



Center for the
Study of
Social Policy
Ideas Into Action

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LET US RISE

How Parents and Caregivers Would
Design a Permanent Child Allowance to
Advance Racial and Economic Justice

ELISA MINOFF

ABOUT CSSP

CSSP is a national, non-profit policy organization that connects community action, public system reform, and policy change. We work to achieve a racially, economically, and socially just society in which all children and families thrive. To do this, we translate ideas into action, promote public policies grounded in equity, support strong and inclusive communities, and advocate with and for all children and families marginalized by public policies and institutional practices.

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“I’m like a raft.
I’m in the
water, you put
pressure on
me and hold
me down, I’m
under the
water. But as
soon as you
move off me,
let me up a
little bit, I got
the float, I got
the rise.”

*Sandra
A mother of two in Mississippi*

INTRODUCTION

Gabriela* and her husband moved to Michigan from Puerto Rico in 2020, and welcomed a daughter to their family the following year. Like many new parents, their lives were financially precarious. They both worked full time but found child care unaffordable. They relied on grandparents for child care at first, and later arranged their work schedules so that one of them could always be home with the baby, switching jobs multiple times to make the scheduling work. Even so they struggled to pay for baby items like diapers and wipes, on top of the high costs of rent, car insurance, and other necessities. Gabriela is optimistic by nature but explained that it is “stressful anyways” “because we are trying to do everything to get everything paid, but sometimes we can’t.” She would love to have the resources to pay all of their bills and also spend more time together as a family, to “go to the zoo, [or] just stay here at home and stay together.” For now, if she and her husband happen to be home at the same time, they can be so tired “you just want to go to sleep.” One thing that is helping the family stay on top of their expenses and carve out a little time together is the ability to earn additional money in the gig economy. Alongside their two full time jobs, Gabriela and her husband sometimes drive for DoorDash and Instacart. She sits with her daughter in the back of the car, and, as she explains, “I play with her and my husband is driving and we do some DoorDash together and we pass time together and we enjoy. So that’s amazing for us. Yeah.”

In interviews with the Center for the Study of Social Policy (CSSP), parents and caregivers across the country, like Gabriela, described being driven by their deep love for their children to go to great lengths to ensure they have what they need to thrive, but struggling to make ends meet despite their best efforts. Families are living paycheck to paycheck, knowing that one unexpected expense could leave them unable to pay their bills, put food on the table, or cover rent. Under difficult circumstances, parents and caregivers strive to provide stimulating and enriching environments for their children full of support and connection—surrounding them with friends and family, taking them to activities, and, when they can afford it, enrolling them in classes and sports that will foster their development and expand their horizons. As Tessa, a young mother in North Carolina who grew up in foster care and now has a son of her own, told Center for the Study of Social Policy (CSSP): “I just personally feel like that all the kids just deserve the world. And if I can provide that, or I can do that, then I’m going to do that.” The question is why we, as a society, make it so hard.

In the United States, policymakers routinely pay lip service to the importance of families. Presidents from Dwight Eisenhower to Lyndon



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—Tessa
A parent in North Carolina

Johnson to Ronald Reagan to Bill Clinton have uttered some variation of the phrase “the family is the cornerstone of society.”¹ Lawmakers frequently tout their favorite policy initiatives as “pro-family.” But the United States lacks the foundational family supports that are commonplace in other wealthy countries. We are the only country in the Organization for Economic and Cooperative Development (OECD) that does not have a national policy of paid family leave.² Our child care sector teeters on the brink of collapse after decades of disinvestment.³ And unlike peer countries, we do not have a permanent child allowance, or an unconditional cash benefit to help families with the costs of raising children.⁴

* all names of parents and caregivers in this report are pseudonyms to protect their privacy

Instead of supporting families, policymakers have chosen to create a sector of low-paying, insecure jobs that are essential to our economy but incompatible with caregiving and do not cover the high and growing costs of raising children—a product of decisions to not raise the federal minimum wage, enact a national program of paid family and medical leave, enable scheduling flexibility and predictability, or robustly enforce employment discrimination and labor protection laws.⁵

Policymakers have chosen to push parents and caregivers into these insecure jobs by limiting cash assistance for families who are not engaged in market labor—thereby ignoring the critical work parents and caregivers do nurturing the next generation and the benefits to both parents and children of having time together to form strong relationships.⁶

Policymakers have chosen to make the existing child care, housing, food, and cash assistance inadequate and difficult to access—while helpful to the families who receive support, benefit levels are low, application and recertification processes are complex and confusing, and interactions with these family-serving systems have been described as degrading and humiliating.⁷

For families who struggle to afford necessities and experience crises, policymakers have chosen to create a child protection system that conflates poverty with neglect and separates hundreds of thousands of children from their parents every year—further traumatizing families.⁸

A legacy of how racism and misogyny have shaped economic and social policy over generations, these policy choices and the structures built to administer them disregard the needs of families and deny their basic humanity.

The families who are most harmed by these policy decisions are the families who policymakers have historically sought to exploit and exclude from supports and services: Black, Latinx/e,** Indigenous and other families of

color, immigrant families, and families with low incomes. Ultimately, these policy decisions harm everyone—limiting our prospects and future prosperity as a nation.⁹

It is long past time that policymakers recognize the humanity of all children and families and develop supports that actually meet their needs. To ensure that programs do not repeat the mistakes of the past, policymakers should take an anti-racist approach: listening to families to understand their needs and developing accessible ways of meeting these expressed needs—especially those of Black, Latinx/e, and other families of color and families with low incomes who have been systematically underserved and excluded from past supports.¹⁰ Doing so will enable us to develop programs that provide meaningful support, so that parents and caregivers are not constantly scrambling to provide for their children and can pursue their goals for themselves and their families—ultimately advancing racial and economic justice.

Nowhere is an anti-racist approach more important than in developing a permanent cash benefit for children and families, or a



*** at this time, the Center for the Study of Social Policy uses the term Latinx/e to be inclusive and as a gender-neutral and non-binary term.*

child allowance. Historically, cash assistance in the United States—from Aid to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF)—has been designed explicitly to uphold white supremacy, restricting eligibility and creating administrative barriers such as work reporting requirements to exclude Black and immigrant families.¹¹ Even as in-kind benefits such as food assistance and health insurance subsidies have provided increased support for families in recent years, the lack of a robust and equitable cash benefit for families has left many families unable to meet their needs in the face of a volatile labor market and the daily demands of caregiving.¹²

To learn how a child allowance can be designed to meet families' needs and advance racial and economic justice, CSSP interviewed Tessa, Gabriela, and 43 other Black, Latinx/e, and other parents and caregivers of color with low and moderate incomes in 2021 and 2022. CSSP conducted these interviews during the period when many parents were receiving what amounted to a temporary child allowance as a result of the American Rescue Plan's expansion of the Child Tax Credit (CTC).¹³ In the interviews, CSSP asked parents and caregivers about their goals for themselves and their families, their experiences with the CTC and other programs that helped meet their needs, and what they would need from a permanent child allowance in order to support their families and fulfill their goals. (For more on our research methodology, see Appendix).

This report honors the experiences of families and the voices of parents and caregivers, and shares their recommendations for how to design a permanent child allowance to best support their families and communities. As parents and caregivers make clear, a child allowance has the potential to provide the foundational support they need raising the next generation, without the burdens associated with existing supports. A child allowance does not redress the harms of the past, but by doing things differently it helps ensure that we as a society do not continue to perpetrate harm.¹⁴ Specifically, by providing support to all families who need it, it recognizes all children and families are deserving. And by limiting the hoops and hurdles it makes families

THE EXPERIENCE WITH THE 2021 CHILD TAX CREDIT

In 2021, the American Rescue Plan Act temporarily expanded the Child Tax Credit, increasing the maximum benefit, making the benefit available via monthly payments, and expanding eligibility so that families with the lowest incomes were eligible for the full benefit for the first time. Parents and caregivers told CSSP that the expanded 2021 CTC was “a godsend,” helping them meet their households' expenses, invest in their children, and alleviate some of the everyday stress of making ends meet. Their experiences with the 2021 CTC are recounted in a series of briefs drawing on interviews with 45 parents and caregivers of color as well as a survey of additional parents:

- The Child Tax Credit & Family Economic Security: Findings from the Center for the Study of Social Policy's Survey of Families with Children (October 2022)
- Where Do We Go From Here? How Temporary Investments in the Child Tax Credit & Child Care Impacted North Carolina Families, and the Road Ahead (July 2022)
- “We Don't Have that in Mississippi”: How Temporary Expansions of the Child Tax Credit & Child Care Demonstrate the Importance of Federal Investments & Oversight (June 2022)
- A “Godsend”: How Temporary Investments in the Child Tax Credit and Child Care Impacted Michigan Families (March 2022)

To learn more and read these briefs, please visit: [Advancing an Anti-Racist Child Allowance](#).

jump through to receive support, it recognizes their humanity and begins to lift some of the weight off families' backs, so that they can chart their own paths. As Sandra, a mother of two in Mississippi told us, “I'm like a raft. I'm in the water, you put pressure on me and hold me down, I'm under the water. But as soon as you move off me, let me up a little bit, I got the float, I got the rise.”

A child allowance can let families rise, and secure our collective future.

FAMILIES'S DREAMS, FAMILIES' REALITIES

Amara, who is raising three young children with her husband in North Carolina, would like to be financially secure so that “if something happens” the bills “are still getting paid on time” and “nothing is being sacrificed, especially when it comes to the kids.” As she explains, “parenting never stops,” and in the future she would like to be in the “position to where if they need something, even when they’re older, being able to do that for them.”

Like Amara, many of the parents and caregivers CSSP spoke to have modest goals for their families that—by any measure—should be achievable in a country with the wealth and resources of the United States. Parents talked to CSSP about hoping one day to be able to pay their bills in full and on time, and meet all of their families’ needs without picking up second or third jobs. They mentioned wanting to pay down burdensome debt and set aside savings. And they emphasized working toward these financial goals so that their children have what they know they deserve—including having their basic needs met, education and enrichment opportunities, and time with their parents. For many parents of color and parents with low incomes, however, these modest goals feel out of reach.

As Patricia, a mother of four in Michigan and longtime early educator, told CSSP, “There’s nothing like waking up and worrying if today they’re going to turn a utility off or wondering how much time you have to come up with the money to prevent that from happening.” She would like to get to the point where she is “not having to beg and borrow” to come up with the money to pay the bills, or second guess purchases for her children. As she explained, she wants to be “able to get what my children need without worrying if I do this... how will this set me back?”

The parents and caregivers interviewed by CSSP spoke of wanting more for their children than they had for themselves, and wanting to provide their children the opportunities that they saw other parents routinely providing. For some



There's a lot that goes into raising kids, and I just think that... I don't know if the wages have necessarily caught up with the expenses."

*—Theresa
A parent in Michigan*

parents, this means focusing on security and basic needs. Victoria, a mother in Arizona who grew up in foster care, explained that she does "everything I can in my power to protect that little girl and to make sure that she goes on a different path.... I have always said that if I ever have kids, I am never going to allow them to get taken away from me." (For more on Victoria's experience and her hopes for her family, see textbox.) For others it means providing enrichment opportunities to foster their children's development. Tanya, a young mother in Arizona who is working in child care while studying to become a medical assistant, explained that she wants to be able to take her daughter on trips and enroll her in activities that support her development, "to make sure she's fully experiencing life like any other child." For many, it means being able to be an active presence in their children's lives to help them grow and thrive. As Michael, a father in Michigan explained: "I grew up in a household where my father just provided money and it just felt like that was his job, pay the bills, get you what you wanted, so there was no really social interaction. And that's one of the things I know I work to change every day with my son."

But parents and caregivers face obstacle after obstacle as they work to realize their vision for their families. One, often insurmountable obstacle is the workplace, as parents and caregivers' labor is systematically exploited by employers who do not provide adequate pay, leave, or workplace conditions. Parents described to CSSP working low-paid jobs, with unpredictable schedules and limited, or nonexistent, paid sick days or paid family and medical leave. They recounted experiencing employment discrimination because of their race or ethnicity which made it harder to find a job, and suppressed their wages in the jobs they did get. And they described picking up extra hours and working second or third jobs to try to afford the unaffordable: child care and housing costs that felt out of reach and the increasingly high costs of food, gas, and other basic necessities.

Lesa, who works as a cashier in North Carolina while raising her two-year-old son, described the impact of inadequate workplace protections and caregiving supports on her family. "I feel like I'm able to take care of myself," she explained, as long as she or her son do not get sick, as she does not have any paid sick days or paid vacation. If she does need to miss work for any reason, she always tries to pick up extra hours to make up for it. But without paid leave, when she and her son got COVID and she was out of work for 17 days straight, she found it impossible to pay rent.

As a result of the exploitation of parents' market labor, many parents felt as if they were barely "surviving," a word that came up again and again in our conversations. As Monique, a mother of two in Mississippi who also cares for her ailing and bed-bound father, reflected: for "me to maintain, you actually has to have a second income and I see now why so many single parents work two jobs. You actually have to have a second income to be able to survive now." Working two jobs in the market economy, however, would make the unpaid caregiving parents do impossible. Theresa, a mother of three older children in Michigan, highlighted the need to improve the terms of employment: "there's a lot that goes into raising kids, and I just think that... I don't know if the wages have necessarily caught up with the expenses"

In the daily struggle to make ends meet, parents and caregivers often described how difficult it was to find time to be with their children, and nurture and support them as they would like given the competing demands to find ways to pay the bills. As Sofia, a mother in Michigan explained, her spouse has to work so much for them to make ends meet "he's just gone." As Tanya, the mother in Arizona who is working in child care while pursuing a degree, explained, "I feel like I work so much that I never get to see my own kid. She's raised by daycare." Though Tanya shifted her schedule to carve out an additional hour with her daughter every morning before going to work, when they both get home "my body aches, and to bend down and give her a shower or a bath and feed and then I put her to sleep and then I'm tired, I feel like the housing duties like cleaning up, it just gets stacked to the weekend and it's really exhausting."

VICTORIA'S ASPIRATIONS: A STABLE HOME FOR HER DAUGHTER

Victoria lives in Arizona with her young daughter and works as a driver and aide at a school for children with autism. Every morning she wakes up at 4 am, so that she can get her daughter ready, drop her off at child care, and start work around 6—or 6:08 to be precise, since “my daughter’s daycare open at 6:00 and it’s just down the street from... where I work.” After picking up some of the children and driving them to school, she heads to her own classroom where she assists the lead teacher for the day. The hours are long and Victoria worries constantly about paying the bills on her salary alone. Her partner—the father of her daughter—passed away from COVID about a year before we spoke to Victoria, and he had been the primary breadwinner. She had to move after he passed away and they now live in a “safe neighborhood” but “not really a good neighborhood.” As Victoria explains, ***“I know that her dad would not want us ... If he was alive here, we would not be living here, but it’s what I can afford.”*** In reality, even their new home is not affordable for Victoria. As she explains, she was only approved to rent her current home because she had been offered a better-paying job, but when that fell through she took the low-paid job she currently has and now struggles to make rent. After working on building good credit for years she is now falling into debt using “my credit cards to pay rent, just be able to at least afford a roof over her head.”

She does what she can because she is deeply committed to making sure her daughter feels a strong sense of home—that she always has a place she can return to and feel loved and supported. Victoria grew up in foster care herself and emancipated at age 18 after living in group homes for years. When talking about her hopes and dreams for herself and her daughter, she recounts a conversation she had with a friend, who had once gone back to his home town to visit his mother and stayed in his “childhood home.” At the time, Victoria had joked with her friend “That’s white people’s s***”—having a childhood home—explaining that she saw it that way because “as Hispanics we moved a lot”—a poignant indication of the opportunities that were foreclosed to her. ***But looking to the future, Victoria reflects that economic security and a stable home is exactly what she wants for her daughter: “that’s what I want my daughter to ... I want to see on the walls, oh her little height marks. I want to do all of that with her.”***



The toll on parents trying to raise children with limited support is enormous. As Jordyn, a mother in North Carolina explained, “it’s very stressful. I can remember having to work two jobs, leaving one job, make sure I got off on time to rush to the next job, and have to like plead and apologize and be like, “Oh, I’m so sorry if I’m a few minutes late.” It puts a lot on you, mentally. You constantly have this looming concern like, what if I get fired? What if I lose my job? At the time I had rent and a car payment, what if I can’t pay my car payment? What if I can’t pay my insurance? What if something comes up? What if I get a flat tire? Just the unknown, just the anxiety that comes with not having enough.”

Parent after parent described taking conscious steps to shield their children from the stress and anxiety that comes with economic insecurity. Robin, a mother in Michigan, explained that she had started waiting to open the bills until after her children fall asleep, so “then it’s just me by myself, I can process it how I need to process it. I can feel whatever I feel and I’m not taking it out on people who have absolutely nothing to do with what I’m really irritated or bothered with.”

Dolores, a mother in Michigan explained, “You cannot show that you are tired because your daughter is there looking at you. And she feels whatever you are feeling, so you are tired, but you are smiling and you cannot be frustrated and you have to cook with [her] in [your] arms. So it’s hard. It’s really hard, but you have to figure it out because you are a mother.”

The struggle and the stress ultimately affects how many parents see themselves, as parents. As Sabrina, a mother of two in Arizona, explains “It’s just, you know, it just gets hard, because sometimes it makes me just feel like a failure as a mom. Especially a single mom.... It just sucks that I can’t give them what I want to give them.” Parents’ expectations and hopes for their families are reasonable and should be achievable. They often are achievable for parents and caregivers who have not experienced generational wealth expropriation, labor market discrimination and exploitation, and exclusion from supports and services. But for many parents of color and parents with low incomes, their aspirations feel unattainable.

EXISTING PROGRAMS PROVIDE CRITICAL SUPPORT BUT FALL SHORT OF PROMOTING LONG-TERM SECURITY FOR FAMILIES

When a pay check is short or they cannot afford child care, many parents and caregivers turn to extended family to make ends meet. Jamila, a mother in North Carolina, explained that her family is her rock: “We’ve always been the type of family that feels like we can help each other. Anytime I get money from them, I pay them back, so it’s not like ... We have a trusting relationship. They know that if I’m asking for it, they’ll get it back. Even if they don’t get it back right away, they’ll get it back in some form or fashion.” In addition to family support systems, parents turn to government programs, which can provide critical assistance, but too often fall short of ensuring families long-term stability.

In interviews with CSSP, parents who received food assistance and other public benefits described how helpful these programs could be. For many, the Supplemental Nutrition Assistance Program (SNAP) allowed them to put food on the table and defray the rising costs of groceries; parents noted in particular how helpful the enhanced SNAP benefits made available during the pandemic were for their families.¹⁵ Symone, a mother in Mississippi, noted how SNAP helped her budget, as she used her SNAP benefits for groceries, and used her income from her job as a caregiver for seniors for her other bills: “So I feel like that’s a really good assistance. I wish everybody could get it, no matter how much you make.”¹⁶ Parents of young children noted how the Special Supplemental Nutrition Program for Women, Infants, and Children, (WIC) made it possible to afford formula and healthy food. Medicaid made it possible for parents to take their children to doctors and dentist appointments without worrying how the visits would set them back financially. Child care assistance made it possible for working parents to afford care, and Section 8 and public housing put rent in reach for the few who received those benefits.

But parents and caregivers also described deep and pervasive problems with the way many family supports are structured and administered. To begin with, important decisions about benefit administration and eligibility are often left to states, which leads to divergent experiences across states. Families in some states having an especially difficult time accessing necessary

assistance. For example, Tanya moved from Washington state to Arizona when pregnant with her daughter, and was surprised by how much less support she receives in her new home: “In Washington, we had a better healthcare system and we had more assistance for single moms. I know when I was pregnant they were giving me cash assistance. When I came out to Arizona, they don’t provide cash assistance when you’re pregnant. You have a baby, and it’s only \$200 a month. Then they didn’t provide dental for me after 21, unless it’s emergency work. So I’m trying to figure out the healthcare system here. I don’t really understand that all yet. I’m still getting used to it.”

Parents and caregivers routinely noted being excluded from critical benefits by eligibility restrictions, like Tanya, or wait lists. For example Zara, a mother of three in North Carolina, explained that she applied for child care assistance when she was pregnant with her first child, and because of the long wait list for assistance in her state it took until her daughter was a year and a half to receive the subsidy. Parents also noted how even when they receive assistance, the statutory restrictions and practical limitations on how the benefits could be used are problematic. Parents who managed to get off the wait list to receive a Section 8 housing voucher sometimes had difficulty finding a home at the approved rent levels in their community, or a landlord willing to accept the voucher. Parents who valued the food assistance they received through SNAP and WIC lamented that SNAP cannot be used to buy



And it becomes real stressful because now you hungry on top of you got to go this place, that place, to get the same documents just because they don't want to really do their job."

—Nicole
A parent in Michigan

hot food, and WIC cannot be used to buy certain brands or sizes of baby food. As Amara, mother of three in North Carolina, explained, "I understand the whole idea [with SNAP] is for families to go home and cook, but sometimes it's between McDonald's or having a healthy option to pick up a hot fresh chicken or sides to bring home when you don't have the time between school, home, and work." These restrictions create barriers to economic security for busy families as their needs shift.

Many parents also noted how problematic benefit cliffs were for their families, causing them to lose benefits as their income increases or making them ineligible for benefits if their incomes are slightly above the guidelines. As Sofia, a mother in Michigan, put it, "For you to be able to be eligible for government assistance, for food stamps for any of that, it's like they want you barefoot and pregnant, and literally below poverty before you could get any help. ...You make too much money, but yet they don't take in consideration of what actually needs to be paid and how they live check to check just to be able to survive as well." (For more on Sofia's experience and her hopes for her family, see textbox). Eve, a mother and survivor of domestic violence in North Carolina, knows first-hand how difficult it can be to lose Medicaid and believes families should be able to maintain assistance for longer: "I feel as though when people are in these kind of conditions, that they should have some type of gradual grace period before like, oh, your work now, boom, you need to pay for this, this and this."

Low eligibility thresholds and benefit cliffs also mean that some families are put in the position of owing money back to the government when their income unexpectedly increases or rules relating to reporting income change. Michelle, a mother

in Mississippi, recalled how helpful Section 8 housing vouchers were when her children were younger, but when the program changed the rules around how quickly participants need to report changes in income, she wound up "owing them hundreds and hundreds of dollars back" just as she was "trying to get ahead."¹⁷ Michelle attributed these rule changes to the fact that the government saw Section 8 as a "hood program" and was concerned that "some people abuse the system"—clearly seeing how racism has shaped the governments' focus on fraud and abuse. But the punitive focus on compliance with program rules undermines the ultimate goal of these programs to help families become economically secure. As Michelle explained, what she needed at the time, and what so many other families need today, is "just a little time to get established."

Parents also reported that the administrative burdens associated with public benefits could add to the stress they already felt trying to make ends meet. In particular, enrollment and recertification processes often made it difficult, and sometimes impossible, for families to get and maintain benefits for which they were eligible. Tanya, the mother in Arizona, noted how difficult it was to enroll her newborn in Medicaid and get cash assistance. Because Tanya did not have access to paid leave, cash assistance was the only support available to her after her daughter was born: "the hardest part would be getting a hold of them, the call time. When I was calling ...to put my daughter on [Medicaid] and to get cash assistance, I literally had to call 12 times a day to try and get through to the phones because they would just be like... basically there weren't enough workers or something. So I had to keep calling back, or the call would just get disconnected. When I did get through to a hold time, it was like I waited, I think, two hours and 45 minutes one time." Tanya did this while caring for a newborn.

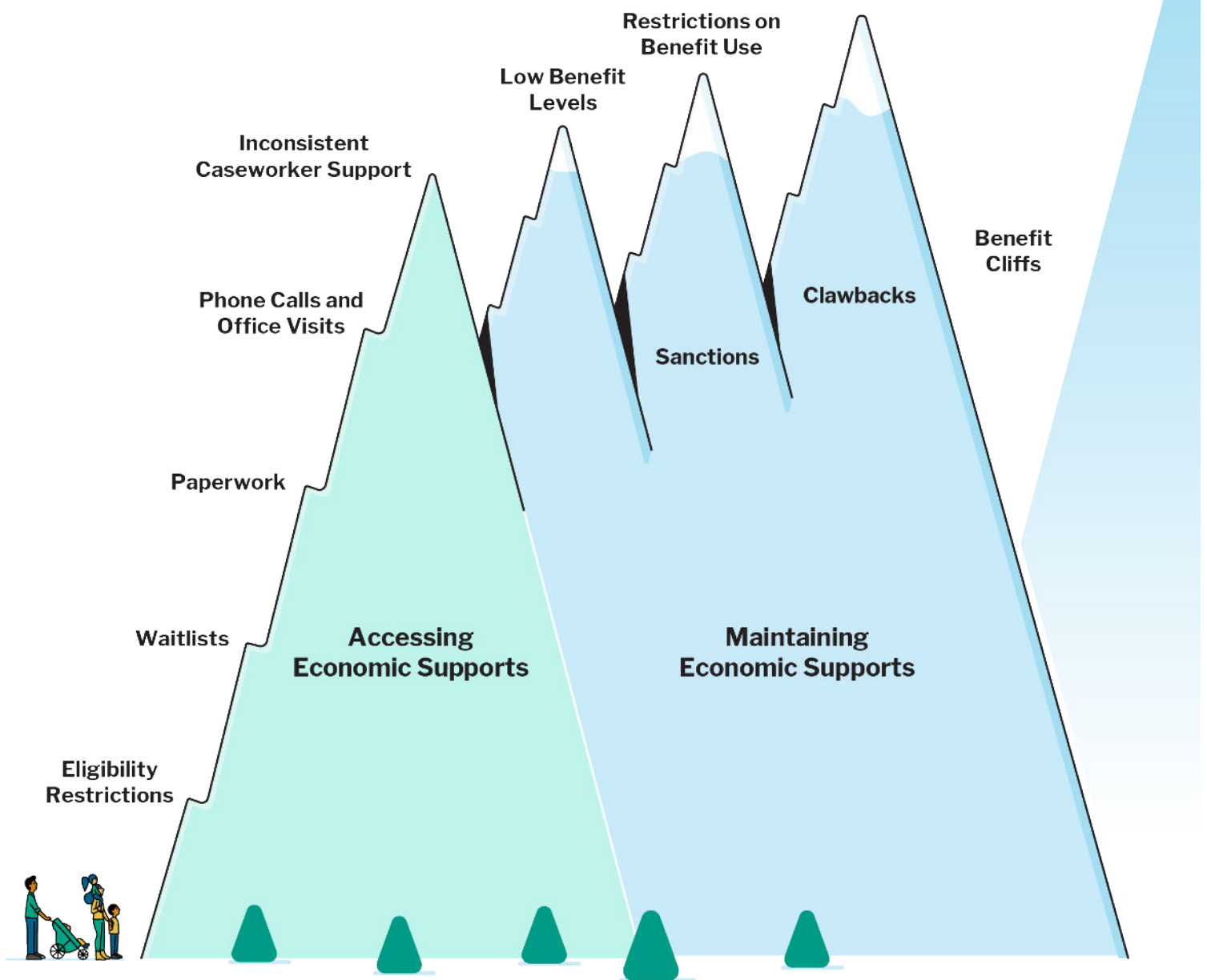
Nicole, a mother in Michigan, described similar logistical hurdles when trying to maintain her family's SNAP benefits after she received a raise at work: "let me make 25 cents more, you want to send me through a hoop. And it's like, I gave you all the documents that you need. I gave you everything that you need so why are you still

ECONOMIC SUPPORTS ARE DIFFICULT TO ACCESS, PUTTING ECONOMIC SECURITY OUT OF REACH



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asking me for documents? And it becomes real stressful because now you hungry on top of you got to go this place, that place, to get the same documents just because they don't want to really do their job."

While some parents had positive experiences with staff at public benefit granting agencies, many recounted experiences where caseworkers did not respond to their e-mails or calls, lost paperwork, and were outright demeaning and hurtful. Evan, a young father in Michigan, explained, "My social worker wouldn't reply to any of my emails, or by the time I got a reply, it was too late. And I'm aware that she has a very big caseload. I'm not the only person that she has to take care of and tend to, so I'm not asking for any special assistance." But Evan nonetheless described the process of trying to get assistance as "overwhelming." It "beats down on me," he explained: "it almost makes you want to give up." Erika, a mother in Michigan, observed that

there "are some [caseworkers] that will go above and beyond to help their client. And there are others that just act like it belongs to them" and it is "almost a joy to them to say no." Nicole, the mother in Michigan who had trouble reporting income changes for SNAP, described agency staff as "just really rude... You ask them one question and they cuss you out. And then you try to remain professional, but then they're not remaining professional. So now you got to take a 10-minute break to find your happy spot. So it's very stressful."

Human services systems are not designed or held accountable for recognizing the humanity of the families who need support—and the supports that are available do not meet the full range of families' needs. The consensus among parents is that families need accessible, comprehensive supports over the long term. As Tanya put it, "I know beggars can't be choosers, but I feel like if we had better programs, maybe there wouldn't be so much begging."



SOFIA'S ASPIRATIONS: TO DO MORE THINGS AS A FAMILY

Sofia lives with her fiancé and their two-year old daughter, who has cerebral palsy and autism, in a small town in Michigan. While her fiancé puts in 10-12 hour days at work, Sofia cannot work outside the home herself because of a chronic health condition, and they often struggle to pay the bills. **As Sofia explains, we “live check to check... it’s frustrating, and it’s hard. But growing up poor, that’s what’s you know.”** When her husband’s older children visit them on the weekends, they struggle to feed the temporarily enlarged family, as they do not qualify for food assistance for the older children. Appliances in their small mobile home are often breaking down, upending their lives.

As Sofia remembers, “At one point in time... we went without water in my home for about seven months. Because our water heater went out, and we didn’t have any money to buy a new one. [We] tried to utilize programs to be able to get a water heater, but we didn’t qualify So we had to go to rest areas ... [at] truck stops to actually take showers. We actually had to drive 30 minutes away to my parents’ house or an hour away to my spouse’s family’s homes to be able to utilize water and to be able to bring water jugs and to be able to even cook and clean.” **As she looks toward the future, she’d like to get to the point where “I’m not stressed that our bills are going to be paid on time.” She would like to be able to afford everything she needs to support her daughter’s therapies—the “things at home to help with the therapies that our insurance won’t cover” but which she currently cannot afford “because all my money goes to bills.”** Rather than merely surviving day to day, she hopes one day they will be able to “to do things more as a family, we’d actually be able to live. I think for us, it doesn’t actually mean being able to buy things and everything else. Sure that’s nice. But to be rich within family, and it brings a different type of joy to your spirit and everything else. It just means so much more.”

HOW A PERMANENT CHILD ALLOWANCE COULD PROVIDE THE FOUNDATION WE OWE ALL CHILDREN & FAMILIES

In a country with the wealth and resources of the United States, families should be able to access meaningful assistance that allows them to meet their needs as they change, without requiring they jump through hoops or engage with degrading and punitive public systems. For a brief period in 2021, they did have access to such assistance. The parents and caregivers CSSP interviewed described the 2021 Child Tax Credit as a welcome departure from the burdens and humiliations associated with many traditional public benefits. The vast majority received the monthly payments automatically, without having to fill out paperwork or track down caseworkers.¹⁸ They were able to use the payments to flexibly meet their expenses from month-to-month, and they did not have to worry about the payments being taken away if their income increased, because families well up the income spectrum were eligible for the full benefit.¹⁹ The result was that it significantly reduced their financial stress and anxiety.²⁰ The only problem, for most parents, was that the payments were temporary.²¹

A permanent child allowance could provide that foundation that we, as a society, owe all families. The parents and caregivers who spoke to CSSP recognized the value of an unrestricted cash benefit for families with children, and saw a permanent child allowance as having many of the same benefits of the temporary expansion of the Child Tax Credit.²²

Parents noted the potential for a permanent child allowance to reduce stress and promote economic stability for their families, time and again using phrases such as “lift weight” “lift burden” “help breathe” and “provide security.” As Monique, the mother of two in Mississippi, put it, if she received a permanent child allowance, “It’s almost like the world will be lifted off my shoulders. Honestly. I wouldn’t have to worry about how bills are going to get paid. What food I might not be able to buy this week or the following week. Gas. Me getting back and forth to work.”

Parents and caregivers described using a permanent child allowance on food, utilities, rent, gas, car insurance, diapers, child care, and clothing. A large number mentioned using it on soap and other personal hygiene and home-cleaning supplies—items not covered by SNAP, which many receive. As Zara, a mother in

Mississippi, put it, a child allowance would put an end to the painful tradeoffs her family was often forced to make, so she and her partner won’t have to say “‘well, we got to put this off to next payday so we could pay this. And we going to call to see if we can get the extension to pay this before it get cut off,’ and stuff like that.” For more on Zara’s experience and her hopes for her family, see textbox.

Parents who worked insecure jobs and lived paycheck to paycheck described a permanent child allowance providing a helpful “cushion” allowing them to meet unexpected expenses. As Tanya, a mother in Arizona, put it, it will mean that “if I ever have to call out because she’s sick, I’m not stressing that I won’t be able to pay my rent or I won’t have money for gas or my insurance.” As Theresa, a mother in Michigan, explained, a permanent child allowance would put her in a place “so I don’t feel like I’m constantly drowning... take me from like drowning, which is what I feel right now, to maybe like maintaining.”

Parents also noted how a child allowance could help them meet some of their goals for themselves and their families. Sabrina, a mother in Arizona, noted how a child allowance “would help me with a lot of saving to reach my goals. Because with that extra, if I’m not able to save

ZARA'S ASPIRATIONS: SECURITY FOR HER YOUNG CHILDREN

Zara lives in a small town in North Carolina, working in fast food and hoping one day to go back to school to get her GED and further her education. In the meantime, she is focused on building her credit—noting with pride that she is “almost at 650”—so that she can find a stable home for herself and her three young children. Less than a month before her youngest was recently born, her landlord informed her that she was not renewing the family’s lease, and Zara suddenly found herself at square one—moving back into her mother’s house. After each of her two older children were born, she had spent brief periods living with her mother while she recovered from birth and got back on her feet, but this time she had been hoping to be able to stay on her own, knowing how important the consistency was for her children—especially her oldest daughter. As Zara explained, home is where “she’s comfortable, she can go in her room, get on her bed, watch her TV, play on her tablet, run through the house.” ***But after the birth of her youngest, Zara found herself once more having “to start all over and pack up and move and all of that again.”*** The whole experience, as she explained, really “tore me down”—“it was just stressful and I was so depressed.” Now Zara is once again at her mother’s house while she is looking for another home for her growing family and getting ready to go back to work—in fast food, at just a few weeks postpartum. She cannot afford to stay home with the baby any longer, she explained, as she has bills to pay, including a loan from the bank. Reflecting on her current financial situation, she observes, “I’m just going to knock my credit score down a little bit because I’m going to miss out on the next two payments [for the bank loan] before I can go back to work. It’s just... it ain’t easy and I’m telling you it’s not easy. Especially when you try so hard, you trying to better yourself.”

Considering what would most help her family moving forward, Zara noted how she had “cherished” the Child Tax Credit, as the flexible cash payments had allowed her to stay on top of the bills and keep her toddler in pampers. “At the end of the day you don’t get that kind of help like that,” she reflected. ***If she were able to get a permanent child allowance, it “would go to making sure me and my kids don’t have to start over again.”***

“Money is not the answer to everything, but it definitely helps us to figure out ways to make solutions easier to access.”

—*Rachelle*
A parent in North Carolina

anything between my pay, I still have that to kind of work around with and put it aside.” Parents described using a child allowance to pay off debt and “start fresh,” to save for a rainy day, to stock up “up to the wall” on baby formula and clothes for their children, to save for their children’s college tuition, or to save so that they, as parents, can return to school. Erika, a mother in Michigan, noted how it “would create a sense of economic mobility.” Amara, a mom in North Carolina, observed that in “our community, it could really help us maybe get ahead and get to some of those places that we are trying to get to.”

Above all, parents described a permanent child allowance helping cover some of the costs of raising children and enabling them to provide the life they envisioned for their children. They described using it for diapers and wipes, children’s clothing and shoes, and after-school activities—recognizing the ability of a child allowance not just to ward off destitution, but to ensure their children have all that they need to grow and thrive. As Amber, a mother in North Carolina, put it, with a child allowance “I would just feel better knowing I could do more for her, like put her in ballet or soccer or something because right now my budget just doesn’t allow that.... You don’t want to say I need more money because I want my kid to do extracurricular activities, but those things are a normal part of childhood which I can’t provide right now.”

Parents also noted how a child allowance would enable them to spend more time together as a family, so they could be the nurturing presence they would like to be in their children’s lives. Cory, a father in Mississippi, explained that with a child allowance he might be able to stop working extra jobs so, “then my kids at least they would get to

see me much more around, because times that I’m meant to be with those kids, I don’t get to.” Jordyn, a mother in North Carolina, echoed this point, saying if she had a child allowance, “Maybe that’s two nights that I don’t have to work overtime and I actually get to eat dinner with my family.” By giving parents time to be with their children and eat dinner with their families, a child allowance has the potential to be the ultimate pro-family policy.

In the end, parents saw a child allowance as reducing their own stress, as well as the stress of their children, and making them feel more secure and empowered in their role as parents. Maria, a mother in Arizona whose middle schooler suffers from anxiety and depression, noted how a child allowance would help reduce her own worry and stress and in so doing help her middle schooler “not have so much stress and depression” and overall “make my kids happy.” As Patricia, a mother in Michigan, observed, “There’s nothing like having the feeling of the smallest thing, a child needs something and you can’t get it... You need better self esteem as a mother, knowing that I provided for my children, they’re not out here wanting for anything.”

By supporting families with dignity and respect, a permanent child allowance could be transformational for families—alleviating hardship, improving well-being, and enabling parents and caregivers, as the adults closest to their children and most knowledgeable about their needs, to do what will best set them up to flourish. As Rachelle, a mom in North Carolina, observes, “Money is not the answer to everything, but it definitely helps us to figure out ways to make solutions easier to access.”

HOW PARENTS AND CAREGIVERS WOULD DESIGN A PERMANENT CHILD ALLOWANCE

In order for a permanent child allowance to reduce stress, improve economic well-being, and set families and communities up for a more secure future, it needs to be both designed and implemented to be anti-racist: to respond to and meet the needs of Black, Latinx/e, Indigenous, and other families of color, and ultimately all families who need assistance. The parents who spoke to CSSP were clear about how it should be designed to be most helpful to their families and communities. Most believed a child allowance should take a similar form to the 2021 CTC. As Sabrina, a mother of two in Arizona, reasoned, the CTC “did benefit a lot of people.” But parents saw an opportunity to improve on the CTC when designing a permanent child allowance. They recommended a permanent child allowance have the following four central features:

MEANINGFUL AMOUNT

Parents appreciated the support the 2021 CTC provided, at \$250 or \$300 per month depending on the age of the child, but most recommended that a permanent child allowance provide a higher per-child benefit each month to ensure their families were economically secure.²³ The benefit levels parents and caregivers recommended varied from a modest “step up” from the CTC of an additional \$50 or \$100 per month per child, to \$500 to \$1,000 per month per child. Symone, who has a four-year-old daughter in Mississippi, recommended that a child allowance be increased to \$500, which, as she explained, would offer “a little more wiggle room to be able to do things. Then winter’s going to come up. Going to need winter clothes, you going to need all these things. My daughter goes through a lot of soap. She plays with soap every night [in the bath]. So I would love to be able to stock up on enough soap.”

REGULAR PAYMENTS

Almost every parent recommended a child allowance be made available through regular payments—only one of the 45 parents CSSP interviewed preferred an annual lump-sum payment. The vast majority of parents preferred monthly payments, but some said either biweekly or monthly would work well, and a few preferred biweekly payments. Amara, a mother in North Carolina, explained that monthly is best for her because “things change day to day, so knowing that this is going to come the same time every single month can help you plan for some of those unexpected.” Several parents made this same point that it was helpful when payments arrive on the same date every month.

EASY TO ACCESS

Parents emphasized that a permanent child allowance should be easy to access. Many were happy that they received the 2021 CTC automatically, but some saw room for improvement in the delivery and administration of a permanent child allowance. Many parents would like to receive a permanent child allowance via direct deposit, as they did the CTC, but some preferred receiving it on a debit card, and a few said they would like the money to go on their Electronic Benefit Transfer (EBT) cards, where they already receive food or cash assistance. Tanya explained that to make budgeting easier she liked to have different bank accounts for different purposes. If given the option, she would choose to have it on a debit card, “but I know that’s not the case for everybody.” Parents emphasized that a child allowance should be issued automatically if possible, and if not there should be multiple straightforward ways to sign up—in person, online, or over the phone. And they said good customer service is necessary—in particular, that a human being should always be available to answer people’s

questions. As Elena, a mother of two in North Carolina, explained: “I think someone to talk to would be helpful, [because] it’s also stressful if it’s a machine. You know how it asks you questions at the beginning, and then eventually, minutes later you get to someone? I think if it was a little more personable, and just you can talk to someone that can answer your questions would be easier.”

DEPENDABLE

Parents emphasized that they should be able to rely on child allowance on a permanent basis, calling for a child allowance that is “dependable,” “predictable,” and “consistent.” At the time of the interviews, many parents were anxious that the 2021 CTC was coming to an end, and hoped for more “stability.” Michael, a father in Michigan, said a child allowance should be “continual. That it’s not something that’s just going to disappear and pull the rug out from under me when it was coming for this amount of time and you said it was extended, but then somebody else gets in the office, then they’re like, ‘We’re going to pull this.’” Michael believes that this is especially important given how Black families have been excluded from supports in the past: “Because if you start to come to depend on it and know it’s coming, and then all of a sudden one day it’s just gone, then you might not be prepared for that or it might get you back to right where you were in the beginning before you started receiving these payments. And then all of a sudden you start thinking, again, America is for the rich and the Caucasian and we just get the crumbs.” Dependable payments are critical for building trust and promoting the long-term security of families.

In addition to meaningful, regular payments that are easy to access and that families can depend on, some parents noted other features that would make a child allowance most helpful to them. Several emphasized that it should go to families up the income spectrum, to reduce the problems caused by benefit cliffs. A few recommended that eligibility be expanded beyond people with children under age 18—including people with older children, people who are pregnant, people who are caring for older adults, or people without dependents. In order for the payments to have maximum impact, several parents noted they should not affect eligibility for other benefits, and one recommended that it be considered by landlords as a resource for rent, as she was having difficulty qualifying for housing with her earnings from work alone. Finally, many parents also noted how a child allowance alone was not enough—they recommended that a permanent child allowance be accompanied by other investments to support their families, from paid leave to food assistance to housing assistance to child care to financial planning.



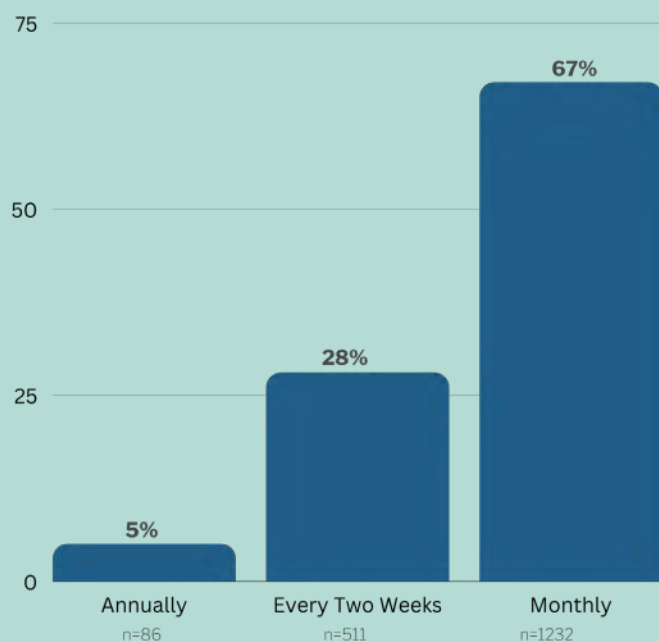
FINDINGS FROM CSSP'S SURVEY ON HOW TO DESIGN A CHILD ALLOWANCE

The findings from CSSP's survey of parents and caregivers regarding how a permanent child allowance should be designed align closely with the findings from our interviews.

A permanent cash benefit should be delivered regularly—at least monthly. When families were asked how often they would like to receive a permanent cash payment for their children, respondents overwhelming—more than two-thirds—preferred a monthly payment structure, while a smaller but still significant share—just over a quarter—would prefer payments even more frequently—every two weeks. Only 5 percent indicated they would like the benefit delivered once a year.



If you were to receive a permanent cash payment for each of your children, how often would you like to receive it?



A more generous cash benefit could do even more to promote the economic security and well-being of families. When families were asked how much they would need from a permanent cash benefit for it to be most helpful with household expenses, the majority indicated that it should be more generous than the 2021 CTC. Overall, the median amount families indicated they needed to meet their household expenses was \$500 per month per child.

When families were asked an open-ended question about how a benefit set at this level would affect their “economic or financial security and health and well-being,” the most common response was that a permanent benefit would reduce stress. As one parent wrote, “It would help me not have as many panic attacks about not being able to provide like I need to for my children!” Parents often noted that the reduction in stress would improve their health overall, and also improve their parenting and relationships with others. As one parent wrote, “it would allow me to be healthier while alleviating some of my stress; therefore be more attentive and supportive to my children.”

Another echoed this sentiment, explaining that a permanent benefit would provide “a better foundation for my children and decrease stress to be the parent I need to be.” It would even, some parents noted, increase happiness. As one parent explained, “I would feel less stressed out about paying bills which would make me a very happy mommy.” Another observed, “I won’t be under as much pressure. Extra time with the kids. The child’s quality of life will improve. We will feel happy.”

Behind stress-reduction, the most common responses to the open-ended question noted how it would allow families to keep up on their bills and meet particular expenses. Many parents and caregivers highlighted how a permanent benefit would help them buy healthier food, or pay for housing, transportation, clothing, and health care. Indeed, health was a more prominent theme in these responses than in the earlier survey questions about the CTC, with parents noting how a permanent child benefit would allow them “to go to the doctor’s for check ups and/or emergency care” and “buy medicines and things I need for my children.” Other parents and caregivers noted how a permanent child benefit would help them pay for child care, extracurricular activities for their children, therapy for children with special needs, and family outings. As one parent explained, “it would make my children’s lives more comfortable to be able to get them shoes, winter gear, or extracurricular activities like martial arts or music lessons.” Debt was another prominent theme, with parents and caregivers noting how a permanent cash payment would allow them to pay down their credit card debt or school loans, which in turn would reduce their stress. In the end, the whole family would benefit. As one parent explained, “I would be able to come closer to provide a living for my children, with healthy foods, education, and some type of life, rather than going in debt paycheck to paycheck and hardly getting by each month.”

For more findings from CSSP's survey, see [*The Child Tax Credit & Family Economic Security: Findings from the Center for the Study of Social Policy's Survey of Families with Children*](#) (October 2022)

WHERE DO WE GO FROM HERE?

As a society, we should provide families with the support they need so that we can all thrive. A permanent child allowance is one of several family supports we collectively need. The question is whether we, as a society, are willing to overcome our past and break with the long-established precedent of limiting assistance to families with children. As Cindy, a mother of three in Mississippi, reflected when talking to CSSP about a child allowance, “I’m kind of like, ‘It’ll never happen because people hate.’ People really get so bothered by it, and I wish I could just open up to some people like, ‘I need help.’ It might not be forever, but if I had two or three years of allowance to let me get higher, what’s wrong with that if our government has it. Our government spends a lot of money on a lot of stuff.”

Ultimately, as Cindy highlights, it is a question of priorities. Will policymakers prioritize children and families, and invest in foundational supports so all children can pursue their goals and fulfill their promise? Or will policymakers continue to choose to exploit workers, undervalue caregivers, and hamstring our future.

As we look to the future, we need to take seriously the priorities and concerns of parents and caregivers of color and families with low incomes to design a child allowance that provides meaningful support and works well in families’ lives. The experience with the 2021 CTC demonstrates that the United States can set up a program that lifts the burden on parents and helps with the costs of raising children. Talking with families has taught us how to improve it so that it advances economic and racial justice over the long term. We now know what we need to do to let families rise.



APPENDIX

ABOUT THIS RESEARCH

In late 2021 and early 2022, CSSP conducted 45 in-depth, semi-structured interviews with Black, Latinx/e and other parents and caregivers of color in four states—Arizona, Michigan, Mississippi, and North Carolina. The states were selected for their geographic diversity and distinct political and socioeconomic dynamics; their racial and ethnic diversity, as our goal was to reach large numbers of Black and Latinx/e families; and their status as states in which children and families most need additional supports: each state has a high child poverty rate, falls in the bottom half of states according to the Kids Count Child Well-Being Rankings, and has limited existing income supports.²⁴ Temporary Assistance for Needy Families (TANF), the primary cash assistance program for families with children before the CTC expansion, serves few families living in poverty in these states, and benefit levels are among the lowest in the country.²⁵

In each of these states, CSSP sought interviews with parents with incomes below \$55,000, or approximately twice the federal poverty line for a family of four, who identified as Black, Latinx/e, Asian American, or Native American.²⁶ Parents and caregivers were compensated for their time.

Of the 45 parents and caregivers CSSP interviewed, 33 identified as Black/African American, 7 identified as Hispanic/Latino/Latina/Latinx/e, 3 identified as more than one race/ethnicity, and 2 identified as Asian American. Twenty-nine had incomes between \$0 and \$25,000, and 16 had incomes between \$25,000 and \$55,000. Thirty-eight identified as women and seven identified as men. Fifteen lived in Michigan, 13 in Mississippi, 10 in North Carolina, and 7 in Arizona.

We partnered with state and community-based organizations who serve primarily low-to-moderate income families and families of color to connect with parents to participate in the interviews. In Arizona, we partnered with Arizona Association for the Education of Young Children (AzAEYC), Arizona Early Childhood Education Association (AECEA), the Arizona Community Foundation, and Valle del Sol. In Michigan, we partnered with Great Start Collaborative of Kent County, First Steps Kent, Hope Starts Here, and United Way of Southeastern Michigan. In Mississippi, we partnered with the Mississippi Head Start Association, Boss Lady Economic Planning and Workforce Development, Springboard to Opportunities, and the Center for Advancement of Youth at the University of Mississippi Medical Center. In North Carolina, we partnered with the North Carolina Partnership for Children, United Way of Central Carolinas, EQuIPD, Ready for School, Ready for Life, Child Care Resources Inc. in Charlotte, the North Carolina Child Care Resource and Referral System, Charlotte Bilingual Preschool, and Smart Start of Mecklenburg County.

During the 75-90 minute interviews, parents and caregivers were asked about their goals for their families and what they needed to be economically secure; their experiences with publicly-funded supports including food, housing, child care, and cash assistance and public health insurance; their experiences with the 2021 CTC; and what they would like to see in a permanent child allowance.

In addition to the 45 interviews with caregivers, CSSP also fielded a survey in these four states, asking similar questions of a total of 1,930 families with at least one child under the age of 18, and interviewed child care providers and other stakeholders in state early childhood systems.

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¹⁶ Monique, a mother of two in Mississippi, made the same point. She said if you have children you should receive SNAP benefits, period.

¹⁷ Michelle noted the changes occurred in the 1990s, when she was a young mother, and is likely referring to changes following the issuance of the Department of Housing and Urban Development’s final rule on income and rent. Combined Income and Rent, 61 Fed. Reg. 54492 (October 18, 1996), available at: <https://www.govinfo.gov/content/pkg/FR-1996-10-18/pdf/96-26496.pdf>.

¹⁸ Kaverman, Ellie and Elisa Minoff. “We Don’t Have that in Mississippi: How Temporary Expansions of the Child Tax Credit & Child Care Demonstrate the Importance of Federal Investments & Oversight.” Center for the Study of Social Policy, June 2022. Available at: <https://cssp.org/resource/we-dont-have-that-in-ms/>.

¹⁹ Kaverman, Ellie et al. “A ‘Godsend’: How Temporary Investments in the Child Tax Credit and Child Care Impacted Michigan Families.” Center for the Study of Social Policy, March 2022. Available at: <https://cssp.org/resource/a-godsend-how-temporary-investments-in-the-child-tax-credit-and-child-care-impacted-michigan-families/>.

²⁰ Blount, David and Elisa Minoff. “The Child Tax Credit & Family Economic Security: findings from the Center for the Study of Social Policy’s Survey of Families with Children.” Center for the Study of Social Policy, October 2022. Available at: <https://cssp.org/resource/the-child-tax-credit-family-economic-security/>.

²¹ Kaverman, Ellie and Elisa Minoff. “Where do we go from here? How Temporary Investments in the Child Tax Credit & Child Care Impacted North Carolina Families, and the Road Ahead.” Center for the Study of Social Policy, July 2022. Available at: <https://cssp.org/resource/where-do-we-go-from-here/>.

²² Of the 45 parents and caregivers CSSP interviewed, only one did not support a permanent child allowance. In this case, the parent believed that additional support for families was necessary, but it should come in the form of in-kind benefits such as more robust housing assistance.

²³ This finding aligns with CSSP’s survey results, where most parents recommended a permanent child allowance be higher than the CTC. The median response was \$500.

²⁴ See U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE), Under Age 18 in Poverty, Available at: https://www.census.gov/data-tools/demo/saipe/#/?s_measures=u18. Annie E. Casey Foundation. “2022 Kids Count Data Book, State Rankings on Overall Child Well-Being.” Available at: <https://www.aecf.org/interactive/databook>.

²⁵ On access to TANF and benefit levels, see Shrivastava, Aditi and Gina Azito Thompson. “Cash Assistance Should Reach Millions More Families to Lessen Hardship.” Center on Budget and Policy Priorities, February 18, 2022. Available at: <https://www.cbpp.org/research/family-income-support/cash-assistance-should-reach-millions-more-families-to-lessen>. Safawi, Ali and Cindy Reyes. “States Must Continue Recent Momentum to Further Improve TANF Benefit Levels.” Center on Budget and Policy Priorities, December 2, 2021. Available at: <https://www.cbpp.org/research/family-income-support/states-must-continue-recent-momentum-to-further-improve-tanf-benefit>.

²⁶ ASPE, U.S. Department of Health and Human Services. “U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Federal Programs.” February 1, 2021. Available at: <https://aspe.hhs.gov/2021-poverty-guidelines#thresholds>