnings and in household incomes from administrative, survey, and matched data. *Journal of Human Resources*, *46*, 750–774. <https://doi.org/http://jhr.uwpress.org/archive/>



- Danese, A., & McEwen, B. S. (2012). Adverse childhood experiences, allostasis, allostatic load, and age-related disease. *Physiology & Behavior, 106*(1), 29–39. <https://doi.org/10.1016/j.physbeh.2011.08.019>
- Danziger, S. K. (2010). The decline of cash welfare and implications for social policy and poverty. *Annual Review of Sociology, 36*, 523–545. <https://doi.org/10.1146/annurev.soc.012809.102644>
- Danziger, S., & Gottschalk, P. (1995). *America unequal*. Cambridge, MA: Harvard University Press.
- Darity, W. A., Hamilton, D., Paul, M., Aja, A., Price, A., Moore, A., & Chiopris, C. (2018). *What we get wrong about closing the racial wealth gap*. [https://doi.org/10.1007/978-3-319-62395-5\\_20](https://doi.org/10.1007/978-3-319-62395-5_20)
- Desmond, M. (2016). *Evicted*. New York, NY: Crown Publishers.
- Dogra, K., & Gorbachev, O. (2016). Consumption volatility, liquidity constraints and household welfare. *Economic Journal, 126*, 2012–2037. <https://doi.org/10.1111/econj.12295>
- Dumas, J. E., Nissley, J., Nordstrom, A., Smith, E. P., Prinz, R. J., & Levine, D. W. (2005). Home chaos: Sociodemographic, parenting, interactional, and child correlates. *Journal of Clinical Child & Adolescent Psychology, 34*(1), 93–104. [https://doi.org/10.1207/s15374424jccp3401\\_9](https://doi.org/10.1207/s15374424jccp3401_9)
- Duncan, G. J., Magnuson, K., Kalil, A., & Ziol-Guest, K. (2012). The importance of early childhood poverty. *Social Indicators Research, 108*(1), 87–98.
- Duncan, G. J., Yeung, W. J., Brooks-Gunn, J., & Smith, J. R. (2006). How much does childhood poverty affect the life chances of children? *American Sociological Review, 63*, 406. <https://doi.org/10.2307/2657556>
- Dupere, V., Archambault, I., Leventhal, T., Dion, E., & Anderson, S. (2015). School mobility and school-age children's social adjustment. *Developmental Psychology, 51*, 197–210. <https://doi.org/10.1037/a0038480>
- Dutta-Gupta, I., Grant, K., Kerksick, J., Bloom, D., & Chaudry, A. (2018). Working to reduce poverty: A national subsidized employment proposal. *RSF: The Russell Sage Foundation Journal of the Social Sciences, 4*(3), 64. <https://doi.org/10.7758/rsf.2018.4.3.04>
- Dynan, K., Elmendorf, D., & Sichel, D. (2012). The evolution of household income volatility. *The B.E. Journal of Economic Analysis & Policy, 12*, 1–42. <https://doi.org/10.1515/1935-1682.3347>
- Dynarski, S., Gruber, J., Moffitt, R.A., & Burtless, G. (1997). Can families smooth variable earnings? *Brookings Papers on Economic Activity, 1997*, 229–303.
- Earle, A., & Heymann, J. (2006). A comparative analysis of paid leave for the health needs of workers and their families around the world. *Journal of Comparative Policy Analysis: Research and Practice, 8*, 241–257. <https://doi.org/10.1080/13876980600858465>
- Edin, K., Tach, L. M., & Halpern-Meekin, S. (2014). Tax code knowledge and behavioral responses among EITC recipients: policy insights from qualitative data. *Journal of Policy Analysis and Management, 33*(2), 413–439.
- Elder, G. H. (1974). *Children of the great depression: Social change in life experience*. Chicago, IL: University of Chicago Press.
- Elder, G. H., Eccles, J. S., Ardelt, M., & Lord, S. (1995). Inner-city parents under economic pressure: Perspectives on the strategies of parenting. *Journal of Marriage and the Family, 57*(Aug), 771.
- Eliason, M., & Storrie, D. (2015). Does job loss shorten life? *Journal of Human Resources, 44*, 277–302. <https://doi.org/10.3368/jhr.44.2.277>
- Evans, G. W., Schamberg, M. A., McEwen, B. S. (2009). Childhood poverty, chronic stress, and adult working memory. *Proceedings of the National Academy of Sciences, 106*, 6545–6549. <https://doi.org/10.1073/pnas.0811910106>

- Evans, G. W., & Wachs, T. D. (2010). *Chaos and its influence on children's development: An ecological perspective*. Washington D.C.: American Psychological Association.
- Fiese, B. H., Gundersen, C., Koester, B., & Jones, B. (2016). Family chaos and lack of mealtime planning is associated with food insecurity in low income households. *Economics & Human Biology, 21*, 147–155. <https://doi.org/10.1016/j.ehb.2016.01.004>
- Fiese, B. H., Tomcho, T. J., Douglas, M., Josephs, K., Poltrock, S., & Baker, T. (2002). A review of 50 years of research on naturally occurring family routines and rituals: Cause for celebration? *Journal of Family Psychology, 16*, 381–390. <https://doi.org/10.1037/0893-3200.16.4.381>
- Fomby, P., & Cherlin, A. (2007). Family instability and child well-being: Online supplement. *American Sociological Review, 72*, 1–6. Retrieved from <https://journals.sagepub.com/doi/pdf/10.1177/000312240707200203%0A>; <http://asr.sagepub.com/content/72/2/181.short>
- Friedman, M. (1957). Chapter III the permanent income hypothesis. In M. Friedman (Ed.), *A theory of the consumption function* (pp. 20–37). Princeton, NJ: Princeton University Press.
- Ganzel, B. L., & Morris, P. A. (2011). Allostasis and the developing human brain: Explicit consideration of implicit models. *Development and Psychopathology, 23*, 955–974. <https://doi.org/10.1017/S0954579411000447>
- Ganzel, B. L., Morris, P. A., & Wethington, E. (2010). Allostasis and the human brain: Integrating models of stress from the social life sciences. *Psychological Review, 117*(1), 134–174. <https://doi.org/10.1037/a0017773>
- Garrett-Peters, P.T., Mokrova, I., Vernon-Feagans, L., Willoughby, M., & Pan, Y. (2016). The role of household chaos in understanding relations between early poverty and children's academic achievement. *Early Childhood Research Quarterly, 37*, 16–25. <https://doi.org/10.1016/j.ecresq.2016.02.004>
- Gaydos, L., & Harris, K. M. (2018). Childhood family instability and young adult health. *Journal of Health and Social Behavior, 59*, 371–390. <https://doi.org/10.1177/0022146518785174>
- Gennetian, L. A., Rodrigues, C., Hill, H. D., & Morris, P. A. (2018a). Income level and volatility by children's race and hispanic ethnicity. *Journal of Marriage and Family, 81*, 204–229. <https://doi.org/10.1111/jomf.12529>
- Gennetian, L. A., Rodrigues, C., Hill, H. D., & Morris, P. A. (2018b). Stability of income and school attendance among NYC students of low-income families. *Economics of Education Review, 63*, 20–30. <https://doi.org/10.1016/j.econedurev.2018.01.003>
- Gennetian, L. A., & Shafir, E. (2015). The persistence of poverty in the context of financial instability: A behavioral perspective. *Journal of Policy Analysis and Management, 34*, 904–936.
- Gennetian, L. A., Wolf, S., Hill, H. D., & Morris, P. A. (2015). Intra-year household income dynamics and adolescent school behavior. *Demography, 52*, 455–483. <https://doi.org/10.1007/s13524-015-0370-9>
- Gibson-Davis, C. M., & Percheski, C. (2018). Children and the elderly: Wealth inequality among America's dependents. *Demography, 55*, 1009–1032. <https://doi.org/10.1007/s13524-018-0676-5>
- Gorbachev, O. (2011). Did household consumption become more volatile? *The American Economic Review, 101*(August), 1–47.
- Gothro, A., Moore, Q., Conway, K., & Kyler, B. (2015). *The National School Lunch Program direct certification improvement study: State practices and performance report*. Alexandria, VA: United States Department of Agriculture, Food and Nutrition Service.
- Gottschalk, P., & Moffitt, R. A. (1994). The growth of earnings instability in the United-States Labor-Market. *Brookings Papers on Economic Activity, 1994*, 217–272.

- Gottschalk, P., & Moffitt, R. (2009). The rising instability of U.S. earnings. *Journal of Economic Perspectives*, 23(4), 3–24. <https://doi.org/10.1257/jep.23.4.3>
- Gruber, J. (2016). The consumption smoothing benefits of unemployment insurance. *The American Economic Review*, 87(1), 192–205.
- Hacker, J. S. (2008). *The Great Risk Shift: The new economic insecurity and the decline of the American dream*. Oxford: Oxford University Press.
- Hacker, J. S., Huber, G. A., Nichols, A., Rehm, P., Schlesinger, M., Valletta, R., & Craig, S. (2014). The economic security index: A new measure for research and policy analysis. *Review of Income and Wealth*, 60(S1), S5–S32. <https://doi.org/10.1111/roiw.12053>
- Haider, S. J. (2001). Earnings instability and earnings inequality of males in the United States: 1967–1991. *Journal of Labor Economics*, 19, 799–836.
- Haley-Lock, A., Harknett, K., Harper, S., Lamber, S., Romich, J., & Schneider, D. (2018). *The evaluation of Seattle's Secure Scheduling Ordinance*. Retrieved from <https://shift.berkeley.edu/the-evaluation-of-seattles-secure-scheduling-ordinance-baseline-report/>
- Hamilton, D., & Darity, W. A. (2017). The political economy of education, financial literacy, and the racial wealth gap. *Review*, 99(1), 59–76. <https://doi.org/10.20955/r.2017.59-76>
- Hardy, B. L. (2014). Childhood income volatility and adult outcomes. *Demography*, 51, 1641–1665. <https://doi.org/10.1007/s13524-014-0329-2>
- Hardy, B. L. (2016). *Addressing income volatility in the United States: Flexible policy solutions for changing economic circumstances*. Washington, DC: Washington Center for Equitable Growth.
- Hardy, B. L. (2017). Income instability and the response of the safety net. *Contemporary Economic Policy*, 35, 312–330. <https://doi.org/10.1111/coep.12187>
- Hardy, B. L., & Marcotte, D. E. (2018). *Ties that bind? Family income dynamics and children's post-secondary enrollment and persistence*. Unpublished manuscript.
- Hardy, B. L., Samudra, R., & Davis, J. (2019). Cash assistance in America: The role of race, politics, and poverty at the state level. *Review of Black Political Economy*. Early online publication. <https://doi.org/10.1177/0034644619865272>
- Hardy, B. L., Smeeding, T. M., & Ziliak, J. P. (2018). The changing safety net for low-income parents and their children: Structural or cyclical changes in income support policy? *Demography*, 55(1), 189–221. <https://doi.org/10.1007/s13524-017-0642-7>
- Hardy, B., & Ziliak, J. P. (2014). Decomposing trends in income volatility: The “wild ride” at the top and bottom. *Economic Inquiry*, 52, 459–476. <https://doi.org/10.1111/ecin.12044>
- Heckman, J. J. (2011). The economics of inequality: The value of early childhood education. *American Educator*, 47, 31–35.
- Heflin, C. (2016). Family instability and material hardship: Results from the 2008 survey of income and program participation. *Journal of Family and Economic Issues*, 37, 359–372. <https://doi.org/10.1007/s10834-016-9503-6>
- Heggeness, M. L., & Hokayem, C. (2013). *Life on the edge: Living near poverty in the United States, 1966–2011*. U.S. Census Bureau Working Paper #SHEDSD-WP2013-02. Washington, DC: U.S. Census Bureau.
- Henly, J. R., Kim, J. S., Sandstrom, H., Pilarz, A. R., & Claessens, A. (2017). What explains short spells on child-care subsidies? *Social Service Review*, 91, 488–533. <https://doi.org/10.1086/693751>

- Hill, H. D. (2018). Chapter six: Trends and divergences in childhood income dynamics: 1970s–2000s. In J. Benson (Ed.), *Advances in child development and behavior* (54th ed., pp. 179–213). Cambridge, MA: Elsevier.
- Hill, H. D. (2019). *Income level, variability, and trend as predictors of child cognitive and behavioral outcomes*. Unpublished manuscript.
- Hill, H. D., Morris, P. A., Castells, N., & Walker, J. T. (2011). Getting a job is only half the battle: Maternal job loss and child classroom behavior in low-income families. *Journal of Policy Analysis and Management*, *30*, 310–333. <https://doi.org/10.1002/pam.20565>
- Hill, H. D., Morris, P., Gennetian, L. A., Wolf, S., & Tubbs, C. (2013). The consequences of income instability for children's well-being. *Child Development Perspectives*, *7*(2), 85–90. <https://doi.org/10.1111/cdep.12018>
- Hill, H. D., Romich, J., Mattingly, M. J., Shamsuddin, S., & Wething, H. (2017). An introduction to household economic instability and social policy. *Social Service Review*, *91*, 371–389. <https://doi.org/10.1086/694110>
- Holden, K. C., & Smock, P. J. (1991). The economic costs of marital dissolution: Why do women bear a disproportionate cost? *Annual Review of Sociology*, *17*(1991), 51–78.
- Hoynes, H. W. (2000). Local labor markets and welfare spells: Do demand conditions matter? *Review of Economics and Statistics*, *82*, 351–368. <https://doi.org/10.1162/003465300558812>
- Hoynes, H. W., & Schanzenbach, D. W. (2018). Safety net investments in children. *Brookings Papers on Economic Activity*, *2018*(1), 89–150. <https://doi.org/10.1353/eca.2018.0001>
- Hryshko, D., Juhn, C., & McCue, K. (2017). Trends in earnings inequality and earnings instability among U.S. couples: How important is assortative matching? *Labour Economics*, *48*, 168–182. <https://doi.org/10.1016/j.labeco.2017.08.006>
- Huff Stevens, A. (2012). Poverty transitions. In P. Jefferson (Ed.), *Oxford handbook of the economics of poverty*. Oxford: Oxford University Press.
- Jacobs, E. (2018). *Paid family and medical leave in the United States: A research agenda*. Washington, DC: Washington Center for Equitable Growth.
- Jaimovich, N., & Siu, H. (2018). Job polarization and jobless recoveries. *National Bureau of Economic Research*, (Working Paper 18334). <https://doi.org/10.3386/w18334>
- Jappelli, T., & Pistaferri, L. (2010). The consumption response to income changes. *Annual Review of Economics*, *2*, 479–506. <https://doi.org/10.1146/annurev.economics.050708.142933>
- Johnson, R. C., Kalil, A., & Dunifon, R. E. (2012). Employment patterns of less-skilled workers: Links to children's behavior and academic progress. *Demography*, *49*, 747–772. <https://doi.org/10.1007/s13524-011-0086-4>
- Kalil, A., & Ziol-Guest, K. M. (2005). Single mothers' employment dynamics and adolescent well-being. *Child Development*, *76*(1), 196–211. <https://doi.org/10.1111/j.1467-8624.2005.00839.x>
- Kalil, A., & Ziol-Guest, K. M. (2008). Parental employment circumstances and children's academic progress. *Social Science Research*, *37*, 500–515.
- Kalleberg, A. L. (2009). Precarious work, insecure workers: Employment relations in transition. *American Sociological Review*, *74*, 1–22. <https://doi.org/10.1177/000312240907400101>
- Keys, B. (2008). Trends in income and consumption volatility, 1970–2000. In D. Joliffe, & J. P. Ziliak (Eds.), *Income volatility and food assistance in the United States* (pp. 11–34). Kalamazoo, MI: W.E. Upjohn Institute for Employment Research.

- Korenman, S., Miller, J. E., & Sjaastad, J. E. (1995). Long-term poverty and child development in the United States: Results from the NLSY. *Children and Youth Services Review, 17*(1-2), 127–155. [https://doi.org/10.1016/0190-7409\(95\)00006-X](https://doi.org/10.1016/0190-7409(95)00006-X).
- Kornrich, S., & Furstenberg, F. (2013). Investing in children: Changes in parental spending on children, 1972–2007. *Demography, 50*(1), 1–23. <https://doi.org/10.1007/s13524-012-0146-4>
- Kramer, K. Z., Cristina, F., Andrade, D., Greenlee, A. J., Mendenhall, R., Bellisle, D., & Blanks, R. L. (2019). Periodic earned income tax credit (EITC) payment, financial stress and wellbeing: A longitudinal study. *Journal of Family and Economic Issues, 40*, 511–523. <https://doi.org/10.1007/s10834-019-09618-2>
- Kuhlthau, K. A., & Perrin, J. M. (2001). Child health status and parental employment. *Archives of Pediatrics & Adolescent Medicine, 155*, 1346–1350. <https://doi.org/10.1001/archpedi.155.12.1346>.
- Kuhn, M. A. (2018). Who feels the calorie crunch and when? The impact of school meals on cyclical food insecurity. *Journal of Public Economics, 166*, 27–38. <https://doi.org/10.1016/j.jpube.co.2018.08.001>
- Kull, M. A., Coley, R. L., & Lynch, A. D. (2016). The roles of instability and housing in low-income families' residential mobility. *Journal of Family and Economic Issues, 37*, 422–434. <https://doi.org/10.1007/s10834-015-9465-0>
- Ladd, H. F. (2012). Education and poverty: Confronting the evidence. *Journal of Policy Analysis and Management, 31*, 203–227. <https://doi.org/10.1002/pam>
- Lambert, S. J. (1999). Lower-wage workers and the new realities of work and family. *The ANNALS of the American Academy of Political and Social Science, 562*(1), 174–190.
- Lambert, S. J. (2019). No Title. *Comments at the Social Policy Forum*. San Francisco, CA: Society for Social Work and Research.
- Lambert, S. J., Fugiel, P. J., & Henly, J. R. (2014). *Precarious work schedules among early-career employees in the US: A national snapshot*. Chicago, IL: EINet.
- Lambert, S. J., Haley-Lock, A., & Henly, J. R. (2012). Schedule flexibility in hourly jobs: Unanticipated consequences and promising directions. *Community, Work & Family, 15*, 293–315. <https://doi.org/10.1080/13668803.2012.662803>
- Latner, J. P. (2018). Income volatility and mobility: A conceptual exploration of two frameworks. *Research in Social Stratification and Mobility, 53*(September), 50–63. <https://doi.org/10.1016/j.rssm.2017.10.002>
- Leventhal, T., & Brooks-Gunn, J. (2004). A randomized study of neighborhood effects on low-income children's educational outcomes. *Developmental Psychology, 40*, 488–507. <https://doi.org/10.1037/0012-1649.40.4.488>
- Lochner, L. J., & Monge-Naranjo, A. (2006). The nature of credit constraints and human capital. *American Economic Review, 101*(October), 2487–2529.
- Lovell, V., & Hill, C. (2001). *Today's women workers: Shut out of yesterday's Unemployment Insurance system*. Washington, DC: Institute for Women's Policy Research.
- Lovenheim, M. F. (2011). The effect of liquid housing wealth on college enrollment. *Journal of Labor Economics, 29*, 741–771. <https://doi.org/10.1086/660775>
- Lovenheim, M. F., Reynolds, C. L., The, S., Resources, H., Winter, N., Lovenheim, M. F., & Reynolds, C. L. (2019). The effect of housing wealth on college choice: Evidence from the housing boom. *Journal of Human Resources, 48*(1), 1–35.

- Lusardi, A., Schneider, D. J., & Tufano, P. (2011). *Financially fragile households: Evidence and implications* NBER Working Paper No. 17072. Cambridge, MA: NBER.
- Mani, A., Mullainathan, S., Shafir, E., & Zhao, J. (2013). Supplementary Material for poverty impedes cognitive function. *Science*, *341*, 976–980. <https://doi.org/10.1126/science.1238041>
- Matheny, A. P., Wachs, T. D., Ludwig, J. L., & Phillips, K. (1995). Bringing order out of chaos: Psychometric characteristics of the confusion, hubbub, and order scale. *Journal of Applied Developmental Psychology*, *16*, 429–444. [https://doi.org/10.1016/0193-3973\(95\)90028-4](https://doi.org/10.1016/0193-3973(95)90028-4).
- Mayer, S. E. (1997). *What money can't buy: Family income and children's life chances*. Cambridge, MA: Harvard University Press.
- Mckay, C., Pollack, E., & Fitzpayne, A. (2018). *Modernizing Unemployment Insurance for the changing nature of work*. Washington, DC: Aspen Institute.
- McKernan, S.-M., Ratcliffe, C., Steuerle, E., & Zhang, S. (2014). Disparities in wealth accumulation and loss from the Great Recession and Beyond. *American Economic Review*, *104*(5), 240–244.
- McLanahan, S., & Percheski, C. (2008). Family structure and the reproduction of inequalities. *Annual Review of Sociology*, *34*, 257–276. <https://doi.org/10.1146/annurev.soc.34.040507.134549>
- McLoyd, V. C. (1990). The impact of economic hardship on black families and children: Psychological distress, parenting, and socioemotional development. *Child Development Special Issue on Minority Children*, *61*, 311–346. <https://doi.org/10.2307/1131096>.
- McLoyd, V. C., Jayaratne, T. E., Ceballo, R., & Borquez, J. (2015). Unemployment and work interruption socioemotional among African American single mothers: Effects on parenting and adolescent functioning. *Child Development*, *65*, 562–589. <https://doi.org/10.2307/1131402>
- Mendenhall, R., Edin, K., Crowley, S., Sykes, J., Tach, L., Kriz, K., & Kling, J. R. (2012). The role of earned income tax credit in the budgets of low-income households. *Social Service Review*, *86*, 367–400. <https://doi.org/10.1086/667972>
- Metzger, M. W., Fowler, P. J., & Swanstrom, T. (2018). Hypermobility and educational outcomes: The case of St. Louis. *Urban Education*, *53*, 774–805. <https://doi.org/10.1177/0042085916682571>
- Michael, C. J., & Gjertson, L. (2013). Emergency savings for low-income consumers. *Focus*, *30*(1), 12–17.
- Miller, G. E., Chen, E., & Parker, K. J. (2011). Psychological stress in childhood and susceptibility to the chronic diseases of aging: Moving toward a model of behavioral and biological mechanisms. *Psychological Bulletin*, *137*, 959–997. <https://doi.org/10.1037/a0024768>
- Mills, G., Vericker, T., Koball, H., Lippold, K., Wheaton, L., & Elkin, S. (2014). *Understanding the rates, causes, and costs of churning in the Supplemental Nutrition Assistance Program (SNAP) final report*. Alexandria, VA: United States Department of Agriculture, Food and Nutrition Services, Office of Policy Support.
- Mistry, R. S., Benner, A. D., Biesanz, J. C., Clark, S. L., & Howes, C. (2010). Family and social risk, and parental investments during the early childhood years as predictors of low-income children's school readiness outcomes. *Early Childhood Research Quarterly*, *25*, 432–449. <https://doi.org/10.1016/j.ecresq.2010.01.002>
- Mistry, R. S., Benner, A. D., Tan, C. S., & Kim, S. Y. (2009). Family economic stress and academic well-being among Chinese-American youth: The influence of adolescents' perceptions of economic strain. *Journal of Family Psychology*, *23*, 279–290. <https://doi.org/10.1037/a0015403>
- Mistry, R. S., Lowe, E. D., Benner, A. D., & Chien, N. (2008). Expanding the family economic stress model: Insights from a mixed-methods approach. *Journal of Marriage and Family*, *70*(1), 196–209. <https://doi.org/10.1111/j.1741-3737.2007.00471.x>

- Moffitt, R. A., & Zhang, S. (2018). Income volatility and the PSID: Past research and new results. *AEA Papers and Proceedings*, 108, 277–280.
- Morduch, J., & Schneider, R. (2016). *The financial diaries: How American families cope in a world of uncertainty*. Princeton, NJ: Princeton University Press.
- Morris, P. A., Hill, H. D., Gennetian, L. A., Rodrigues, C., & Wolf, S. (2015). *Income volatility in U.S. households with children: Another growing disparity between the rich and the poor?* Institute for Research on Poverty Working Paper No. 1429–15. Madison, WI: Institute for Research on Poverty, University of Wisconsin.
- Morrissey, T. W. (2009). Multiple child-care arrangements and young children's behavioral outcomes. *Child Development*, 80(1), 59–76.
- Mullainathan, S., & Shafir, E. (2013). *Scarcity*. New York, NY: Times Books.
- Musick, K., & Michelmore, K. (2015). Change in the stability of marital and cohabiting unions following the birth of a child. *Demography*, 52, 1463–1485. <https://doi.org/10.1007/s13524-015-0425-y>
- NASEM. (2019). *A roadmap to reducing child poverty*. Washington, DC: The National Academies Press. <https://doi.org/10.17226/25246>
- National Coalition for the Homeless. *McKinney-Vento Act NCH Fact Sheet #18*, Pub. L. No. 18, 1 (2006).
- National Partnership for Women and Children. (2019). *The Family And Medical Insurance Leave Act (The FAMILY Act)* (pp. 54–56). Washington DC.
- Neumark, D. (2018). *Rebuilding communities job subsidies*. Retrieved from [https://www.hamiltonproject.org/papers/rebuilding\\_communities\\_job\\_subsidies?\\_ga=2.265539912.673507372.1564081567-298468567.1553021666](https://www.hamiltonproject.org/papers/rebuilding_communities_job_subsidies?_ga=2.265539912.673507372.1564081567-298468567.1553021666)
- Offer, S., & Schneider, B. (2011). Revisiting the gender gap in time-use patterns: Multitasking and well-being among mothers and fathers in dual-earner families. *American Sociological Review*, 76, 809–833. <https://doi.org/10.1177/0003122411425170>.
- Office of Child Care, Administration for Children and Families, U.S. Department of Health and Human Services. (2016). *Overview of the 2016 Child Care and Development Fund Final Rule*. Retrieved from [https://www.acf.hhs.gov/sites/default/files/occ/ccdf\\_final\\_rule\\_fact\\_sheet.pdf](https://www.acf.hhs.gov/sites/default/files/occ/ccdf_final_rule_fact_sheet.pdf)
- O'Toole, T. P., Gibbon, J. L., Seltzer, D., Hanusa, B. H., & Fine, M. J. (2002). Urban homelessness and poverty during economic prosperity and welfare reform: Changes in self-reported comorbidities, insurance, and sources for usual care, 1995–1997. *Journal of Urban Health*, 79, 200–210. <https://doi.org/10.1093/jurban/79.2.200>
- Page, M., Stevens, A. H., & Lindo, J. (2009). Parental income shocks and outcomes of disadvantaged youth in the United States. In J. Gruber (Ed.), *The problems of disadvantaged youth: An economic perspective* (pp. 213–235). Chicago, IL: University of Chicago Press.
- Paul, M., Darity, W. J., Hamilton, D., & Zaw, K. (2018). A path to ending poverty by way of ending unemployment: A federal job guarantee. *RSF: The Russell Sage Foundation Journal of the Social Sciences*, 4(3), 44–63. <https://doi.org/10.7758/rsf.2018.4.3.03>
- Perkins, K. L. (2019). Changes in household composition and children's educational attainment. *Demography*, 56, 525–548. <https://doi.org/10.1007/s13524-018-0757-5>
- Peters, H. E., Simon, K., & Taber, J. R. (2014). Marital disruption and health insurance. *Demography*, 51, 1397–1421. <https://doi.org/10.1007/s13524-014-0317-6>
- Pfeffer, F. T. (2018). Growing wealth gaps in education. *Demography*, 55, 1033–1068. <https://doi.org/10.1007/s13524-018-0666-7>

- Pfeffer, F. T., Danziger, S., & Schoeni, R. F. (2013). Wealth disparities before and after the great recession. *The Annals of The American Academy of Political and Social Science*, 650(1), 98–123. <https://doi.org/10.1177/0002716213497452>
- Pfeffer, F. T., & Killewald, A. (2018). Generations of advantage. Multigenerational correlations in family wealth. *Social Forces*, 96, 1411–1442. <https://doi.org/10.1093/sf/sox086>
- Pilarz, A. R. & Hill, H. D. (2014). Unstable and multiple child care arrangements and young children's behavior. *Early Childhood Research Quarterly*, 29, 471–483. <https://doi.org/10.1016/j.ecresq.2014.05.007>.
- Pilarz, A. R., & Hill, H. D. (2017). Child-care instability and behavior problems: Does parenting stress mediate the relationship? *Journal of Marriage and Family*, 79, 1353–1368. <https://doi.org/10.1111/jomf.12420>
- Pilkas, N. V., Brooks-Gunn, J., & Waldfogel, J. (2018). Maternal employment stability in early childhood: Links with child behavior and cognitive skills. *Developmental Psychology*, 54, 410–427. <https://doi.org/10.1037/dev0000438>
- Raver, C. C., Blair, C., Garrett-Peters, P. T., Vernon-Feagans, L., Greenberg, M., Cox, M. J., ... Ittig, M. (2015). Poverty, household chaos, and interparental aggression predict children's ability to recognize and modulate negative emotions. *Development and Psychopathology*, 27, 695–708. <https://doi.org/10.1017/S0954579414000935>
- Rolf, D., Clark, S., & Brant, C. W. (2016). *Portable benefits in the 21st century*. Washington, DC: Aspen Institute.
- Romich, J., & Hill, H. D. (2017). *Income instability and income support programs: Recommendations for policy and practice*. Washington, DC: Family Self-Sufficiency and Stability Research Consortium.
- Romich, J. L., & Weisner, T. (2000). How families view and use the EITC: Advance payment versus lump sum delivery. *National Tax Journal*, 53(Part 2), 1245–1266. <https://doi.org/10.17310/ntj.2000.4S1.09>
- Roy, K. M., Tubbs, C. Y., & Burton, L. M. (2004). Don't have no time: Daily rhythms and the organization of time for low-income families. *Family Relations*, 53(2), 168–178. <https://doi.org/10.1111/j.0022-2445.2004.00007.x>
- Sandstrom, H., & Huerta, S. (2013). The Negative Effects of instability on child development: A research synthesis. *Low-Income Working Families Discussion Paper*, (September). Retrieved from <https://www.urban.org/sites/default/files/publication/32721/412908-The-Negative-Effects-of-Instability-on-Child-Development-Fact-Sheet.PDF>
- Schenk-Fontaine, A., Gassman-Pines, A., & Hill, Z. (2017). Use of informal safety nets during the supplemental nutrition assistance program benefit cycle: How poor families cope with within-month economic instability. *Social Service Review*, 91, 456–487. <https://doi.org/10.1086/694091>
- Schneider, D., & Harknett, K. (2019). Consequences of routine work-schedule instability for worker health and well-being. *American Sociological Review*, 84(1), 82–114. <https://doi.org/10.1177/0003122418823184>
- Schneider, D., Hastings, O. P., & LaBriola, J. (2018). Income inequality and class divides in parental investments. *American Sociological Review*, 83, 475–507. <https://doi.org/10.1177/0003122418772034>
- Shaefer, H. L., Collyer, S., Duncan, G. J., Edin, K., Garfinkel, I., Harris, D., ... Yoshikawa, H. (2018). A universal child allowance: A plan to reduce poverty and income instability among children in the United States. *RSF: The Russell Sage Foundation Journal of the Social Sciences*, 2(2), 113–130. <https://doi.org/10.7758/RSF>



- Shaefer, H. L., Edin, K., & Talbert, E. (2015). Understanding the dynamics of \$2-a-day poverty in the United States. *RSF: The Russell Sage Foundation Journal of the Social Sciences*, 1(1), 120–138. <https://doi.org/10.7758/rsf.2015.1.1.07>
- Shin, D., & Solon, G. (2011). Trends in men's earnings volatility: What does the panel study of income dynamics show? *Journal of Public Economics*, 95, 973–982. <https://doi.org/10.1016/j.jpube.co.2011.02.007>
- Shonkoff, J. P. (2010). Building a new biodevelopmental framework to guide the future of early childhood policy. *Child Development*, 81, 357–367. Retrieved from <https://www.jstor.org/stable/pdf/40598983.pdf?refreqxml:id=excelsior%3A670ad4280923a84fa660800ec717413d>
- Shonkoff, J. P., & Garner, A. S., & The Committee on Psychosocial Aspects of Child and Family Health. (2012). The lifelong effects of early childhood adversity and toxic stress abstract. *Pediatrics*, 129, e232–e246. <https://doi.org/10.1542/peds.2011-2663>
- Slemrod, J., & Bakija, J. M. (2017). *Taxing ourselves: A citizen's guide to the debate over taxes*. Cambridge, UK: Cambridge University Press.
- Smith, L. A., Romero, D., Wood, P. R., Wampler, N. S., Chavkin, W., & Wise, P. H. (2002). Employment barriers among welfare recipients and applicants with chronically ill children. *American Journal of Public Health*, 92, 1453–1457. <https://doi.org/10.2105/AJPH.92.9.1453>
- Stevens, A. H. (2002). Persistent effects of job displacement: The importance of multiple job losses. *Journal of Labor Economics*, 15(1, Part 1), 165–188. <https://doi.org/10.1086/209851>
- National Academies of Sciences Engineering and Medicine. (2019). *A roadmap to reducing child poverty*. Washington, DC: Author.
- Vernon-Feagans, L., Garrett-Peters, P. T., Willoughby, M., & Mills-Koonce, W. R., & The Family Life Project key Investigators. (2012). Chaos, poverty, and parenting: Predictors of early language development. *Early Childhood Research Quarterly*, 27, 339–351. <https://doi.org/10.1016/j.ecresq.2011.11.001>
- Vernon-Feagans, L., Willoughby, M., & Garrett-Peters, P. (2016). Predictors of behavioral regulation in kindergarten: Household chaos, parenting, and early executive functions. *Developmental Psychology*, 52, 430–441. <https://doi.org/10.1037/dev0000087>
- Wagmiller, R. L., Lennon, M. C., Kuang, L., Alberti, P. M., & Aber, J. L. (2006). The dynamics of economic disadvantage and children's life chances. *American Sociological Review*, 71, 847–866. <https://doi.org/10.1177/000312240607100507>
- Weimer, S. (2015). "I can't eat if i don't plass": Impoverished plasma donors, alternatives, and autonomy. *HEC Forum*, 27, 361–385. <https://doi.org/10.1007/s10730-014-9256-2>
- Weisner, T. S. (2010). Chapter 13. Well-Being, chaos, and culture: Sustaining a meaningful daily routine. In *Chaos and its influence on children's development: An ecological perspective* (pp. 211–224). Washington, DC: American Psychological Association.
- West, R., Dutta-Gupta, I., Grant, K., Boteach, M., McKenna, C., & Conti, J. (2016, June). *Strengthening unemployment protections in America: Modernizing Unemployment Insurance and establishing a jobseeker's allowance*. Washington, DC: Center for American Progress.
- Western, B., Bloome, D., Sosnaud, B., & Tach, L. (2012). Economic insecurity and social stratification. *Annual Review of Sociology*, 38, 341–359. <https://doi.org/10.1146/annurev-soc-071811-145434>
- Western, B., Bloome, D., Sosnaud, B., & Tach, L. M. (2016). Trends in income insecurity among U.S. children, 1984–2010. *Demography*, 53, 419–447. <https://doi.org/10.1007/s13524-016-0463-0>
- Wolfe, J., Jones, J., & Cooper, D. (2019). *"Fair workweek" laws help more than 1.8 million workers*. Washington, DC: Economic Policy Institute.

- Woock, C. (2009). Earnings losses of injured men: Reported and unreported injuries. *Industrial Relations*, 48, 610–628. <https://doi.org/10.1111/j.1468-232X.2009.00578.x>
- Yeung, W. J. J., Linver, M. R., & Brooks–Gunn, J. (2002). How money matters for young children's development: Parental investment and family processes. *Child Development*, 73, 1861–1879.
- Ziliak, J. P. (2016). *Modernizing SNAP benefits*. The Hamilton Project policy proposal #2016-06. Washington, DC: Brookings Institution.
- Ziliak, J. P. (2019). Restoring economic opportunity for “the people left behind”: Employment strategies for rural America. In M. Kearney & A. Ganz (Eds.), *Expanding economic opportunity for more Americans* (pp. 100-126). Washington, DC: Aspen Institute.
- Ziliak, J. P., Hardy, B., & Bollinger, C. (2011). Earnings volatility in America: Evidence from matched CPS. *Labour Economics*, 18, 742–754. <https://doi.org/10.1016/j.labeco.2011.06.015>
- Ziol-Guest, K. M., Duncan, G. J., & Kalil, A. (2009). Early childhood poverty and adult body mass index. *American Journal of Public Health*, 99, 527–532. <https://doi.org/10.2105/AJPH.2007.130575>

## Author Bios

**Bradley Hardy** is an Associate Professor in the School of Public Affairs at American University and nonresident senior fellow in Economic Studies at Brookings. His research interests lie within labor economics, with an emphasis on economic instability, intergenerational mobility, poverty policy, and socioeconomic outcomes. His recent work examines trends and sources of income volatility, intergenerational mobility, and neighborhood economic development within the United States, with a focus on socioeconomically disadvantaged families. He also conducts research on the role of antipoverty transfer programs such as SNAP food stamps and the earned income tax credit for improving economic well-being among low-income individuals and families. He is an elected member of the National Academy of Social Insurance, and holds a Ph.D. in economics from the University of Kentucky, a Master's of Public Policy from Georgetown University, and a B.A. in economics from Morehouse College.

**Heather D. Hill** is an Associate Professor at the Daniel J. Evans School of Public Policy and Governance at the University of Washington. She has a Ph.D. in Human Development and Social Policy from Northwestern University (2007) and a master's degree in Public Policy from the University of Michigan (1999). Her research examines how public and workplace policies influence family economic circumstances and child well-being in low-income families. She has studied the prevalence and consequences of economic instability, particularly income variability, during childhood. As an investigator on the Seattle Minimum Wage Study, Hill led a longitudinal, qualitative study of workers with children during the implementation of Seattle's Minimum Wage Ordinance.

**Jennie Romich** is an Associate Professor at the School of Social Work at the University of Washington and faculty director of the West Coast Poverty Center. She studies resources and economic well-being in families with an emphasis on low-income workers, household budgets, and families' interactions with public policy. Her recent projects include research into effective marginal tax rates created by means-tested benefit schedules and the tax system; an investigation of income of families involved with the child welfare system; and mixed-method evaluations of the Seattle Paid Safe and Sick Time Ordinance and \$15 minimum wage. She co-leads the national effort on "Reducing Extreme Economic Inequality" for the American Academy of Social Work & Social Welfare's Grand Challenges Initiative and co-chairs a national research network on "Poverty, Employment, and Self-Sufficiency" through the Collaborative of U.S. Poverty Centers.

***Social Policy Report*** is a triannual publication of the Society for Research in Child Development. The *Report* provides a forum for scholarly reviews and discussions of developmental research and its implications for the policies affecting children. Copyright of the articles published in the SPR is maintained by SRCD. Statements appearing in the SPR are the views of the author(s) and do not imply endorsement by the editors or by SRCD.

### **Purpose**

The *Social Policy Report* (SPR) is a triannual publication of the Society for Research in Child Development (SRCD). Its purpose is twofold: (1) to provide policymakers with comprehensive, nonpartisan reviews of research findings on topics of current national interest, and (2) to inform the SRCD membership about current policy issues relating to children and about the state of relevant research.

### **Content**

The SPR provides a forum for scholarly reviews and discussions of developmental research and its implications for policies affecting children. Topics are drawn from a variety of disciplines and cover a wide range of issues that affect child and family development through the lens of social policy, such as health care, parenting practices, and education policies. SRCD recognizes that few policy issues are noncontroversial and that authors may well have a “point of view,” but the SPR is not intended to be a vehicle for authors to advocate particular positions on policies. Presentations should be balanced, accurate, and inclusive. The publication nonetheless includes the disclaimer that the views expressed do not necessarily reflect those of the SRCD or the editors.

### **Procedures for Submission and Manuscript Preparation**

Articles originate from a variety of sources. Some are solicited by the editorial board, while others are proposed by the authors. Authors interested in submitting a manuscript are urged to propose timely topics to the lead editor via email. Topic proposals should take the form of an extended abstract (approximately 2 pages) that outlines the topic and scope of the proposed report. Manuscripts vary in length ranging from 30 to 45 pages of text (approximately 8,000 to 12,000 words), not including references and figures. The manuscript should be double-spaced throughout with 12-point font and should adhere to APA guidelines. Manuscript submission should include text, abstract, references, and a brief biographical statement for each of the authors and should be sent as a .doc, .docx, or .rtf file.