

UNDERSTANDING FAMILIES' EXPERIENCES OF POVERTY

Results of a Qualitative Study Exploring the
Perspectives of Children and Their Parents

EXECUTIVE SUMMARY



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OVERVIEW

INTRODUCTION

In 2019, when data collection for the Childhood and Family Experiences Study began, approximately 10.5 million children—about one out of every seven children—in the United States lived in families that were experiencing poverty. Considerable research evidence links childhood experiences of poverty to harmful effects on physical and mental health, social and behavioral functioning, and cognitive, academic, and educational outcomes. Yet little is known about how children and their parents view their daily experiences of living in poverty and their interactions with social safety net programs, or how they perceive wealth, poverty, and economic inequality.

To address this gap, the Office of Planning, Research, and Evaluation in the Administration for Children and Families (ACF), U.S. Department of Health and Human Services, contracted with MEF Associates to study the perspectives of children and their parents who experience poverty.¹ MDRC, a subcontractor to MEF, conducted the study in partnership with MEF.

PRIMARY RESEARCH QUESTIONS

1. How do parents and their families interact with public assistance offices and workers, and what is the experience like for them?
2. How do families talk about public assistance benefits such as Temporary Assistance for Needy Families (TANF) benefits?
3. What do parents think about how their economic circumstances and receipt of benefits affect their families and children?
4. What do children understand about their families' economic circumstances?

PURPOSE

The Childhood and Family Experiences Study seeks to understand how children, adolescents, and parents perceive and experience poverty.² Because ACF administers social safety net

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1. This study was conducted under the Understanding Poverty: Childhood and Family Experiences and TANF Office Culture project. More information, including a review of the qualitative literature on the experiences of parents and children living in poverty, is available on the Office of Planning, Research, and Evaluation website: www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016.
 2. This report uses the following terms to refer to study participants: “Parent” refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study. “Adolescent” refers to an adolescent

programs, such as TANF, it seeks to better understand the experiences of families who participate in these programs and receive services. It is also interested in learning more about the perspectives of those who may be eligible for services but do not receive them.

KEY FINDINGS AND HIGHLIGHTS

- **Parents valued and recognized the important role that public assistance benefits played in easing their family’s experiences of material hardship.**³ Families relied on a mix of public assistance programs, especially the Supplemental Nutrition Assistance Program (SNAP) and Medicaid. Parents reported both value and drawbacks to participating in public assistance programs. They described mostly positive interactions with program staff members, were grateful to receive benefits, and saw the benefits as essential to meeting their family’s needs. However, they were aware of the stigma that is associated with these programs, and some felt uncomfortable receiving benefits.
- **Children’s and adolescents’ understanding of the benefits the family received was limited, except for SNAP benefits.** Both children and adolescents knew that their family received food assistance from SNAP. But they were less familiar with other public assistance programs, especially TANF. Older children and adolescents were able to explain SNAP in greater detail than younger children and understood that SNAP is a government-sponsored food program to assist families in need.
- **Parents worried about but were resourceful in dealing with economic hardship. They placed a priority on basic needs such as rent and food, and tried to meet their children’s needs and wants.** They considered carefully when, how, and what to share with their children about their family’s economic circumstances. Parents tried to shield their children from their financial worries and difficulties, but they were more forthcoming with their adolescent children. They tried to help their children understand the importance of prioritizing needs over wants.
- **Children and adolescents were aware that their families struggled financially and could not always afford to meet all of their needs and wants. They knew that their parents worried about finances, but they did not describe their families as being “poor.”** Instead, children and adolescents would say that they were “doing okay.” Children and adolescents, but especially adolescents, understood the need to place a priority on needs over wants and to delay purchases.
- **Children and adolescents described poverty as having few material possessions and difficult circumstances, but they did not refer to their own circumstances when describing what it means to be poor. They described wealth as an abundance of material possessions and access to resources and opportunities, and the middle class as “normal.”** Children, more so than adolescents, said that economic inequality is unfair.

between the ages of 12 and 17 who was interviewed for the study.

3. “Material hardship” refers to experiences of unmet basic needs such as food, housing, and health care. For more detail, see Chapter 5.

Both children and adolescents mentioned that wealthier families and the government should help those who are less well-off.

METHODS

The research team used qualitative research methods to elicit the perspectives of parents and their children ages 7 to 17 in three communities located in urban and rural areas in the United States. The team conducted in-person, semi-structured interviews with at least one child and one parent in 30 families from July 2019 through January 2020.⁴

The research team analyzed interview transcript data and identified themes that are relevant to the four research questions. It is not possible, or appropriate, to apply findings from the study to the larger population of families in poverty in the United States.

This report analyzes data from interviews that were conducted with families in 2019 and early in 2020, before the onset of the COVID-19 pandemic that affected daily life, work, and school beginning in spring 2020. In fall 2020, the research team returned to interview nine parents—three in each of the three communities—to understand how the pandemic had affected their families. A separate brief based on these nine follow-up interviews builds on findings presented in the current report and is available on the OPRE website for the project.

4. The team also interviewed a parent from an 11th family in Los Angeles. The parent initially provided consent for her child to participate in the study, but later withdrew it. Thus, the study includes information from the parent, but not the child, in this family. The study team recruited another family to ensure that the study included information from children or adolescents in 10 families from Los Angeles.

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EXECUTIVE SUMMARY

In 2019, when data collection for the Childhood and Family Experiences Study began, approximately 10.5 million children—about one of every seven children—in the United States lived in families that were experiencing poverty.¹ The consequences of childhood experiences of poverty are well documented. Poverty adversely affects children’s physical and mental health, social and behavioral functioning, and cognitive, academic, and educational outcomes.² Yet little is known about how children and their parents view their daily experiences of living in poverty and their interactions with social safety net programs, or how they perceive wealth, poverty, and economic inequality.

The Childhood and Family Experiences Study used qualitative research methods to find out how children, adolescents, and parents perceive and experience poverty.³ The study’s research team interviewed children and adolescents ages 7 to 17 who live in one rural and two urban communities in the United States. The study examined parents’ perspectives on raising their children in the context of poverty, their experiences with receiving public assistance benefits, and how they discussed their family’s economic circumstances with their children.

The Office of Planning, Research, and Evaluation in the Administration for Children and Families (ACF), U.S. Department of Health and Human Services, contracted with MEF Associates to carry out the study. MDRC, a subcontractor to MEF, conducted the study in partnership with MEF. ACF administers the Temporary Assistance for Needy Families (TANF) program, which provides states and territories with flexibility in operating programs that are designed to help families with children achieve economic self-sufficiency. States use the TANF program to fund monthly cash assistance payments, as well as a wide range of services. Throughout the current report, “TANF benefits” refers to TANF cash assistance. ACF seeks to better understand the experiences of families who receive services as well as the experiences of families who may be eligible for programs but do not participate in them.

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1. Jessica Semega, Melissa Kollar, Emily A. Shrider, and John F. Creamer, *Income and Poverty in the United States: 2019*, Report P60-270 (Washington, DC: U.S. Census Bureau, 2020).
 2. Semega, Kollar, Shrider, and Creamer (2020); National Academies of Sciences, Engineering, and Medicine, *A Roadmap to Reducing Child Poverty* (Washington, DC: The National Academies Press, 2019).
 3. This report uses the following terms to refer to study participants: “Parent” refers to the adult in the family who was interviewed for the study; a few respondents were legal guardians. “Child” refers to a child between the ages of 7 and 11 who was interviewed for the study. “Adolescent” refers to an adolescent between the ages of 12 and 17 who was interviewed for the study.

RESEARCH QUESTIONS

The study examined the following research questions:

1. How do parents and their families interact with public assistance offices and workers, and what is the experience like for them?
2. How do families talk about public assistance benefits such as TANF benefits?
3. What do parents think about how their economic circumstances and receipt of benefits affect their families and children?
4. What do children understand about their families' economic circumstances?

DATA COLLECTION AND ANALYSIS

The research team worked with local nonprofit organizations in three communities located in Los Angeles, New York City, and South Central Appalachia to recruit families for the study.⁴ Parents or legal guardians who had at least one child in the household between the ages of 7 and 17 were eligible to participate in the study if they reported receiving public benefits, were not currently working or were working but with low earnings, or were struggling financially to get by. The research team conducted in-person, semi-structured interviews with at least one child and one parent in 30 families—10 in each of the three communities—from July 2019 through January 2020.⁵ The team analyzed transcripts from qualitative interviews and identified common themes.

CHARACTERISTICS OF FAMILIES IN THE STUDY

Families in the Childhood and Family Experiences Study were demographically diverse and reflected their communities. Families that were served by the local recruiting organization in

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4. The research team recruited study participants from smaller communities within the three larger areas of Los Angeles, New York City, and South Central Appalachia. This report refers to the larger areas, and reports statistics from them, to maintain the confidentiality of the study participants. “Los Angeles” refers to the city of Los Angeles. “New York City” refers to the five boroughs of the Bronx, Brooklyn, Manhattan, Queens, and Staten Island. At the time of the study, “South Central Appalachia” included 85 counties in North Carolina, Tennessee, and Virginia and seven cities in Virginia, as specified by the Appalachian Regional Commission. In November 2021, Catawba and Cleveland Counties in North Carolina were added to the South Central region. Appalachian Regional Commission, “Subregions in Appalachia,” website: www.arc.gov/map/subregions-in-appalachia/ (2021).
 5. The team also interviewed a parent from an 11th family in Los Angeles. The parent initially provided consent for her child to participate in the study, but later withdrew it. Thus, the study includes information from the parent, but not the child, in this family. The study team recruited another family to ensure that the study included information from children or adolescents in 10 families from Los Angeles.

Los Angeles were primarily Hispanic or Latino/a.⁶ In South Central Appalachia, families were primarily White non-Hispanic. Families in New York City were primarily Black (African American, African) and Hispanic or Latino/a. Approximately three-fifths of the study households had two or more adults, and approximately three-tenths had more than two generations. Parents reported needing both work-related earnings and public assistance benefits to make ends meet. Many parents reported experiencing material hardship, such as trouble paying rent or utility bills or not having enough money to cover food and health care costs.

SUMMARY OF KEY FINDINGS

- **Parents valued and recognized the important role that public assistance benefits played in easing their family’s experiences of material hardship.**⁷

Parents reported relying on a mix of public assistance programs, especially the Supplemental Nutrition Assistance Program (SNAP, formerly known as the food stamp program) and Medicaid, and social support (for example, assistance from family members or community agencies). Parents identified both value and drawbacks to participating in public assistance programs. They viewed public benefits as essential in helping them meet their needs and program staff members as supportive. But they were aware of the stigma that is associated with these programs, and some felt uncomfortable receiving benefits.

- **Children’s and adolescents’ understanding of the benefits the family received was limited, except for SNAP benefits.**

This study is one of few to examine children’s and adolescents’ awareness of the public assistance benefits their families receive. Both children and adolescents knew that their family received food assistance from SNAP. Some mentioned the time of the month when SNAP benefits were credited to an Electronic Benefits Transfer card. Older children and adolescents were able to explain SNAP in greater detail than younger children and understood that SNAP is a government-sponsored food program to assist families in need.

Both children and adolescents were less familiar with other public assistance programs, especially TANF. SNAP may be more salient to children and adolescents, as it targets a tangible basic need that is more evident to children. Children’s and adolescents’ lack of information about TANF benefits also is not surprising given the low rates of TANF receipt that parents in the study reported.

6. The U.S. Office of Management and Budget specifies that ethnicity should be reported as “Hispanic or Latino.” This report uses the term “Hispanic or Latino/a” as acknowledgment that many of the study participants are female.

7. “Material hardship” refers to experiences of unmet basic needs such as food, housing, and health care. For more detail, see Chapter 5.

- **Parents worried about but were resourceful in dealing with economic hardship. They placed a priority on basic needs such as rent and food, and tried to meet their children's needs and wants.**

Parents worried about meeting their family's needs and being able to give their children what they needed and wanted. Parents said that paying their rent, even if it was paid late and incurred fees, and making sure their children had enough to eat were high priorities. They also reported placing a priority on providing what their children needed for school. Overall, parents were resourceful in managing limited resources and leaning on family members, friends, and community organizations for both financial and material support.

When possible, to give their children what they wanted, parents would delay a purchase to give them time to save, ask people in their support networks for assistance, or look for inexpensive alternatives. They reported trying to impart values and teach their children lessons about being resourceful and appreciating what they have. Parents shared more about their family's economic circumstances with older children and adolescents than with younger children. A few mentioned not discussing the subject with their younger children because they thought the children were too young to understand.

These findings add to a small body of research that focuses on the efforts of parents, especially those who are experiencing poverty, to shield their children from experiences of material hardship and to try to provide their children with a “normal” childhood.⁸

- **Children and adolescents were aware that their families struggled financially and could not always afford to meet all of their needs and wants. They knew that their parents worried about finances, but they did not describe their families as being “poor.”**

Neither children nor adolescents described themselves or their families as “poor.” Instead, they described their families as “doing okay.” They knew that their families didn't always have enough money for all the things they needed or wanted. Children and adolescents said their parents worried about how much money their family had. They understood the need to place a priority on needs over wants and to delay purchases. Adolescents were more articulate than children in providing concrete examples of when their families had to make difficult choices.

- **Children and adolescents described poverty as having few material possessions and difficult circumstances, but they did not refer to their own circumstances when describing what it means to be poor. They described wealth as an abundance of**

8. Rashmita S. Mistry and Edward D. Lowe, “What Earnings and Income Buy—‘The Basics’ Plus ‘a Little Extra’: Implications for Family and Child Well-Being,” pages 173–205 in Hirokazu Yoshikawa, Thomas S. Weisner, and Edward D. Lowe (eds.), *Making It Work: Low-Wage Employment, Family Life, and Child Development* (New York: Russell Sage Foundation, 2006); Rashmita S. Mistry, Edward D. Lowe, April D. Benner, and Nina Chien, “Expanding the Family Economic Stress Model: Insights from a Mixed Methods Approach,” *Journal of Marriage and Family* 70, 1 (2008): 196–209.

material possessions and access to resources and opportunities, and the middle class as “normal.”

Children and adolescents described poverty as having few material possessions or resources and a hard life, but they did not refer to their own circumstances. They described wealth as having access to many resources, opportunities, and social connections, and the middle class as “average” and “normal.” Children and adolescents attributed both wealth and poverty mostly to factors within an individual’s control (for example, working hard), and less to broader societal or economic factors (for example, having a job that pays well). Children were more likely than adolescents to say that economic inequality is unfair, but both said that wealthier families and the government should be responsible for providing help to families in need.

CONTRIBUTIONS OF THIS STUDY

The findings of this qualitative study help to illuminate the challenges families faced in dealing with economic hardship and their resourcefulness in making ends meet. They also highlight the essential role of social safety net programs, such as SNAP and Medicaid, as well as social support networks, in helping families cope with economic adversity. The findings provide an important snapshot of how a diverse group of parents and children, across diverse communities, perceive and experience poverty. Particularly noteworthy are children’s and adolescents’ perspectives, which are often omitted from studies about poverty. However, as the findings show, children and adolescents are actively thinking about and trying to make sense of their families’ sometimes precarious financial situations.

This study uses qualitative methods to capture and understand families’ experiences. Qualitative methods are well suited to eliciting and elevating participants’ perspectives and experiences—central aims of the current study. In addition, qualitative methods work well when investigating less well-researched topics, constructs, or phenomena, for which strong survey measures do not exist. Such was the case for the current study. Qualitative research does not seek to extend findings to participants or contexts beyond those that are included in a study, such as to all families living in poverty. However, qualitative approaches are critical for exploring the human dimensions of families’ experiences of economic hardship and shedding light on their everyday challenges as well as their adaptations and responses to such challenges.

Finally, although this report cannot speak to how the COVID-19 pandemic affected the families in the study, the research team was able to conduct follow-up interviews with nine parents—three in each of the three communities—in September 2020 to understand their experiences during the pandemic. A separate publication describes findings from these interviews.⁹

9. The brief is available on the Office of Planning, Research, and Evaluation project website: www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016.