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THE ROLE OF THE EARNED INCOME TAX CREDIT IN FAMILY ECONOMIC
DECISION MAKING: MOVING BEYOND AN INDIVIDUAL ACTOR MODEL

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ABSTRACT

In this dissertation, I examine how definitions of family shape decisions to apply for the Earned Income Tax Credit (EITC), which family members to include as dependents on the EITC application, and to whom in one's family system the benefits are ultimately shared. The EITC is a U.S. tax credit available annually to "lift families out of poverty." Yet, the policy conceptualizes family within the ideal of the "traditional two-parent heterosexual nuclear family," ignoring family structures that include multi-generations, adult siblings, and adult children that may or may not live under one roof. Therefore, for many recipients, there is a misfit between EITC eligibility and the realities of family life, particularly for families of color due to historical and contemporary punitive and exclusionary public policies and socio-cultural and economic factors that shape family life.

My mixed-methods study is informed by secondary analyses of survey data and in-depth interviews with thirty single women with children – primarily women of color - who receive the EITC. To situate the study within the national context, I use the Survey of Income and Program Participation (SIPP) to estimate the household living arrangements of EITC-eligible families. For the interviews, I recruited a sample of women in diverse living arrangements: one group who lived alone with their dependent children, another living with their dependent children and their mothers, and another living with their dependent children and their adult children. The interviews explored how the women decided to apply for the EITC and the ways they used their EITC to support family members they did not claim on their tax returns.

Using the SIPP, I establish the centrality of extended family systems in EITC-eligible households. I estimate that about forty percent of EITC-eligible single women with children share household living arrangements with at least one other adult. Most of these women are the

financial heads of their households, with women of color disproportionately comprising these household types, and these extended household living arrangements appear to provide differential economic support by race and ethnicity. My analyses also suggest the current EITC structure is insufficient in addressing the economic and income poverty issues that single women of color encounter, particularly Black women.

From the interview data, I demonstrate the importance of the extended and multigenerational family in economic decision-making regarding the EITC. Analyses reveal that many interviewees typically allocate a portion of their tax refund to their adult children, their mothers, and others who help with caregiving responsibilities – despite receiving no tax credit for doing so. For example, I show how respondents report giving a lump sum payment to family members, typically their mothers, who provided regular childcare during the year. The respondents highlighted the social and economic value of the childcare provided by their mothers in helping them participate in paid work, attend school, and have a balanced life. These dynamics were most prominent among the Black women respondents, some of whom described a sense of indebtedness to their mothers that motivated them to continue to give a portion of their EITC consistently for many years after their children were grown.

I also provide evidence that the filing of taxes and allocation of the EITC is a site of negotiation and intergenerational support between parents and their young adult children. The respondents described a negotiated and relational process they have with their young adult children about the filing of taxes and how they view the filing of taxes as a symbolic "mini-transition" within their child's broader transition to adulthood. Furthermore, despite decisions around tax filing, most of the respondents allocated a portion of their tax refund/EITC to support their adult child's general well-being (or at least desired to). By situating parent-child dynamics

within the socio-political contexts of economic precarity and disinvestment, and rising inequality, I demonstrate the challenges parents face in supporting their children as they transition to adulthood.

My dissertation highlights the unique challenges that low-income single women with children, especially women of color, face as mothers. Though the EITC provides an opportunity for parents to support an array of family members, it comes at the cost of fewer resources for themselves and their dependent children. Tax policy does not account for such obligations that families must negotiate as they decide between their personal development and well-being and the well-being of their broader family. Importantly, these are not either/or decisions, as family relationships are typically mutually beneficial. Therefore, I argue that by centering the nuclear family, tax policy creates barriers for the social and economic mobility of low-income families of color due to stark racial wealth and income inequality.

I conclude the dissertation by arguing that policy reform should account for structural inequalities *and* culturally meaningful expressions of family life. In the realm of child care, this means investing in affordable private child care options and financially supporting the caregiving arrangements that families are currently engaged in. Expansions to the Child Tax Credit (CTC) in 2021, making it nearly universal to all families regardless of earnings, may provide the foundation of imagining how tax policy can support young people as they transition to adulthood. I argue that providing a flexible universal credit – possibly extending the CTC to age 26 – where parents and young adult children can decide among themselves who will claim the credit. This flexible tax credit will ensure that all families are economically supported as young people are transitioning to adulthood *and* enable families to encourage greater levels of autonomy among their young adult children.

CHAPTER I: INTRODUCTION

The Earned Income Tax Credit (EITC) is a direct cash assistance program available to working families. In 2015, 26 million individuals and families received the credit, and it raised the household income of 9.8 million Americans above the federal poverty line (Center on Budget and Policy Priorities, 2019). Unlike most other government assistance programs for low to moderate-income families that deliver assistance bi-weekly (SNAP benefits) or monthly (SSI, TANF, housing assistance), the EITC is delivered through the tax system and is received by recipients as a lump sum once a year. The EITC is now one of the largest and most effective anti-poverty programs in the United States. For example, in 2011, the federal government spent just over \$60 billion on the EITC program compared to \$26.5 billion on cash welfare benefits, or TANF (Tax Policy Center, 2014). In 2013 the EITC lifted 4.7 million children out of poverty, compared to the SNAP program (or food stamps), which raised 2.1 million children from poverty (Hoynes & Patel, 2015). The benefits of the EITC concentrate among single filers with children – who account for about 60% of all EITC filers and nearly three-quarters of the total expenditure of the credit. Additionally, a majority of these single filers have incomes below 150% of the federal poverty line (Hoynes & Patel, 2015). Therefore, the EITC program primarily targets low-income working single parents who have children currently living with them..

Researchers find that the EITC is vital to the financial lives of many who receive it. A majority of the families who receive the EITC report spending it within a few months of receiving it (Halpern-Meehin et al., 2015). In addition, Mendenhall et al. (2012) found that 84% of their sample of EITC recipients used a portion of their tax refund to pay overdue bills and debt, and about 39% were able to save a portion of the credit for the future. Among a sample of 825 EITC recipients, Smeeding et al. (2000) found that 54% planned to use a portion of the

credit for social mobility purposes, such as moving to a safer residence, investment in transportation (purchasing or repairing a car), saving, or paying for school tuition.

Though researchers have studied the impact of the EITC across single and two-partner households, little attention has been directed towards the distribution and effect of the EITC in diverse living arrangements that include extended family members and multi-generations.

Though over the past 100 years there has been a steady decline in extended household living arrangements and an increase in single-parent households, many unmarried adults across all age groups continue to live with their parents or other family members (Goldscheider & Bures, 2003). Using data from the Current Population Survey, Kennedy and Fitch (2012) estimate that nearly 30% of single parents and 13% of cohabitating unmarried parents live in households with relatives or non-relatives. Furthermore, there is evidence there has been a growth in extended family living arrangements over the past 20 years, especially among low-income families and families of color (Cross, 2018; Pilkauskas & Cross, 2018). Given that the likelihood of living in extended family households is higher among lower-income adults (Cross, 2018; Goldscheider & Bures, 2003), the living arrangements for EITC recipients may be more diverse than the single and married categories that most researchers consider when evaluating the impact of the EITC on household financial well-being

A large body of scholarship has also documented how family and friends outside of the house, commonly referred to as social networks, are important for low-income families in addressing immediate financial needs and emergencies (Benin & Keith, 1995; Henly et al., 2005; Hertz & Ferguson, 1997; Hunter, 2001; Nelson, 2000; Stack, 1975a). Therefore, it is important to simultaneously direct attention to extended family living arrangements and how individuals organize family across households as they jointly play an important part in the lives of many

low-income families as they patch together income and supports from diverse sources (Cherlin & Seltzer, 2014; Domínguez & Watkins, 2003a; Dunifon et al., 2014; Edin & Lein, 1997; J. Henly, 2002; Skobba & Goetz, 2015; Stack, 1975a). Yet, scholars have directed limited attention to how diverse family forms and broader networks of support interact and may shape the use and impact of the EITC, despite it being one of the largest anti-poverty programs in the United States.

In this dissertation study, I examine how decisions regarding application for and spending of the Earned Income Tax Credit (EITC) are embedded in the practices of family relations that are concurrently shaped by structural and systemic factors. I argue that because the EITC, and tax policy generally, ignores broader definitions of family outside of the nuclear family unit, it does not fully recognize economic responsibilities that fall outside of the nuclear family structure or the unique life course trajectories of low-income families and families of color. I situate the study within the socio-political and historical contexts that shape family formation and structure. I explore how families arrange and engage in the care work, mutual aid, and the raising of children that is necessary for family reproduction and general well-being, and how families engage in the labor market for their collective economic well-being. I will demonstrate how the "white heterosexual nuclear family ideal," also known as the Standard North American Family or SNAF (D. E. Smith, 1993), has been used to craft tax policy, specifically, the Earned Income Tax Credit, that at its best represents a misalignment of the family life for many families of color and low-income White families, and at worst, is a tool of marginalization that contributes to the reproduction of social inequality.

Overview Of Dissertation

This dissertation consists of nine chapters. In chapter two, I review the literature to situate the study within the important socio-historical and political circumstances of families in the

United States. This chapter provides a thorough explanation of the "white heterosexual nuclear family ideal," how it is used in crafting policy, and how this construction marginalizes families of color in particular. I describe intersectionality, as articulated in Black feminist theorists, as a heuristic lens from which I examine the data of the dissertation to understand better how tax policy produces economic disparities and reinforces social inequalities across communities of color (P. H. Collins & Bilge, 2020; Few, 2007). I then review various economic and socio-political factors that shape diverse families' economic and social well-being in the United States, providing a motivation for the dissertation study and its areas of inquiry. I then review tax policy through an intersectional lens, demonstrating the unequal benefit low-income families and families of color have from the tax code. I end the literature review by reviewing the EITC eligibility and literature on the EITC, and I situate the consideration of the EITC within an extended family lens.

Chapter three describes the dissertation methodology. The first part describes the Survey of Income and Program Participation, a nationally representative dataset, which I use for the first empirical chapter (chapter four), along with the methods of analysis I used for this quantitative portion of the study. The second part of the chapter provides a detailed description of the qualitative methods I used, which inform the empirical findings in chapters 5, 6, 7, and 8. My qualitative data consists of in-depth interviews I conducted with 30 single women with children, and I used a modified grounded theory methodology for my data analysis method.

Chapter four, the first empirical chapter, situates the study in the national context. I use the Survey of Income and Program Participation (SIPP) to describe the household living arrangements and various economic outcomes of EITC-eligible single-mother families. This chapter contributes to our understanding of the diverse household living arrangements among

EITC-eligible single-mother families, providing additional motivation for exploring how the EITC may inadequately respond to the economic needs of Black and Latinx families' specifically. I end the chapter with two case studies that examine how the EITC combines with family income to address income poverty among partnered households and households with young adult children.

Chapter five, the first of three qualitative chapters, provides a summary of the interview respondents' knowledge and experiences with EITC. It describes the varied knowledge respondents had of the eligibility and structure of the EITC, and how their experiences helped shape this knowledge. Nearly all the respondents understood the EITC to be a benefit for working parents, and this conceptualization of the program led them to allocate their tax refund in ways that were connected to their children. The findings from this chapter demonstrate the need for more research to explore the diverse experiences families have with tax filing.

In chapter six I show how an important subset of respondents report giving a lump sum payment of their EITC benefit to relative caregivers, typically their mothers, who provided regular childcare during the year. In these exchanges, the respondents highlighted the social and economic value of the childcare provided by family members, specifically how it helped them participate in paid work, attend school, and have a balanced life. I show how these dynamics were most prominent among the Black women respondents, and how some respondents described a sense of indebtedness to their mothers that motivated them to continue to give a portion of their EITC consistently for many years after their children were grown. I argue that this demonstrates one way the EITC can have intergenerational impact, though it is typically not conceived as such in research or policy discussions. Concurrently, I argue that while these family

systems of mutual support help families to survive, it also demonstrates how employers benefit from the free care labor provided by family members as it enables their employees to work.

Chapters seven and eight are companion chapters that explore the context of tax filing and the allocation of the EITC between parents and their young adult children. In chapter seven I describe how the filing of taxes is a symbolic marker of adulthood, and the respondents in my study consider a variety of factors when deciding whether or not they want to claim their young adult child – regardless of whether they are legally entitled to claim their child for the EITC. This chapter demonstrates that competing agendas that factor into parental decisions and findings suggest that the eligibility requirements for claiming a young adult child misalign with the diverse economic needs and developmental goals of low-income families. In chapter eight I explore how many respondents desired to, and in many cases ultimately chose to, allocate a portion of the EITC to their young adult children, regardless if they claimed their child or not. I demonstrate that these allocations are shaped by parents' financial ability and identity as parents (or grandparents). I also provide evidence that parents may allocate portions of their EITC in ways that respond to unique gendered and racialized experiences and contexts.

Chapter nine, the discussion and conclusion chapter, explores EITC and tax policy reforms that I argue might better respond to the diversity of family life in the United States. In this chapter, I briefly review the political economy in which low-income families and families of color live, revisiting the misalignments in tax policy that I explored throughout the earlier chapters, and detail how specific policy reforms could respond to these misalignments.

CHAPTER II: LITERATURE REVIEW

In this dissertation study, I examine how decisions regarding application for and spending of the Earned Income Tax Credit (EITC) are embedded in the practices of family relations shaped by structural and systemic factors. The ultimate goal of the EITC is to "lift families out of poverty," yet the policy (as with most tax policy) conceptualizes family as a nuclear unit, largely ignoring family structures that include multi-generations, adult siblings, and adult children that may or may not live under one roof. Therefore, for many recipients, the EITC – and tax policy in general - may not fully recognize economic responsibilities that fall outside of the nuclear family structure. This chapter primarily serves to situate the study within the socio-political and historical contexts that shape family formation and structure, review literature on how families arrange and engage in care work and mutual aid that is necessary for the raising of children and family reproduction and general well-being, and how families engage in the labor market for their collective economic well-being. I will demonstrate how the hegemony of the "White heterosexual nuclear family ideal," also known as the Standard North American Family or SNAF (D. E. Smith, 1993), has been used to craft tax policy, specifically, the Earned Income Tax Credit, that at its best represents a misalignment of the family life for many families of color and low-income White families, and at worst, is a tool of marginalization and oppression that contributes to the reproduction of social inequality. After providing this background, I give an overview of the theoretical framework I used to examine and understand the family dynamics and practices described by the respondents I interviewed.

Brief History Of The “American” Family

Over the past couple of decades, scholars have debated the extent to which there is a decline in the contemporary American family (Cancian & Haskins, 2014; Popenoe, 1993; Smock

& Schwartz, 2020; Stacey, 1993). This debate is not new. In the 1930s, American Sociologist William Ogburn argued that many of the basic functions of the family were being transferred to larger social institutions. In particular, several social policies – most prominent being Social Security – allowed older family members to live independently into old age, which led to declines in intergenerational co-residence (Ogburn, 1930). Additionally, functionalists like Talcott Parsons argued that the separation of generations and the rise of the nuclear family was the expected outcome of societies that become more economically developed. Specifically, Parsons argued that adult children needed to relocate to locations that offered educational and labor opportunities to maximize their economic mobility (Parsons, 1940, 1942, 1949).

Yet, historian Stephanie Coontz (1992) pushes social science researchers and scholars to be mindful of how "our recurring search for a traditional family model denies the diversity of family life, both past, and present, and leads to false generalizations about the past as well as wildly exaggerated claims about the present and the future." For example, beginning in the colonial period in the United States, she describes how European colonial families were "hardly stable," detailing the high mortality rates that resulted in one-third to one-half of all children losing at least one parent before they turned twenty-one. She goes on to detail the "Victorian family" – rising in the 1830s and 40s – as more White/European families moved away from household production to wage work and professional occupations outside the home. She notes that this was a period where middle- and upper-class European women's roles were shifted to domesticity and men to "breadwinners." This Victorian era was also a period where notions of "childhoods" took root – where middle- and upper-class European children were encouraged to play and not work. Yet, importantly, this family life for middle and upper-class White/European families was only possible due to the labor of enslaved Black people and low-income immigrant

European families and individuals. Middle-class families expanded their hiring of domestic help between 1800 and 1850 to establish their chosen family forms. The poor who did not work as servants for the middle-class worked in the growing industrial factories, which allowed for the mass production of goods, which were primarily hand-crafted up until that time. Coontz (1992) stresses that it was the labor of enslaved Black people and poor ethnic White people that allowed for the new division of labor by age and sex among the White middle-class, and therefore the creation of an ideal family type that would be used to propagate the myth of the "traditional American family."

Describing the continued oscillation between expansive definitions of family and restricted "nuclear" definitions, Coontz (1992) notes how by the 1850s, many White Americans complained about the loss of the "traditional days of household production" when the entire family worked together for its survival and well-being. By the late 1800s, there was an increase of extended families in general and the growth of "household production" again. The 1800s was also a period of the expanded use of child labor – both for household production of goods and in the growing coal and textile industries. By the end of the nineteenth century, many middle-class reformers pushed for significant labor and housing policy reforms to address the living and working conditions of children and low-income families. Yet these reforms mainly targeted the conditions of low-income White ethnics and European immigrants, largely ignoring the conditions of life and work of Black people. Simultaneously, other legislative efforts sought to exclude and marginalize immigrants from Asia and Central America. This period also generated a narrative for returning to the "true American family," one centered around the nuclear unit that represented the division of labor by sex, seen among the earlier Victorian middle-class families. More importantly, though, low-income White ethnics and European immigrants were blamed for

establishing the "un-American" family values and arrangements, which were materially and economically necessary due to the economy and labor practices advanced by American industrial society.

As soon the sentiments of the nuclear family took hold, by the late 1920s and early 1930s, sociologists lamented the loss of the "traditional family" rooted in extended kinship and community (Coontz, 1992). Furthermore, Coontz states that many sociologists and social commentators pointed to increased social solidarities among extended kin and family during the Great Depression as a positive revival of traditional family values. Though, there was less attention at the time to the detrimental impact the Great Depression had on the family life in the emotional and social life of adults, and how children were thrust into the labor force, foregoing educational opportunities that could have provided future social mobility (Coontz, 1992; G. H. Elder, 1999).

American Family Mythology And The Need For An Intersectional Lens

Black feminist scholar Patricia Hill Collins (1998) argues that American family ideology, which centers the white heterosexual "traditional" middle-class family, functions as a "privileged exemplar of intersectionality," and this ideology helps to shape an economic and social order that is racist and sexist (Brewer, 1995). Popular narratives of demographic changes in family structure and family practices center the experiences of White, primarily middle-class, families (Coontz, 1992; Figueira-McDonough & Sarri, 2008; Goldin, 1977; Juhn & Potter, 2006), and obscure the unique economic, historical, and socio-political factors that structurally shape the possibilities and conditions of family formation within racially and economically marginalized communities. As such, Brewer's (1995) argument in regards to low-income Black female-led

families is informative to our consideration of low-income families and families of color in general:

Taken-for-granted notions about marriage, family, and kin must be retheorized. Centrally, poor Black female-led families are structurally shaped and culturally expressed. Yet, they are also ideologically defined and heavily stigmatized as undeserving. In this sense, the family becomes a social construction of a racist/sexist social order. In a more culturally resistive way, family is a crucial cultural construction of African Americans living on the edge. As such, the economic realities are mediated by cultural practices and assumptions that place collective living and kinship at the center of family life. Thus, the family remains culturally and ideologically meaningful to African Americans, essential to survival, sustenance, and emotional support (p. 175).

The narrative of the “traditional American family” has been a powerful strategy used to regulate and discipline the poor working-classes, immigrant groups, racial and ethnic minorities, and LGBTQ individuals who adopt a variety of family forms for economic and social well-being that deviate from the white middle and upper classes, who embrace the nuclear family form (Abramovitz, 1996; Josephson, 2016). Therefore, it is useful to trace the history of "family," and consider how notions of the "traditional family" may be used, intentionally or not, to concurrently justify specific policy regimes that reward certain family forms over others and marginalize and oppress racialized communities. Being both an ideology and a fundamental principle of social organization, “family” has powerful symbolic and material influence over the well-being of all (Collins, 1998). As described above, “family” ideology, or “family privilege” (Leticq, 2019), in the United States serves as a political project that normalizes some family formations while viewing others as “deviant” or “dysfunctional.” Over the past 40 to 50 years, family ideology has been used to invoke a politics of “family values” that idealize the married heterosexual two-parent nuclear family, while concurrently pinned negative social and economic conditions at the national-level on family forms that deviated from the nuclear family – particularly families headed by single women (Cohen, 1997; Collins, 1998; Cooper, 2017;

Josephson, 2016). Furthermore, though promoted by the social conservative right, the rhetoric of “family values” was also embraced by Democrats as seen by their use of family and personal responsibility rhetoric that led to welfare reform in the mid-1990s (Cooper, 2017).

The 1965 Moynihan Report, and the narrative it produced, has been one of the most influential political reports on policy and discourse on the family in modern times, particularly the Black American family. During the period of social change and the fight for Civil Rights, Daniel Moynihan was commissioned by then-President Lyndon B. Johnson to investigate the causes of social and economic inequality among Black Americans. While there was a recognition of the “racist virus in the American bloodstream,” Moynihan (1965) concluded that the “fundamental problem [for African Americans] is that of family structure.” Therefore, the national goal was “the establishment of a stable Negro family structure.” Since then, many scholars have critiqued this conclusion. An essential aspect of this critique is Moynihan’s argument that Black women were “too powerful” in their families and therefore created a deviant “matriarchal structure” that did not align with the natural order of the family (Josephson, 2016; Cohen, 1997). This “natural order” was that of the White heteropatriarchal middle-class family, which is structured under the relatively recently created “traditional” gender roles of men as breadwinners and women as homemakers. By not aligning within this White nuclear family ideal, Black women, in particular, were viewed as the source of poverty and pathology in the Black community.

Furthermore, Moynihan (1965) neglected to note that until the mid-1900s there was little difference in the marriage rate between Black and White Americans (Elliott et al., 2012; Fussell & Furstenberg Jr., 2005; Raley et al., 2015) and therefore adequately tackle the fact that racist laws and practices produced economic conditions that did not provide Black men a “family

wage” that would allow Black women to be full-time homemakers even if they desired to (Cotter et al., 2008; Goldin, 1977; Juhn & Potter, 2006). Notably, Cohen (1997) argues, the “disorganization” narrative “reifies one type of living arrangement - the ideal type of the bourgeois nuclear family - as outside history, nearly as though it were decreed by natural law” and notes that this stigmatization operates through a race and class intersection as some “single mother households” (i.e., a divorced executive white woman who is a custodial mother) are not the primary focus of the deviant and disorganized narrative.

Therefore, the theoretical concept of intersectionality arising from the work of Black feminists is helpful for the investigation of the family as it illuminates how “intersecting power relations influence social relations across diverse societies as well as individual experience in everyday life” (Collins & Bilge, 2020). As a heuristic device, intersectionality directs attention to the reproduction of social inequality through structural, cultural, disciplinary, and interpersonal mechanisms. Furthermore, it can help researchers examine how public policy produces economic disparities across diverse populations (Collins & Bilge, 2020). Few (2007) further argues for the integration of critical race feminism and Black feminism into family research, stating:

Black feminism and critical race feminism provide socio-historical lenses to the experiences of Black women and their families in the United States. Critical race feminist theory helps focus the researcher on examining how various institutions with which Black women must interact daily reinforce social inequalities (p. 453).

Using an intersectional lens can be helpful to analyze how the intersections of racism, sexism, patriarchy, and classism shape how any family, but in this case, families of color and low-income families, interact with and utilize public policy, as well as uncover how social policies can reinforce social and economic inequalities. In the next section, I will extend this introduction of the myth of the American nuclear family and further illustrate how this myth shapes public

policy and how families of color, particularly Black families, are uniquely challenged and marginalized by dominant culture narratives and policies that privilege the White nuclear family.

How Family Mythology Shapes Public Policy And Family Life

Family ideology influences how social institutions and social policies interact with and shape families. As fundamental principles of social organization, families are sites of belonging and social and material life (Collins, 1998). Yet, current family ideology in the U.S. means that family forms are measured according to how they align with the nuclear family ideal, and rights and privileges are extended according to how families perform and align with this ideal (P. H. Collins, 1996). For the investigation of family, we may look to how hegemonic norms and spheres of power establish both narratives and policies that uphold a particular family formation - the white middle-class heterosexual married couple - as the ideal, while all others are viewed and treated as deviant (Josephson, 2016; Cohen, 1997; Letiecq, 2019).

Using the concept of "family ethic," Abramovitz (1996) demonstrates how social policy and cultural narratives enforce rigid gender roles of men as the primary breadwinners and women restricted to homemaker duties. The moral goal of the "family ethic" in the United States has been to protect a (White) woman's "right to womanhood," which included femininity, protection, economic support, and respectability. These rights were typically only offered through the institution of marriage, and therefore through economic dependence on a man. An example of this was during a period of unstable labor markets and increased labor force participation of women, the state intervened with Protective Labor Laws limiting the labor force participation of young women and gender segregation in the labor market. Another policy, the Mothers' Pension program, enforced the moral ideal that in the absence of a husband, women should remain at home and care for their children (Abramovitz, 1996). Notably, the early

Mother's Pension program and AFDC were offered to so-called "deserving" women - typically widowed middle-class White women - thereby excluding immigrant women and women of color. Indeed, immigrant women and women of color were denied the so-called "rights of womanhood" (Abramovitz, 1996; Josephson, 2016).

Josephson (2016) elaborates on this dominant cultural narrative by defining the U.S. hegemony of "sexual citizenship," which holds the White middle-class heterosexual married couple as ideal, and therefore is used to marginalize and exploit women in a variety of ways. In many ways, the U.S. public policy still upholds the heteronormative married White nuclear family as the ideal. An important way we see this ideal in the United States is through the lack of recognition of the social and economic value of caregiving, reinforcing the caretaker role of women. Child rearing and caregiving are treated as a matter of personal choice and a private family matter, which individual families are to manage without assistance from the state. Scholars like England and Folbre (1999) and Pateman (2007) have critiqued these views, highlighting the necessity of the reproduction of the next generation if society is to continue. Therefore, they bring the private (child-rearing) into the public and argue that those who do not have a child and do not materially contribute to the raising of the next generation are "free-riders."

Viewing "family ethic" and sexual citizenship through an intersectional lens highlights the different social, political, and economic concerns of women depending on race, class, and sexuality. Low-income women, immigrant women and women of color have been deemed so far outside of the hegemonic ideal of sexual citizenship that both the rights of womanhood and motherhood were never afforded to them, and they are considered "deviant" if they have children when they have limited economic resources (Josephson, 2016; Cohen 1997). While married

White women were historically economically dependent on their husbands, they still benefited from the “family wage” their husbands received and which allowed many to dedicate themselves to household labor. Low-income women, immigrant women and women of color typically had no such privilege and have long had to manage the “double duty” of balancing paid and unpaid labor, therefore they are exploited in both the labor market and the private home sphere (Abramovitz, 1996).

Furthermore, historically and to the present day, wage and job discrimination created unstable wage-earning chances for Black men, resulting in the necessity for Black women to participate in the paid labor force in order for the family to survive economically (Collins, 1996). Indeed, Black women, regardless of their marital status, have had higher rates of labor force participation than White married women (Cotter et al., 2008; Goldin, 1977; Juhn & Potter, 2006). This economic condition has contributed to the mischaracterization of the Black family as “female-dominated” or matriarchal (Martin & Martin, 1978; Martin & Martin, 1985). Landor & Barr (2018) further expound on this, highlighting that Black couples never had the economic stability that White couples did; therefore, they were more likely to establish more egalitarian relationships of shared responsibilities versus the White middle and upper class “traditional” relationships structured through strict gender roles of men as “breadwinners” and women as “homemakers.”

An essential aspect of the White nuclear family ideal has been the marginalization of the family life and family formation of low-income families, immigrant families, and families of color. As previously noted, this marginalization is prominently seen in the Moynihan report, which pathologized the different forms of the Black family. Importantly, Moynihan (1965) even treated the married Black family as deviant, arguing that there was too much gender role equality

within the married Black family - that Black women held too much power due to their labor force participation and this “emasculated” Black men. The Moynihan report continues to wield significant political influence over anti-poverty policy debates. Yet, its foundation was concerned with a moral ideology of the nuclear family or heteronormative hegemony (Josephson, 2016), not the political and material realities that created and maintained racial inequality - i.e., legal segregation, job discrimination, income and wealth inequality.

Since social policies concerning the family are not reflective of the socio-historical experiences of low-income families regardless of race, families of color, and many immigrant families, I argue these policies are less likely to support their family formation and general well-being. In response to the changing economic and social realities, families of color and low-income White families employ adaptive and survival strategies that middle- and upper-class White families do not face (Dilworth-Anderson & Burton, 1996; Jarrett & Burton, 1999; Nelson, 2000; Stack, 1975a).

Moralization In Public Policy And The Hegemonic Ideals Of Motherhood

An intersectional and critical race analysis can also highlight the political, social, and economic issues facing families that do not align with the hegemonic family ideal. This analysis can be extended to the current neoliberal era of "responsibilization," "privatization of risk," and "self-sufficiency," in which the state provides limited support for the social reproduction of the next generation (Cooper, 2017). Within this context I understand neoliberalism to refer to “the economic system in which government expenditures are limited, the market is viewed as the preferred method for allocating all social resources, the protection of private property is taken to be the first principle of government, and social programs are limited to being a ‘safety net’”(Tronto, 2013, p. 37). Josephson (2016) argues that under neoliberalism, the nuclear family

ideal is offered as the solution to social reproduction and economic risk, and that to be a responsible, self-sufficient citizen, one should assume the White middle-class nuclear family structure. Yet, Josephson emphasizes that as a moral ideology, it has worked more to regulate, control, and discipline and thereby exclude the majority of citizens than it has worked to solve issues of poverty. This ideology is legislated through public policies and is particularly influential in how policies support or penalize families depending on how well they conform to this White nuclear family ideal.

For example, the nuclear family ideal sets the expectation that the rearing of children is a private family matter handled by a mother. Therefore, it is considered “deviant” behavior if the state supports the raising of those children. Indeed, in the 1970s, the push for universal childcare was shut down by the conservative religious right, which argued that providing childcare to families was “anti-family” as it encourages women into the labor market and forgo what is viewed as the more natural and virtuous responsibilities of child-rearing (Michelmores, 2018; Schulman & Zelizer, 2008). This sentiment of a stay-at-home parent continues to be firmly held by Americans. A 2016 Pew Research Center survey found that 59% of U.S. adults believe that children with two parents in the home are better off when one parent stays home (Graf, 2016). Though there is a diversity of opinion by race, with 45% of Black adults believing children are better off with one parent at home, compared to 59% of White adults and 66% of Hispanic adults, on average, U.S. adults continue to strongly believe that mothers are the better parent to stay at home compared to fathers (45% vs. 2%). In contrast, just over half believe it doesn't matter which parent stays home (Graf, 2016).

While the progress towards universal pre-kindergarten may address the care-giving needs of some families, universal pre-kindergarten is primarily focused on creating a learning space for

children during typical school hours - hours that better correspond to the standard nine to five work hours of middle- and upper-class workers, jobs disproportionately occupied by White women (Ben-Ishai et al., 2014; Heen, 1995; Johnson-Staub et al., 2015; Ullrich et al., 2019). Conversely, Black women, regardless of class background, have historically participated in the labor market at much higher rates, and Black families have had to establish varied childcare arrangements, many relying on extended family and kin (Collins, 2009; Dow, 2016). These differences in the experience of the nexus of work and family have led various scholars to argue that some women - particularly women of color - resist the hegemonic ideals of “motherhood” by creating and maintaining alternative forms of motherhood that affirm their lived experience (Christopher, 2012, 2013; Damaske, 2011; Damaske et al., 2017; Dow, 2011).

In a qualitative study, Damaske (2011) found that middle-class White, Latina, and Asian women adopted an “extensive” motherhood definition in which they expected they would work throughout their adulthood, while working-class White and Latina women were more likely to ascribe to the nuclear family ideal, ascribing to gender norms in which their employment could potentially “help” the family, and therefore not central to the well-being of the family. Conversely, Black women, regardless of class background, adopted the extensive motherhood definition. In her study of middle-class Black women, Dow (2016a) finds that middle-class Black mothers adopt an “integrated motherhood” ideology as their ideal definition of motherhood that holds their work and family responsibilities as equally important. Christopher (2013) found similar results among a sample of Black women yet found a diversity of mothering scripts among the Latina women she interviewed. Christopher (2013) argues that class inequality and access to support networks are vital in shaping employment opportunities and family dynamics among Latina women and adds that immigration can also limit opportunities. She

found this particularly among middle-class Latinas who did not have visas that allowed them to work, thereby limiting their activities to home and caregiving responsibilities.

This research demonstrates that though hegemonic family ideology has a tremendous influence on the formation of public policy, many families have been excluded in the policymaking process for decades and have found ways to resist narratives that pathologize their definitions of family. Still, while labor force participation of all women has increased substantially over the past 40 years, public policy has not kept up with the needs that arise from this transition. Furthermore, stagnant wages and rising inequality - especially for families of color - have increased the levels of financial stress, and limited financial resources may be used to support a variety of family members beyond dependent children. Specifically, the “sandwich generations” (those with adult children and elderly parents) may find themselves having to support multiple generations while still trying to keep a basic level of financial security for themselves.

Growing Economic Inequality

Several critical socio-historical trends shape the current economic opportunity structure and socio-political sphere in which families interact (Silverstein & Bengtson, 1997). One reason for the nostalgia of an ideal nuclear family of the 1950s may be that the decades between 1940 to 1970 was a period of economic growth and expansion of opportunity. A robust labor market offered high wages for many young people straight out of high school, allowing them to leave their family of origin at younger ages than in previous generations and establish their own families. Post-WWII subsidies for higher education for war veterans offered educational opportunities and increased the incomes of many American families. Government home buying

programs assisted millions of Americans in purchasing homes and build wealth (Coontz, 1992; Furstenberg, 2014; Settersten, 2011).

Still, these economic and wealth-generating opportunities were not equitably shared among all American citizens. For example, Black Americans found it nearly impossible to access the policies that led to massive increases in education and homeownership among White Americans (Humes, 2006; Massey & Denton, 1993; Shapiro & Oliver, 1995; Walters, 2001). Despite these barriers, Black Americans still experienced economic gains during these decades, and the racial wage gap shrunk (Maloney, 2002). Maloney (2002) argues that robust labor demand, minimum wage increases, and the growth of well-educated workers translated to significant wage increases in jobs for workers with lower skills and less education – jobs with a large concentration of Black workers. Black workers continued to see growth in earnings with the passage of anti-discrimination laws in the 1960s. By the early 1970s, Black women had earnings on par with their White women counterparts, and young Black men with college degrees earned nearly as much as their college-educated White peers (Freeman, 1973).

However, these gains in earnings were short-lived. Since the end of the 1970s, the decline in economic opportunities and unionization and ineffective enforcement of anti-discrimination laws have wiped away the progress made in the prior decades (Bound & Freeman, 1992; Sites & Parks, 2011; Wilson, 1990). Despite earlier conclusions that there had been a “virtual collapse in traditional discriminatory patterns in the labor market” (Freeman, 1973), the increasing racial wage gap over the past 40 years provides evidence that discrimination in employment and wages continues and, in some ways, expanded (Wilson & Rodgers, 2016). For example, Wilson and Rogers (2016) find that the Black-White wage gap has grown since 1979. Also, contrary to popular opinion, Wilson and Rogers (2016) provide evidence that the racial wage gap has grown

despite the closing of the racial education gap. For example, the wage gap for Black men and women with a high school education who are new labor force entrants increased from 1980 to 2014 from 15% to 16.4% and 4.7% to 6.2%, respectively, compared to their White peers. However, for Black men and women with Bachelor's degrees or higher, the wage gaps increased from 4% to 17.8% and 3% to 12.3%, respectively. Therefore, though education continues to lead to higher wages, Black workers see a smaller return on education than their White peers. Also, though there has been progress in closing the gender wage gap in general, Black and Latina women continue to earn substantially less than White men. In 2015, Black and Latina women earned 65% and 58%, respectively, compared to White men, compared to 82% among White women (Institute for Women's Policy Research, 2019)

Wage gaps are only part of the picture of racial economic inequality, particularly for Black workers. The unemployment rate among Black workers is also higher than their White counterparts, providing evidence that they face unique barriers to labor market participation. For example, in 2019, Black workers with a high school education experienced an unemployment rate more than twice that of White workers – 8.2% compared to 3.8%. Even Black workers with a Bachelor's degree experienced a higher unemployment rate than white Workers – 3.5% compared to 2.2% (Williams & Wilson, 2019). Young adults between the ages of 20 to 24 face a very challenging labor market. In the third quarter of 2019, young White adult workers still have a relatively low unemployment rate, 6%. By comparison, young adult Black workers faced unemployment rates of 10.7%, and young Black men had an even higher unemployment rate of 11.9%, meaning young adult Black workers essentially face recession level labor market conditions. Furthermore, the COVID-19 pandemic and economic recession have plunged young

Black workers to depression levels of unemployment at 24.4% for the third quarter of 2020 (U.S. Bureau of Labor Statistics, 2020).

Impact Of Mass Incarceration And Immigration Detention

It is impossible to consider family life among Black and Latinx families without considering the far-reaching effect of the criminal justice policy. Many scholars have argued that criminal justice policy over the past 50 years has caused significant disruptions in family dynamics for families of color, particularly Black families (Alexander, 2012; Davis, 2003; Nellis, 2016; Pettit & Western, 2004). Criminal justice policy includes interactions with law-enforcement officials, arrest rates, and incarceration rates. Arrests can lead to loss of wages and jobs, even if the arrest does not lead to a conviction. Imprisonment has a direct impact on those who lose their freedom and the scarring effects of a criminal record, which can bar individuals from the receipt of many public programs and eligibility for specific jobs. Many employers use criminal records to eliminate job applicants (Pager, 2003; Pager et al., 2009; Raphael, 2011). Criminal justice policy interacts with social welfare policy as individuals with various felony convictions are restricted from accessing a variety of public policies. For example, public housing agencies have leeway in their use of criminal background checks as part of the application process for housing assistance and can use criminal convictions as grounds for removing assistance (Geller & Curtis, 2011).

The disproportionate effect of incarceration on Black and Latinx men and women is staggering. Black men experience an imprisonment rate nearly six times that of White men, while Latino men have a rate over two and a half that of White men. One in three Black men and one in six Latino men will become imprisoned in their lifetime, compared to one in seventeen White men. Additionally, Black women's lifetime likelihood of imprisonment is near equal to

White men at one in eighteen (The Sentencing Project, 2020). The carceral state, coupled with high mortality, has far-reaching effects on individual and family well-being for Black families. For example, for every 100 adult Black women, there are 88 adult Black men - this is compared to 97 white men to 100 white women. These ratios are even starker in neighborhoods with larger populations of Black people. Among census tracts with populations of at least 2,000 African-Americans, there is a median of 81 Black men for 100 Black women (Maciag, 2019).

The carceral state results in many Black and Latinx families navigating a complex terrain in establishing and maintaining family ties. A recognition of the economic and social reality that these families face pushes back against the myth of "absent fathers." For example, one-third of Black men have a felony convictions, which limits the ability for these men to secure stable employment in jobs that pay above the federal poverty line is limited (Pettit & Western, 2004; Raphael, 2011; Shannon et al., 2017). Incarceration and its broader effects severely reduce the economic resources these men have to support their family network. Furthermore, single women with children stand to lose or have drastic reductions in the receipt of public benefits if they married the father of their children (Alm et al., 1999; Maag & Acs, 2015; Rand, 2015). These marriage penalties in public policy serve to limit the benefits available to families and place families in the difficult situation of deciding how they establish and maintain their family physically and legally with the state. These policies also enable politicians and political pundits to further marginalize families by labeling families as "broken" and men as "absent fathers," when in many cases, it is the policy that actively separates family members and partners from each other.

Immigration Policy And Trends

Geopolitical dynamics have led to increased rates of migration internationally (United Nations, 2017), and U.S. immigration policy can directly impact the family life of those who migrate. The impact of immigration policy on family life is particularly true for families from Central and South America, especially those from Mexico, as they are the largest segments of immigrants to the U.S. in general (Bolter et al., 2020) as well as those most likely to face deportation (United States Government Accountability Office, 2019). Immigration can lead to periods of family separation, placing burdens on families' ability to maintain intergenerational family ties, and migrants can face challenges of accessing social benefits they are entitled to both from their home country and the U.S. (Fingerman et al., 2020). Gubernskaya and Dreby (2017) argue that restrictive immigration quotas contribute to long periods of family separation, and enforcement and deportation practices can separate families due to the undocumented and mixed-immigration status of the family members. Family separation, either through the inability to migrate or due to deportation, has a detrimental impact on families, particularly children separated from their parents (Dreby, 2010; Roth et al., 2018).

Family researchers cannot ignore the damage both mass incarceration and immigration policy have done by ripping apart families of color and preventing family unification. Those entangled in these systems also face challenges to full employment, let alone obtaining jobs that do not pay poverty wages. Scholars should be cautious of using the SNAF or nuclear family ideal without recognizing it was never a reality for a large percentage of Americans, particularly families of color and low-income families, and how racialized communities face unique challenges and conditions that shape the formation and maintenance of their families. Furthermore, specifically for the consideration of Latinx families, Umaña-Taylor and Updegraff (2013) argue that scholars should consider the great diversity in national origin, generational

status, nativity, immigration history, cultural orientation, and socio-economic status of families and how these factors unique shape family life.

Nuclear Family In Policy And The Tax Code

The U.S. Tax code is a place ripe for investigating how laws shape material well-being, family organization, and inequality. Collins (1996; 1998) suggests that an analysis of wealth, marriage, and family is particularly useful for considering the economic well-being of Black families, and this frame could be broadened to other racial and ethnic minority families and low-income White families. In particular, she draws attention to existing patterns of intergenerational wealth transfers and how it reinforces and reproduces racial and class inequality. Kleiman et al. (2019) enumerate various provisions in the tax code that serve to protect the financial and wealth interests of wealthy, mostly White, families while providing few provisions to low and moderate-income families. For example, as it relates to work and labor, the tax code accounts for earned income from labor force participation but not work in the home, which can create an incentive for one spouse, typically a woman, to provide the tax-free labor in the home. This incentive is more likely present for White families in which one partner - typically the man - can earn enough to support the family financially, and as Brown (2021) describes, the tax code is primarily structured around the family formation and practices of White families in ways that protect and grow White people's wealth.

Some families may forego tax-free labor, whether by choice (most likely higher-income families) or due to economic necessity (most likely moderate to low-income families). Within this scenario, the family may choose to pay for formal childcare or enlist another family member to provide care. Though middle- and upper-income families can access the Child and Dependent Care Tax Credit (CDCTC), the maximum credit amount they can receive is \$900, which in many

cases does not cover one month of child care. This tax credit is non-refundable, meaning it only helps taxpayers reduce their tax bill to zero owed. Therefore, while low-income families may expend resources to pay for childcare, many cannot benefit from the CDCTC given their low-income tax liability (National Women's Law Center, 2018). While low-income families can apply for child care subsidies to help cover the cost of childcare, these subsidies are administered by individual states, and each state has its own application process and income and work eligibility requirements (Henly et al., 2017). Though progress has been made to address the administrative burden in applying for the subsidies, they are vulnerable to state budget cuts since they rely on state funding and rules. Indeed, only about 12% of families eligible under federal regulations use the subsidies (Ullrich et al., 2019). Due to the high cost of childcare and limited availability of center-based childcare that aligns with non-standard work schedules, many parents who need to work may enlist family members to care for their children (Child Care Aware of America, 2019; Henly & Lambert, 2005; Sandstrom & Chaudry, 2012). While this form of social support is vital to the economic well-being of low-income families, it often requires a patchwork of individuals (Scott et al., 2005). Furthermore, though it is tax-free labor typically provided for free to families, it is also labor that does not count for Social Security retirement and disability credits. Lastly, women are most likely to be enlisted as caregivers, establishing another avenue for the maintenance and reproduction of inequality (Ferrant et al., 2014; Vogtman, 2017).

As noted, historically, Black women have had higher labor force participation rates than White women - regardless of whether they are married or not. One contributing factor to the difference in labor force participation is the material reality of racial wage discrimination and job segregation among both Black men and women, which requires Black women to work for family economic well-being. Conversely, White men historically, and still to this day, can earn

substantially larger wages than White women (Brown, 1997; Landor & Barr, 2018; Wilson & Rodgers, 2016). The wage differential between Black men and women is smaller than that of White men and women, meaning they are more likely to earn similar incomes. Brown (1996) notes that married Black women, on average, contribute about 40% to their household's income, while White married women, on average, contribute about 29%. Therefore, due to the progressive tax structure of the U.S. tax code, which applies higher tax rates to higher earnings, Brown (1996) finds that Black couples are more likely to pay a "marriage penalty" than White couples. The marriage penalty is based on how much taxes couples would pay if they filed as single versus married.

Though there has been some critique of the primary tax filing unit being based on the nuclear family ideal, there has been less critique of marriage as the center of family formation itself in general (Collins, 1996). While addressing inequities in the tax code that impact two-parent Black families (and other families of color) is important, limiting the scope of reform to two-parents families may leave intact institutionalized forms of oppression that disadvantage families that do not align with the nuclear family ideal. Furthermore, though researchers of inequalities in the tax code have concerned themselves with the condition of "female-headed households," the analysis of these families too often lumps together multiple family forms into one (i.e., a woman and her children). While the former method may be the easiest way to compare the conditions of single-parent households to married couple households, this treats single-parent households as a monolith. This treatment obscures how families are formed, structured, and sustained across social classes and racial and ethnic groups and how this creates pathways for the transmission of wealth and poverty across generations.

The Earned Income Tax Credit

The Earned Income Tax Credit (EITC) - and to a lesser extent the Child Tax Credit - has become one of the primary and most popular tools used by the US government to address income poverty. The EITC is a direct cash assistance program available through an annual tax refund, and the value of the credit is tied directly to wage earnings, and the number of qualifying children claimed on a tax return. The EITC has garnered support from Democrats and Republicans, probably most specifically because it is tied to wage earnings and "encourages work." For example, the significant expansions in the EITC pushed by the Clinton administration during the early 1990s also occurred during the bi-partisan efforts of "welfare reform." Welfare reform ultimately resulted in the ending of the entitlement program Aid to Families with Dependent Children (AFDC) and the creation of the time-limited Temporary Assistance for Needy Families (TANF), which established work requirements to receive assistance. President Clinton set the foundations for welfare reform through the expansion of the EITC, stating "if you work forty hours a week and you've got a child in the house, you will no longer be in poverty" (Hotz, 2003), and that the expansions were necessary to meet the political goal of moving "people from welfare to work" (Purdum, 1995).

Various scholars have explicated the racist, classist, and sexist underpinnings of welfare reform more generally, as well as the paternalistic ideologies that demand women to work in the labor force to survive and raise children (Abramovitz, 1996; Cohen, 1997; Collins, 1996; Josephson, 2016). Yet, there has been less attention to the paternalistic aspects of the EITC. A unique contribution comes from Brown (1999), who demonstrates that the design of the EITC provides a larger benefit per child to White families compared to Black families because on average White families have fewer children. This inequity continues to be the case, as the maximum EITC for a family with one child for the 2019 tax year was \$3,526, while for two

children it is \$5,828 and \$6,557 for three. Therefore, there is a diminished benefit for each additional child, with a family with three children receiving a maximum of \$2,186, or \$1,340 less per child than a family with just one child. Recent scholarship extended the per-child analysis to include the Child Tax Credit (CTC), and found that a larger portion of Black and Latinx children benefit less from both the EITC and CTC because they live in families with three or more children (Curran, 2021; Curran & Collyer, 2020).

Extending Brown's (1999) concern about how the value of the EITC based on the number of children privileges White families due to smaller family sizes, my concern is how the value of the EITC privileges a nuclear family structure that misaligns with families that are organized multi-generationally. These families can include the parent's adult children, parents, siblings, and close family friends. For example, if a parent's allocation of their 2019 EITC includes two dependent children and their parent, it is essential to note that the EITC-recipient would receive no tax credit for their parent. They could receive the maximum \$5,828 EITC for two dependent children, and this would translate to the maximum EITC value of \$1,943 per person, which is fifteen hundred dollars less than the parent with one child who can receive a maximum of \$3,526 for their one child.

The narrow view of what constitutes "family" fails to consider how extended family networks may create opportunities and constraints in how the EITC is allocated and spent. Therefore, we may both underestimate and overestimate the impact that the EITC has as an anti-poverty program for a large segment of low-income families. Stated more specifically, individuals who receive the EITC are more likely to be embedded within larger social and familial networks of support than their higher-income counterparts, and those networks may create expectations and obligations of financial support that include the EITC. While most

researchers have been concerned with how the EITC impacts the individual recipient, how that recipient may spend it on her/his bills and debt, and how the EITC may have positive impacts on a variety of child outcomes, we have neglected to thoroughly examine the role of extended family members and multigenerational family networks in how EITC recipients spend and allocate their tax refunds.

Importance Of Social Networks And The Extended Family

Scholars have well documented the important role that social networks, which include family and friends inside and outside the home, have in the financial lives of many low-income families, and how these networks can come with expectations and obligations of reciprocity of support. (Domínguez & Watkins, 2003; Henly et al., 2005; Jarrett & Burton, 1999; Nelson, 2000; Sarkisian et al., 2007; Sarkisian & Gerstel, 2004; Stack, 1975; Uehara, 1990; Uehara, 1995). Concurrently, an estimated 30% of single parents and 13% of cohabitating unmarried parents live in households with relatives and/or non-relatives (Kennedy & Fitch, 2012) and lower income adults, therefore EITC recipients, are even more likely to live in extended family households than the average American family (Goldscheider & Bures, 2003). Furthermore, recent research suggests increases in multi-generational household living arrangements over the past few decades (Pilkauskas et al., 2020; Pilkauskas & Cross, 2018). This renews interest and concern how families as multi-generational collectives engage in support and mutual aid for collective well-being and survival (Dunifon et al., 2014; Furstenberg, 2020; Goldstein & Warren, 2000; Henly et al., 2005).

Within the domain of “social support”, various scholars argue that families establish and sustain themselves through social exchanges and forms of generalized reciprocity as they depend on mutual care and the sharing of resources that typically operate differently than pure market-

based relationships (Adloff & Mau, 2006; Ekeh, 1974; Gouldner, 1960; Molm et al., 2007; Uehara, 1995). Marcel Mauss' theory of "the gift" and contemporary scholars' extension of it in modern society (Adloff, 2016; Godbout et al., 1998; Yamagishi & Cook, 1993) can be useful in understanding the motivations of social support and exchange within the familial and social network context. Mauss (1950) argued that "gifts" are defined by their nature to create networks of social obligations and involve the principles of giving, taking, and returning. Exchange within familial and social network settings can be further differentiated and labelled as acts of "mutuality" or "equal exchange". Adloff (2016) argues that equal exchange tends to be symmetrical – objects or deeds exchanged tend to be of equal value. "Mutuality" does not need this symmetry as there is no strict obligation of equal return. Under ideal circumstances, exchange can reflect the level of solidarity, mutuality, and level of trust within the familial and relational settings (Cruz Saco & Zelenev, 2010; Molm et al., 2000; Ostrom & Walker, 2003). However, if there is not shared recognition of definition of the exchange by both the giver and the receiver, conflict can arise due to differing expectations (Adloff, 2016; Mauss, 1950). Various scholars have provided empirical evidence demonstrating how many families engaged in generalized forms of support and mutual aid that are qualitatively different than exchanges characterized as "market-based" or purely utilitarian (Molm et al., 2007; Scabini & Manzi, 2011; Stack, 1975b; Stack & Burton, 1993).

Theories of intergenerational family relations and solidarity also provide frameworks that are helpful for the consideration of how families as multi-generational collectives navigate socio-political and economic change that shift economic, political, and social opportunities (Silverstein & Bengtson, 1997). Bengtson and Roberts' (1991) conceptualization of intergenerational family solidarity offers a multi-faceted construction of intergenerational family relations that includes

the follow six elements: affection, association, consensus, resource sharing, the strength of familism norms, and the opportunity structure for parent-child interaction. Black feminist theory can provide the framework necessary to theorize how the interactions of race, class, and gender shape intergenerational family relations across different families and therefore illuminate how family relations are structurally shaped and culturally expressed across time (Brewer, 1995, 1999; Burton et al., 2010; Few-Demo & Allen, 2020). Various scholars have documented how structural and cultural factors (and their interactions) as well as family structure shape how these six elements emerge and operate in different families by race, ethnicity, immigration status, class, and gender (Calzada et al., 2013; Cross, Chatters, et al., 2018; Cross, Taylor, et al., 2018; Goldstein & Warren, 2000; Jarrett & Burton, 1999; Jayakody, 1998; Pearson et al., 1990; Sarkisian et al., 2007; Sarkisian & Gerstel, 2012; Wellman & Wortley, 1990).

This dissertation project is mostly concerned with the intergenerational family relations and social support relationships among low-income families, primarily those led by single women of color. Pushing back against normative, and often pejorative, conceptualizations of family structure Jarrett and Burton (1999b) offer a four dynamic dimensions of family structure drawing from in-depth ethnographic research with African American families; extended family networks, socioeconomic structure of extended family networks; pace of change in family structure; and age structure of family members. The centrality of the extended family and the socioeconomic structure of the extended family among African American families has been well documented by scholars for decades (Cross, Chatters, et al., 2018; Cross, Taylor, et al., 2018; Jarrett et al., 2010; Jayakody et al., 1993; Martin & Martin, 1978; Stack, 1975). Further demonstrating the importance of cultural and structural factors in shaping extended family integration, scholars document greater extended family co-residence and various forms of social

support among Latinx and Latin American immigrant families (Calzada et al., 2013; Lanuza, 2020; Sarkisian et al., 2006, 2007)

Lastly, while there has been a rigorous debate about racial and ethnic differences in the value of financial support, some scholars have aptly argued that the amount of financial support depends more on the characteristics of the relationships between people (Wellman & Wortley, 1990) and that it is important to account for both the available resources of support providers and needs of support receivers (Jayakody, 1998). Furthermore, scholarship has documented important variations in support relationships by age, gender, income, closeness, and marital status (Cross, Taylor, et al., 2018; Cross, Chatters, et al., 2018; Jayakody et al., 1993; M. K. Nelson, 2000). Yet, while there may be little racial and ethnic differences in financial support among similarly situated families, racial income and wealth inequality results in a larger proportion of families of color engaging in regular support relationships that are necessary for their everyday survival and well-being. And as Brown (2021) aptly argues, the legacies of racist policies combined with the minimal U.S. social safety net and policies that maintain and expand the income and wealth of White families often require upwardly mobile Black families (and by extension other historically oppressed and marginalized groups) to support a broad array of family members in ways that deplete their income and wealth and thereby reproduce racial inequality.

Theoretical Framework

Following a grounded theory approach, I used theory as a “sensitizing concept” to inform what I would explore in the interviews and analyze in the interview data. Using theory in this manner allowed me to remain open to various factors that shape how the respondents use their EITC in their social support relationships. Second, I applied an intersectional lens, as I have

described above, to the contexts that the respondents discussed to situate their experiences and the overall findings within the broader socio-political context that attends to race, gender, and class. In this section, I will describe the theoretical perspective that informed the interviews and my analysis of them.

I entered the study drawing from the situational exchange model posited by O'Connell (1984). O'Connell (1984) argues that individuals engage in exchanges based on the type of social relationship they are in, the accepted social and cultural norms, the type of comparisons between those involved, the level of trust within the relationship, and the number of individuals in the exchange network. The situational exchange model allowed me to draw from various theoretical perspectives and to be sensitive to families' unique cultural context (Adloff, 2016; Stack & Burton, 1993), the available economic resources and economic needs (Lin, 2001; Nelson, 2000; Stewart, 2015), the presence of trust and relationship quality (Molm et al., 2000; Ostrom & Walker, 2003; Smith, 2005), and size of one's family and social network (Ekeh, 1974; Lin, 2001; Uehara, 1990).

While I noticed all of these factors throughout the research process, what emerged as the primary factor was the unique family cultural context, which included the nature of relationships between family members, the identities of family members, and the norms and expectations associated with those identities and relationships. An important secondary factor was the available economic resources within the family network and the economic and material needs of family members day. Below I will provide further detail to these theoretical perspectives.

Family Identity And Kinscripts

Various scholars argue that individuals assume specific roles within their family context, and these roles have distinct symbolic, relational, cultural identities attached to them (Adloff,

2016; Bengtson & Roberts, 1991; Grotevant & Cooper, 1986; Hammack, 2008; Stack & Burton, 1993). When someone assumes a specific identity within the family or social network context and is accepted by others within the group, they may engage in giving and reciprocating behaviors symbolically related to that identity. This dynamic process has the effect of reinforcing the identity. Stack and Burton (1993) present the concept of kinscripts, which represents three culturally and therefore symbolically defined family domains in ideology, norms and behavior of social support and exchange within the family network.

The kinscripts framework offers a method to examine how families as multigenerational collectives negotiate the life course intergenerationally (Stack & Burton, 1993). The framework draws from family life course perspective that directs attention to how individual family members' lives are linked to each other and therefore attends to how family members interact with each other relationally within their broader family collective. More specifically, Stack and Burton (1993) state that:

The kinscripts framework was developed to organize and interpret qualitative observations of (a) the temporal and interdependent dimensions of family role transitions; (b) the creation and intergenerational transmission of family norms; and (c) the dynamics of negotiation, exchange, and conflict within families as they construct the life course (p. 157).

Therefore, the framework helps the researcher explore the labor and task that families engage in for survival across generations (types of reproductive work), the timing and ordering of family transitions into and out of reproductive work, and the processes of how families negotiate, assign, and engage in the reproductive work.

As I moved through the first round of interviews, I noted that the respondents employed language that aligned with these central concepts of the kinscripts framework. As I will demonstrate in later chapters, the respondents' allocations of their EITC and tax refund mostly

centered around their children. The respondents thought about and discussed their use of the EITC as it related to their identity, role, and responsibilities as a parent/mother to their child. The respondents also discussed how their role and responsibilities as a parent changed across their child's life course and the roles and identities their children assumed as they grew older (e.g., children transitioning to adulthood, children becoming parents). Furthermore, respondents who had a family member and/or close friend provide regular childcare gave a portion of their EITC to this caregiver. The respondents described strong relational ties with these family caregivers, most of whom were their mothers, and viewed the “gift” from the EITC as an act that reinforced the importance of the work the caregiver did. Lastly, several of the respondents who had mothers as care providers for their children described how it was important to continue to "give back" to their mother, given their central role as a grandmother and caregiver.

Available Economic Resources And Economic Needs

The availability of resources along with individual and collective needs can shape patterns of social support and social exchange. Lin (2001) argues that one's ability to gain and maintain specific resources is influenced by how one is embedded within a social network and the larger social structure. Individuals with higher status and more resources may have easier access to additional resources, be it social, economic, or political. Therefore, those who concurrently have limited resources and are embedded within a network with limited resources may be constrained in their ability to extend support.

Limited resources emerged as a conditional factor that shaped the extent to which the respondents allocated their tax refund in the manner they desired. For example, while a respondent may have wanted to spend their EITC in a way to support their young adult child's material well-being, the respondent's experience of economic hardship precluded them from

doing so. The respondent's inability to allocate support in a manner that aligns with their role, responsibility, and identity as a parent also demonstrates how the larger socio-economic structure can constrain the fulfillment of desired goals.

Conclusion

Given the importance of extended family and social networks in helping low-income families make ends meet, it is crucial to understand how living arrangements and family networks of support shape how the EITC is allocated, distributed, and spent, as this may influence how effective it is in addressing its stated anti-poverty and social mobility goals. Current literature has not examined these contextual and inter-personal dynamics, and this gap may limit the ability of scholars, researchers, and policymakers to evaluate the effectiveness of the program and tax policy in general. My study begins to fill this gap in our knowledge by first establishing the national prevalence of extended family households among EITC-eligible families and the general economic well-being of these households. Then, through in-depth interviews, I examine the processes of negotiation (or not) of the allocation, distribution, and spending of the EITC that recipients engage in with their family members – both those they live with and those they do not. Also, I investigated how and under what conditions the EITC helps recipients establish and maintain social support and social ties with family and social network members. This study has the potential to inform future research into how the EITC may have a differential effect depending on recipients' household structure and social obligations and whether alternative EITC eligibility determinations could and/or should be made for households and families that are more complex than the married/unmarried tax filing statuses to establish a more equitable and effective anti-poverty and social mobility policy.

CHAPTER III: METHODS OF RESEARCH

Limited research has explored how different household structures and family forms influence how the EITC is spent and allocated. Therefore, this study adopts a mixed-methods approach to answer qualitative and qualitative research questions. Notably, I did not find any study that provides a comprehensive description of the EITC population across important socio-economic and racial/ethnic characteristics. Specifically, there is no research on the various household living arrangements of EITC-eligible single women with children, how these living arrangements vary by race and ethnicity, and the economic well-being of these various households. Furthermore, though much quantitative and qualitative research has investigated the impact of social and familial networks on one's resource sharing and spending decisions - including help giving and seeking behaviors - no studies have investigated how household structures and diverse family forms shape how EITC recipients spend and allocate their tax refund. Therefore, we have limited qualitative and qualitative knowledge on how the benefit of the EITC may extend beyond the recipient and the recipient's children.

Therefore, to generate a better understanding of how the EITC and interact with diverse and extended family forms, I first used a nationally representative dataset to establish the prevalence and economic well-being of extended family living arrangements among EITC-eligible women with children. I used these findings to situate the rest of the study within the broader national context. Then, through in-depth interviews with 30 women with children, I explored how their family context shaped their decisions about claiming and allocating the EITC. This chapter is divided into two parts. The first part details the qualitative methods used for the study, and the second part describes the qualitative methods.

Quantitative Study Methods

Data

In this study, I used the Survey of Income and Program Participation (SIPP), which is a nationally representative survey administered by the U.S. Census Bureau. The SIPP panels comprise a nationally representative sample of the U.S. civilian population that are interviewed over a period between two and a half to four years. The SIPP is a longitudinal study in which data are collected through interviews with respondents every four months. I will use the 2011-year of the 2008 panel, which was the most current panel available when conducting the research. Several scholars have used the SIPP to examine the EITC (Cancian & Haskins, 2014b; Chyi, 2012; Jones, n.d.; Moffitt & Scholz, 2009, 2009; Shaefer, Song, & Williams Shanks, 2013), therefore it is an appropriate dataset for this study.

Sample

Using the SIPP, I constructed a sample of women who are eligible for the EITC based on their income and parental status. While individuals may be eligible for the EITC if they do not have children, I only included individuals if they were potentially eligible for the EITC based on their ability to claim at least one EITC "qualifying child." This includes respondents who reported that they are the mother (biological or adoptive) of a child between the ages of 0 to 19, between 19 to 24 years old if they are a full-time student, or any age and disabled. Furthermore, the EITC qualifying child must also live with the mother for at least six months during the calendar year. I limited the sample to include only those who met the above qualifications.

Annual income also determines a taxpayer's eligibility for the EITC. This includes multiple income sources: earned income (typically from wages or self-employment), property income, unemployment income, investment income, retirement income, and social security

benefits. The SIPP contains monthly income data across all these income sources at the individual, family, and household levels. I created annualized income measures across the individual, family, and household levels. I also limited the sample to women who were not married, which includes those who were never married, divorced, or widowed. I only focused on single women with children given the focus of the dissertation and they are the primary beneficiaries of the program.

Once I constructed the sample, I used the National Bureau of Economic Research's TAXSIM 27 to calculate the respondent's taxes and EITC eligibility and amount. I then limited the sample only to include individuals who were eligible for the EITC. Lastly, as will be detailed in the next section, I estimated the household living arrangements of the respondents, and given the small number of cases, I excluded women who lived with non-relatives who were not cohabiting partners (e.g. roommates). This resulted in an analytical sample of N=2113.

Measures

As stated above, the SIPP panel data are observable at the month level; therefore, I created annualized and annual observation measures of my variables of interest. In addition to the income measures described above, I created measures of receipt of Supplement Security Income and Social Security Income. I created income-to-poverty ratio measures based on the 2011 U.S. poverty guidelines. I calculated two different poverty ratios to examine the potential economic impact of extended family household living arrangements among single women with children. The first was based on the mother's income and her family size that included herself and her EITC qualifying children. The second was based on the household income and the total household size. The household income and household poverty measures are used to estimate the

broader context of the women's economic well-being, specifically those who live in extended family households.

I created an age variable using the respondents' age at the end of the calendar year. I also created a measure of the number of EITC qualifying children, and a measure of the total number of people in the household. To explore racial/ethnic differences in household living arrangements and income and poverty by household living arrangement type, I created dichotomous variables for race and ethnicity. These variables included: White, non-Hispanic; Black, non-Hispanic; Latina/Hispanic; and other. While there is racial and ethnic diversity in the “other” category, the sample size limited further differentiation of these racial/ethnic groups.

Living arrangements are essential in this study, and the SIPP provides a detailed household roster that allows me to identify the relationship between the individual of interest (the mother) and others in the household. I estimated living arrangements based on individuals who have lived in the household for at least six months out of the year. My rationale for this decision was to align the living arrangements of other adults with the EITC requirement that a child lives in the household for at least six months.

In deciding how to group household living arrangements, I wanted to balance policy implications, simplicity, and sample size. Two household types of policy significance are living with a partner and living with an adult child. Researchers and policymakers have debated how tax policy may respond (or not) to partners living together who are not married. Furthermore, "cohabitating" is a common household living arrangement using in research on the family. Households with an adult child are also significant for policy given that only adult children who are disabled and adult children between 18 to 24 years old who are also full-time students can be

claimed for the EITC. I constructed a household living arrangement of adult children who cannot be claimed for the EITC.

Multi-generational households consisting of grandparents, parents, and children are also households of interest among family and poverty scholars. The sample size allowed me to create two household categories to capture the unique context of each. I created a household type that includes the woman's mother (their child's grandmother) and another that includes the woman's parents (their child's grandparents). Sample size did not allow for a household with just fathers/grandfathers. I argue that differentiating between these household types is important because income and poverty measures show a significant difference between the households with grandmothers and grandparents. Furthermore, a large body of research has documented the unique contributions of grandmothers, especially among Black families, therefore this is a critical household type of its own.

A significant group of survey respondents lived in households with other relatives (I.e., Siblings, aunt, uncle, etc.) and a combination of the above-described household types (I.e., Adult child and grandparents, grandparent and siblings). I created a category for these respondents as they represent an additionally unique household type. In particular, the income and poverty measures do not quite align with the other household types, and living with other relatives or in a multi-generational household (adult child and grandparents) may be unique in its own regard. Lastly, I created a household type of the respondents who "live alone" with their "dependent" children. This includes respondents who did not live with another adult for at least six months during the year and respondents who had a young adult child living with them who they could claim for the EITC.

For my analyses I used the survey provided person-level weights. The U.S. Census states that the weights help to address the differential representation of across subpopulations that arise from both its sampling strategy and the response rate across different subpopulations (US Census Bureau, 2021). Since my unit of analysis was individuals, I used the person-level weights as recommended by the U.S. Census

Analytic Strategy

Using the full dataset and the survey provided person-level weights, I first created a descriptive portrait of EITC recipients across the different household types. This descriptive portrait, which is represented in Table 1, includes the respondents' average age, number of children, number of people in the household, and the racial and ethnic percentages by household type. I further estimated the statistically significant difference of these variables across the household types by comparing the average or percentage of the women who lived alone with the other household types. I estimated the median income and poverty ratio at the individual and household levels and again estimated if there was a statistically significant difference among these variables across the household types compared to the women who lived alone. I also calculated a "personal income percentage of household income" measure to estimate the percentage of the household income the women's income consisted of. I also estimated the median EITC amount across each household and tested for a significant difference of the women living alone compared to the other household types. Lastly, I estimated the receipt of Social Security and Supplemental Security income and tested for significant difference across the household types, with the women living alone as the comparison category. I created similar descriptive portraits by race/ethnicity across the various household types, represented in Table 2. Given the limited sample size, these portraits included women who identified as White, Black, or

Latina/Hispanic. Graph 1 illustrates the median household income to poverty ratio of the respondents by race and household type.

I am primarily interested in differences by race/ethnicity and household type, therefore I constructed logit and multinomial logit regressions to investigate these differences further. Table 3 includes a multinomial logistic regression analysis predicting the probability of household living arrangement by race. The comparison category is living alone, and the variables of interest are Black and Latina, which are compared to White. I controlled for a variety of variables that may influence household living arrangements. At the individual level, I controlled for education, age, age squared, number of children, and personal earned income. At the community/state level, I controlled whether the respondent lived in a large metro area, the state minimum wage, and the state unemployment rate. The sample is too small to include state fixed effects, which would be preferable. I ran the model with robust standard errors, and the table reports statistical significance at the $p < 0.01$ and $p < 0.05$ levels. Table 3 provides the logit coefficients, and I separately ran the model as a multinomial logistic regression to obtain the odds ratios for the variables of interest.

To explore the differential impact the household types have on poverty across the different racial/ethnic groups, I ran logit regression of household income poverty by each household type. The variables of interest again are Black and Latina, which are compared to White. I controlled for all the same variables as described in the multinomial regression above, except for the respondent's person earned income as this would be highly collinear with the outcome of interest. I ran the model with robust standard errors, and the table reports statistical significance at the $p < 0.01$ and $p < 0.05$ levels. The results are reported in Table 4. I then used STATA's margins post-estimation command to generate the marginal effects of the variables, or

in this case, the predicted probability of household income being below the federal poverty line. I reported the predicted probabilities by household type and race/ethnicity in Graph 2.

Policy Analysis

I then explored the impact of the EITC and EITC reform in two household types: cohabitating partners and women living with an adult child. In both cases, I was interested in how the EITC and reform to the EITC, coupled with household income, impacted household poverty. I followed a similar analytic strategy described above, which included individual logit regression models with post-estimations of marginal effects. In Graphs 3 and 4, I report the predicted probabilities of these models.

Among cohabitating partners, I ran four separate models by race/ethnicity. In the first model, I estimated the predicted probability of income poverty using only the woman's income and family size that included herself and her children. In the second model, I estimated the predicted probability of income poverty including both the woman's and her partner's income and the family size that included them and the children. In the third model, I added the woman's estimated EITC to the income calculated in the second model, and I the predicted probability of income poverty with the new income. For the fourth model, I first recalculated the estimated EITC using both the woman's and her partner's income as if they filed a joint return as a married couple. I then estimated the predicted probability of income poverty using the woman's and her partner's income, adding the new EITC amount. I report this in Graph 3 as "Married with EITC." I ran a similar set of models for households that included an adult child. However, in this case, I was interested in the impact of including the adult child as a "qualifying child" for the EITC. Therefore, models one and two are similar to what I described above for cohabiting couples. Model one is the predicted probability of income poverty only including the woman's income

and her children. Model two is the predicted probability of income poverty including both the woman's and her adult child's income. The third model adds the woman's estimated EITC to her and her adult child's income to estimate the predicted probability of income poverty. For the fourth model, I first recalculated the estimated EITC the woman received if she could claim her adult child for the EITC, and then I estimated the predicted probability of income poverty using her and her adult child's income with the new EITC amount. I report this as "With Adult EITC."

Qualitative Study Methods

Qualitative Paradigm

I used aspects of grounded theory methodology for the qualitative portion of the study. An important benefit of grounded theory is that it provides a structured but flexible framework data collection and analysis. Grounded theory is typically thought of as a method to generate or extend theory, rather than test formal hypotheses. Still, it can also be used to generate an abstract understanding of a process – which can include action and interaction between people, things, institutions, and even discourses. (Strauss & Corbin, 1990). There are various methods and tools from grounded theory that helped guide my inquiry into how household living arrangements, familial and social networks, and relationships shape how women with children spend and allocate their EITC. There are various perspectives and methods of grounded theory, and I was guided by the grounded theory methodologies of Strauss and Corbin (1990) and Charmaz (2014) as they provide valuable guidance on data collection and analysis.

One aspect of grounded theory that I found particularly useful for my study was the inductive and abductive research methodology that motivates the researcher to remain open to all possible explanations for a phenomenon and provides the space for going back and forth between data and theory in an iterative process (Charmaz, 2014). This was helpful as I began data

collection and analysis as I wanted to be open to various theoretical perspectives as I approached the interviews. Notably, there are many theories on social exchange, social networks, and social support that informed how I approached data collection and analysis. Strauss and Corbin (1990) provide a helpful description of the use of literature and theory in grounded theory studies. They state that existing theory can help with the construction of questions and the identification of those to interview. I used theory as general sensitizing concepts, or initial but tentative ideas, (Charmaz, 2014) that informed who I wanted to interview, the construction of my interview guide, revisions to my interview guide, and the initial rounds of coding and analysis that I did.

My study was also informed by Charmaz's (2014) "constructivist approach" to grounded theory, where she adds a symbolic interactionist perspective and a dual emphasis on action and meaning. Symbolic interactionism provides a framework to inquire into the subjective views, and meanings participants adopt and their reported actions. For my study, this pushed me to consider the culturally and symbolically defined familial and social norms that both motivate and restrict action. More specifically, when appropriate, I explored the respondents' motivations in negotiations, exchanges, and interactions beyond the material costs and benefits, which included the symbolic meanings they attached to the exchange interactions. This was in line with using the kin-scripts framework from Stack and Burton (1993) that ascribes certain responsibilities and behaviors to specific family members given their identity and familial obligations and norms. Charmaz (2014) also encourages researchers to be reflexive and thoughtful of their positionality in the research, noting how their identity and lived experience may shape how they perceive others, interpret findings, and how others may perceive the researcher. I provide a more thorough description of myself and how I interacted with this study in a later section.

Theory provided possible paths I explored, however, I was ultimately interested in what conditions, relationships, and situations matter most for families when they are making decisions about the EITC. Grounded theory methodology prompts the researcher to explore the "conditions under which" specific actions are taken and values are expressed, which aligns with my research goal. Grounded theory is helpful for exploring the relationships between people and the situational and relational aspects of interactions between people. Ultimately, as previously stated, grounded theory methodology offers a variety of analytical tools that direct the researcher to understanding the processes in human interactions, and therefore aligns well with the research questions and goals of my study.

Qualitative Data Collection

Sampling

I used various non-probability sampling methods, including voluntary response sampling, purposive sampling, and snowball sampling. I recruited most of the respondents through collaborative relationships with two non-profit organizations in Chicago, the Center for Economic Progress (CEP) and Ladder UP. Both CEP and Ladder UP are non-profit organizations that provide free tax preparation services to low and moderate-income families in Chicago and the near western suburbs of Chicago. The two organizations operate "tax sites" at various locations in Chicago and the suburbs and have other programs outside of the "tax season," which is typically between the end of January until April 15th. In collaboration with these organizations, I was able to recruit respondents at program events, through direct emails, and at tax sites. Around December 2018, CEP merged with Ladder UP, and they became one organization, with Ladder UP assuming operation of all of CEP's "tax sites."

Recruitment

CEP helped facilitate an initial round of recruitment by sending out emails to individuals who participated in a prior research study on the EITC. The emails included a short description of the study and a link to a Google form where the individual could provide their contact information so I could follow up with them to do a screening and set up the interview. These individuals were targeted for recruitment as there was a high chance that they would be eligible to participate in my study, and CEP did not want to send out a mass email to all of its tax clients. While ideally, CEP could send targeted emails to individuals who filed for the EITC in a previous year, I was advised that their funding from the Internal Revenue Service (IRS) does not allow them to use their data in such a manner without prior authorization.

I also attended three program events before tax season to recruit respondents. Two events were events where individuals can have their taxes completed or amended outside of the typical tax filing time. These events were at the CEP headquarters in the West-Loop area of Chicago. I also attended an event hosted by Ladder Up, which was a "graduation event" for participants in their financial coaching program. At these three events, I announced who I was, shared information about the study, and distributed flyers to attendees. If someone expressed interest, I conducted the screening to see if they were eligible for the EITC based on their income and the number of children they claimed.

Between the end of January 2019 and the second week of March 2019, I visited the various tax sites that CEP/Ladder UP has throughout Chicago to recruit additional respondents. The location of these tax sites includes Harold Washington Library, Harold Washington College, Truman College, Wilbur Wright College, WIC food center in the Hermosa neighborhood, WIC food center in the Gage Park neighborhood, WIC food center in the Logan Square neighborhood, WIC food center in the Little Village neighborhood, Chicago Public Library in the Humboldt

Park neighborhood, and the UCAN non-profit organization in the Lawndale neighborhood.

Similar to the program events, at these tax sites I announced who I was, shared information about the study, and distributed flyers to those present. If someone expressed interest, I conducted the screening to see if they were eligible for the EITC based on their income and the number of children they claimed.

Lastly, I also encouraged those who enrolled in the study to share the information about the study with individuals they thought might be interested in participating. I recruited four respondents through this snowball sampling method.

Data

I collected the qualitative data through two in-person semi-structured interviews with the respondents. The interviews lasted between 50 minutes to two hours, with an average interview time of about an hour and 15 minutes. I conducted the first interview with the sample of 30 women between September 2018 and the end of April 2019. Nearly all of these interviews, except for two, occurred before the respondents filed their taxes or after they filed their taxes but before they received their tax refund. At the end of the first interview, I administered a short demographic survey (Appendix C). This survey collected the following information from each interviewee: age, race, number of children under 19, age of children, number of people in the household, education, number of jobs currently working, number of hours worked in a typical week, approximate annual income, and approximate EITC amount.

I started to conduct the second interviews at the beginning of May 2019 and completed the last interview the first week of August 2019. I spaced the timing of the first and second interviews to make sure that the respondents had a chance to receive their tax refund and at least one month to spend and allocate it. Furthermore, I attempted to schedule the interviews in a

similar order that I conducted them, e.g., doing the second interview first with those I interviewed in September. At the end of the second interview, I had the respondents review the demographic survey they completed after the first interview and report any changes to their prior responses.

I recruited two respondents through snowball sampling that had already received their tax refund by the time I interviewed them. Due to the timing of recruitment and the interview, I only interviewed these two respondents once. These were important interviews because I had a limited number of respondents who had current household living arrangements with a parent. Therefore, I purposively recruited and interviewed these two respondents because they lived in households with at least one parent: one lived with her mother and the other with her mother and father.

Sample

The primary criteria for inclusion in the study included: 1) claimed at least one child who lives in the household; 2) received the EITC for the 2017 tax year; and 3) expected to receive or received the EITC for the 2018 tax year. Another criterion for participation was that the woman was currently not married or was separated from their spouse. One respondent was recently married in 2018. I decided to include her in the sample as she lived with her parents until the first interview, which was a household type I was seeking additional respondents from. This respondent was also informative given her transition in marital status and household living arrangements.

I used a purposive sampling approach in order to recruit a sample of individuals who had a variety of household living arrangements. The presence of other adults in the household may influence both social support-seeking behaviors (i.e., the mother may receive support from the

other adult), as well as financial decisions pertaining to household expenditures and the EITC. The spending and allocation of the EITC could be negotiated between the mother and the other adult – depending on their relationship. I was particularly interested in interviewing women who lived with an adult child or with a parent/parents. Table 3. 1 provides a summary of the general demographic characteristics of the respondents that I interviewed.

Table 3. 1 Qualitative Sample Demographics

	<i>Frequency</i>	<i>Percentage</i>
<i>Race/Ethnicity</i>		
African-American/Black	19	63%
Latina/Hispanic	7	23%
White	3	10%
Asian	1	3%
<i>Age</i>		
Under 30	5	17%
31-40	10	33%
41-50	12	40%
51-60	3	10%
<i>Living Arrangements</i>		
Alone w/ Children	11	37%
With Adult Child	10	33%
With Mother	6	20%
Multi-relative	3	10%
<i>Has Child 18 years old and older</i>		
Yes	14	47%
No	16	53%
<i>Annual Income</i>		
Less Than \$15,000	9	30%
\$15,000-\$25,000	8	27%
Greater Than \$25,000	11	37%

Process Of Data Collection

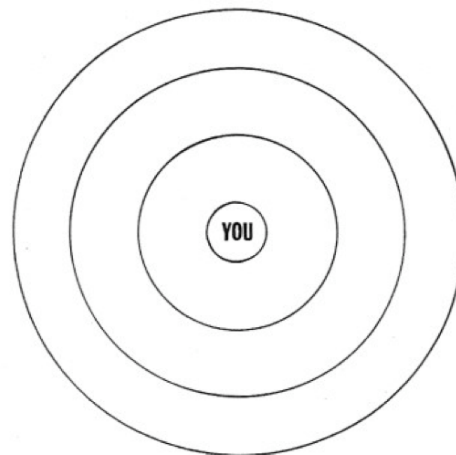
Interviews. I conducted all of the interviews in person, except for two, and I was the sole interviewer. I conducted two interviews over the phone as the respondent moved out of Chicago. For the first interview, I followed the interview guide as seen in Appendix A, and for the second

interview, I used the interview guide as seen in Appendix B. I transcribed the first three interviews myself and used an audio-to-text automatic transcription service for the subsequent four interviews. The automatic transcription was not very accurate and required substantial post-transcription editing, which I also did myself. Transcribing the interviews myself and editing the automated transcribed interviews allowed me to examine what worked well in the interviews and what did not. Specifically, I noted how I would provide a lot of description before I asked a question, and I would ask the same question in different ways. As a listener and reader of my words, I found this confusing. Therefore, I corrected this early on to be clearer and more specific with the respondents. Beginning with the eighth interview, I had a professional human transcription service transcribe the remaining first-round interviews and all of the second-round interviews.

During the first interview, I used the hierarchical mapping technique (Antonucci, 1986) to create and assess each respondent's social network. This method allowed the respondent to describe her social network using a concentric circle diagram (Figure 3. 1 below). I augmented Antonucci's (1986) described process to fit my study. The respondents were told that they were the center "you" and that each of the circles represents the level of closeness and the level of support this person provides to them – or they provide to the person. I instructed respondents to first identify the people in the inner circle by responding to the prompt of who "helps you the most in taking care of your family.?" I then instructed the respondents to identify people in the middle circle by responding to the prompt of who "helps you a lot, but not quite as much?" Lastly, I instructed respondents to identify people in the outer circle whom they described as "people whom you haven't already mentioned but help you every so often." More details are provided on this in my interview guide in Appendix A. I was then able to investigate the giving

and receiving relationships among the reported social network members of each respondent and who was involved in negotiations about and allocations of the EITC. Furthermore, this social network map helped me track the number of network members and the type of relationships. The network map also helped me follow up on interactions with social network members during the second interview with the respondent. I found it best to use the mapping tool near the beginning of the interview as it allowed us to have a more detailed conversation about interactions with family members and friends.

Figure 3. 1 Social Network Mapping Tool



Data Capture And Storage. The participants' personal information has been kept in a password-protected data file on a password-protected computer and kept separate from all other study data. I created research ID numbers to link the person to their audio recording and the transcript of the interview, therefore these data do not have personal identifying information associated with them. The transcripts and audio recordings have been stored electronically on a password-protected computer. The company that performed the transcription of the interviews provided a confidentiality statement to protect the participants further. I stored the demographic survey data in a password-protected excel documented. This data does not have the participants' names, and only has the participants' ID number and pseudonym. I had participants sign

informed consent forms, and I scanned these to create electronic copies of the document and shredded the paper form. I stored the electronic copy in a password-protected file on a password-protected computer. I will keep these according to IRB regulations. I will keep the transcribed interviews and demographic survey data for ten years after completing the study. I obtained permission from 21 of the respondents to keep their contact information to follow up with them about future research opportunities. I deleted the contact information of the other nine respondents who did not give me permission to keep their contact information.

Grounded Theory Coding Process

I followed a modified format to the grounded theory coding and memo writing process as detailed by Charmaz (2014) and Strauss and Corbin (1990). Figure 3. 2 is a description of the process of coding that I followed in this study. After each interview, I wrote a post-interview memo which had three purposes. The first purpose was to note my general feelings of the interview, if the conversations felt natural or not, and if there were questions that I thought worked well or not. The second purpose was to make notes on what was most significant from the interview, for example, if there were particular dynamics or relationships that seemed essential to keep in mind when I moved to coding. The third purpose was to note how I would answer my general research questions for the respondent. Specifically, I detailed how the respondent described her social support relationships with her family and friends, generally how her living arrangements and familial relationships shaped how she allocated her tax refund, and any conditions that influenced negotiations on the actual claiming and allocation of the EITC.

After the interview was transcribed, I read through the interview and noted anything of significance, specifically connecting back to the initial memo and research questions. I then moved into initial and focus coding, which included using my sensitizing concepts and

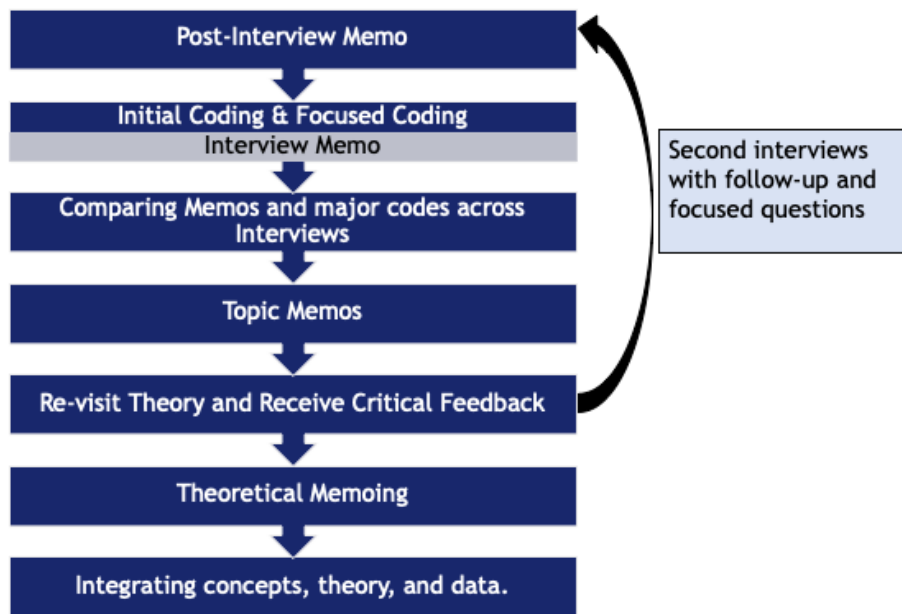
identifying important themes. I provide details below about initial and focusing coding. After my initial round of coding, I created an interview memo that focused on the interview's dominant themes and what appeared to be the most critical factors for how the respondent allocated her EITC.

After I coded several interviews, I started to compare the interview memos and major codes across the interviews to identify themes and topics consistent and divergent across respondents. I produced topic memos based on these comparisons, which served to focus on one particular topic area and provide detail on the topic across the interviews. I continued this through an iterative process as I collected additional interviews, integrating the new interview data, coding, and memos with the previously created codes and memos. I also discussed my preliminary findings with my dissertation chair, and our discussions helped to focus my attention on specific emergent themes.

After completing the first round of interviews, I engaged with advisors and peers, and I revisited theory to see what could help me understand the data and findings so far. This included multiple discussions with my dissertation chair and committee members. I also participated in two seminars where I shared my preliminary findings, and I received feedback on additional routes for analysis and other theoretical literature to review. The seminars included the Qualitative Seminar facilitated by Dr. Gina Samuels and the Urban Doctoral fellows group sponsored by the Mansueto Institute at the University of Chicago. In these seminars, I shared "theoretical memos" that were not quite dissertation chapters but more than topic memos as they integrated information from various topic memos and theory. These interactions refined my analysis and inform additional topics I explored more deeply in the second interview.

For the second round of interviews, I followed a similar process of initial memos for the interviews, and primarily used a focus coding approach for the interviews themselves. After completing the focus coding for the interview, I created an additional interview memo that reflected on the interview's dominant themes coupled with the themes from the first interview and the topic memos that I previously created. After all the data was collected, I created additional theoretical memos which integrated theory with my data. These theoretical memos specifically explored how decisions were made, the conditions under which decisions were made, and how current theories helped me understand the data. I then started to write portions of the chapters in the dissertation and followed a similar method of seeking feedback from my dissertation chair, colleagues, and attendees of the Qualitative Seminar.

Figure 3. 2 Description of Coding Process



Description Of Initial And Focus Coding Process

Initial coding involves closely examining qualitative data and comparing the initial codes to each other, looking for commonalities and differences (Strauss & Corbin, 1990). From the traditional grounded theory approach, I used questions related to basic definitions of what

phenomenon the data is related to. For example, in my study this involved coding who was involved in negotiations, when and where negotiations happen, what was involved in the negotiations, and why negotiations occur in the first place. From the constructivist approach, I paid attention to data that indicated whose point of view is centered and silenced and how the respondent professed to think and feel about the processes of claiming and allocating their tax refund (Charmaz, 2014). For example, I directed attention to common relational dynamics and/or conflicts, feelings and meanings attached to how the respondent interacted and/or negotiated with family and friends on matters related to the EITC. Attention to relational dynamics was instrumental for better understanding dynamics between parents and children as parents typically assume more power over their children. Therefore, their child's agency may be silent in what the parent shared.

During initial coding, I also utilized comparative coding, which involves comparing incidents of a process or event for a particular respondent as well as across respondents (Charmaz, 2014). For example, I compared different incidents of sharing and allocating the EITC, how respondents perceived this sharing and allocating, and the primary motivating factors for sharing and allocating. Importantly, I explored this with the respondents themselves during the interview, and I followed up in the second interview of things I identified. Initial coding also includes *in vivo* codes, which are codes of participants' actual words and phrases that have significant meanings to them. *In vivo* codes can ground the analysis within the respondents' worlds and can reflect assumptions, actions, and imperatives that help frame action (Charmaz, 2014). *In vivo* codes were particularly useful in identifying common phrases that the respondents used (e.g., "Payback," "independence," "responsibility") and enabled me to further explore the meaning behind these words and phrases with the respondents during the interviews.

After initial coding, I shifted to focus coding. Focus coding involves sorting and analyzing larger amounts of data, with a particular focus on what the initial codes point to and the comparisons that can be made with and between different initial codes (Charmaz, 2014). During focused coding, I examined my initial codes to see which make the most analytic sense for categorizing my data. Essentially, focus coding involved identifying which initial codes were most helpful for explaining the contexts and conditions of claiming and allocating the EITC.

Description Of Memo Writing

I used memo writing throughout the study. Memo writing served to integrate my thoughts and theories of what I saw in the interview data. The initial memos mimic what Charmaz (2014) calls a methodological journal. I tracked my thoughts on the interview process in general, reflected on my preconceived ideas, and documented field notes after each interview to capture my thoughts immediately after an interview.

The interview memos served to define codes and categories by their analytic properties for each respondent, allowing for sorting and comparisons between data and codes across respondents. My topic memos borrowed aspects of what Charmaz (2014) calls analytical memos, which helped me examine and conceptualize the specific codes and themes that were emergent from the interviews. I also created theoretical memos where I explored the connections of dominant codes and categories with theory. My coding and memo writing was guided by the grounded theory iterative process where I moved back and forth between codes, categories and memos (Charmaz, 2014). A prime example of this iterative process was my exploration of the relationship between parents and their young adult children. The themes that emerged as I moved through the interviews and the second round of interviews required me to examine the interview data multiple times and do two rounds of coding on the first interviews.

Qualitative Rigor

Marshall and Rossman (2016) and Lincoln and Guba (1985) state that qualitative research may be evaluated for trustworthiness and rigor rather than the traditional quantitative considerations of validity. Therefore, my considerations of trustworthiness and rigor dealt with concerns of credibility and dependability. I was also concerned about my positionality in the research and the reactivity that respondents may have had due to my identity – actual or perceived. Specifically, respondents' interactions with me may have been influenced by my being perceived as a younger, white, heterosexual, able-bodied, middle-income male researcher from the University of Chicago. I also attempted to be sensitive to my biases as a researcher. It is important to note that my unconscious biases may have still influenced how I collected and analyzed the data, especially in a way that aligns with my personal theoretical perspectives. Still, I undertook various steps to safeguard the quality of the data collected and the analysis that I conducted.

Addressing Rigor

I sought various avenues to address the dependability and credibility of the study. To address dependability, I thoroughly documented my research process, as described in this methods chapter, and have archived my memos, field notes, and coding. I also received feedback from peers and faculty on most aspects of the study, including the construction of the interview guide, the theories and perspectives I use to analyze and interpret the data, and the written chapters of the dissertation. To address credibility, I did two interviews which allowed me to explore topics with respondents further and follow up with respondents on things that they previously shared with me that were not clear. In the second interview, I also shared with respondents some topics that were prominent among other respondents to explore their thoughts

on the topic. This was a form of member checking to help address my misinterpretations of what they shared (Marshall and Rossman, 2016). Lastly, I deployed member checks with several respondents during the second interview to share how I was interpreting what they shared to see if it aligned with how they thought about the situation or process that they experienced. To further the study's rigor, I thought critically about alternative explanations for my interpretations of the respondents' processes and dynamics. I did this through continuous review of the scholarly literature, obtaining feedback and critique from faculty and peers, and through the member checks as described above. These strategies align with the methods employed through constructivist grounded theory, therefore this was a regular analytic tool that I used to understand better the processes I explored in the interviews.

Reactivity

Though I cannot control participants' perspectives of me, I attempted to reduce respondent reactivity by describing the research, why I was conducting it, and ensure that what is shared in the interview is confidential. These actions were important, as some respondents may fear that information provided about taxes, public benefits, or relationships could be shared with others and result in negative consequences that include reduction in wage, tax refunds, benefits, or interpersonal conflicts. Furthermore, I encouraged the respondents to feel free not to answer any questions or pass on a topic, which a few respondents chose to do, verifying that some respondents felt empowered to control what they shared. Also, I thought I was able to build positive rapport with the respondents by doing multiple interviews. I was able to conduct the second interviews with all the first-round respondents except for two, providing evidence of positive rapport with the respondents. One of the two that I did not do a second interview with had a disconnected phone number; therefore, I could not contact her. Lastly, several respondents

shared how they enjoyed the interview, and most stated they were open to being interviewed again in the future.

Additionally, I attempted to be conscious of the interactions we had and shared any challenges that I had with my dissertation committee and fellow doctoral candidates who were also doing qualitative research. One technique I adopted as I moved through the interviews is not asking a question directly but rather sharing that something was a topic of interviews and ask what the respondent thought of it. This was particularly helpful in exploring the respondents' relationship with their children's father if it was not a topic that emerged organically during the interview. Furthermore, my transcribing of the first interviews provided insight into questions and interactions that appeared not to work well. One specific way this surfaced was that during the first few interviews, I began by asking how other people were supportive of the respondent. Asking this question starts from a frame of dependency on others. While no respondent stated anything about this, I felt that we were starting on a "negative." Therefore, I switched to asking how the respondent supports others and then how others support them.

Researcher Bias

My perspective and bias could influence my selection and interpretation of data to fit my preconceived hypotheses of how the respondents' beliefs and ideas of social exchange and the influence that respondents' social networks have on how they use their EITC. Consistent with constructivist grounded theory, I checked my findings against alternative theoretical explanations (Charmaz, 2014). As previously stated, a second avenue I used to guard against bias was my involvement in the qualitative research seminar, the urban doctoral workshop, and with faculty and peers, where I received critical feedback from others. This feedback helped check my

assumptions and interpretations of the interview data, provided alternative explanations, and informed my analysis and findings.

An extension of this is the degree to which the theoretical explanations I developed through the research actually fit the data, or "theoretical validity." Constructivist grounded theory was also helpful in addressing potential bias as it motivated me to compare my findings with current theoretical explanations to check alignment (Charmaz, 2014). This was one reason I approached the study with knowledge of various explanations for the motivations of social exchange, so as to be open to multiple ways these processes occur. My continuous engagement with the literature was constructive for considering broader contextual factors, specifically around race, class, and gender, and how these factors shaped the processes of claiming and allocating the EITC.

Positionality And Reflexivity

While I took various steps to establish a high level of vigor, I also entered the study with a commitment to economic, social, and racial justice. Importantly, this commitment motivated me to seriously consider how EITC policy can better respond to the needs and goals of all families. I was skeptical of the EITC's ability to truly "lift families out of poverty" and therefore was motivated to explore its shortcomings. In particular, I do not think the value of the EITC is large enough, and by the end of the study, I came to the opinion that the EITC has various punitive aspects. Also, I grew up in a family where extended family ties and support were a vital part of family life. Therefore, I entered the study believing extended family can be vitally important - while keeping in mind the constraints and sometimes negative relationships that come with the extended family.

My position as an upwardly mobile White, heterosexual, able-bodied man, along with my personal biography, shaped the "context of discovery" in various ways, both known and unknown (McCorkel & Myers, 2003). One motivation I had entering this study was my experience of economic hardship growing up and the financial challenges I had as a young adult. Therefore, my initial inquiry was filtered primarily through an economic lens. One "cultural filter" I held early on, and which I did not thoroughly explore with the respondents, was the idea that the EITC is a politically neutral policy. More specifically, my initial inquiry did not consider the racialized and gendered perspectives of the EITC. I entered the study believing that we have a "right" to the EITC, and I did not consider ways that individuals may need to prove their "worthiness" or "deservingness" to receive it. As I moved through the research, I started to think more about the context that EITC policy is embedded in, specifically how race and gender impact the respondents' lives. Yet, my interrogation of race and gender in the study is limited as this lens was added later on in the research and my novice knowledge of utilizing a critical intersectional perspective.

Looking back, I may have started the interviews by exploring the respondents' opinions on the EITC. While most held it in a positive light, and many shared my belief that it wasn't enough, a couple of respondents seemed to view it as a form of welfare. Specifically, when I asked the question, "how could the EITC program and tax refunds, in general, be better for you?" a couple responded to the effect of "I want to be in a position where I don't need it." Further interrogation into the *meaning* individuals ascribe to the EITC could further inform the policy. Also, while I reflected on my mother's experience receiving the EITC (and how I benefited), I did not reflect on my experience of how I filed my taxes when I was "transitioning to adulthood." I entered the study primarily focused on how the EITC is allocated and was less focused on how

the EITC was claimed. As a few respondents began to share their experiences (and challenges) of claiming their young adult child in college, I remembered my own experience and reached out to my mother to learn how she filed her taxes while I was in college. She did not claim me, though legally she should have, and she could have received the EITC.

Qualifications

I have personal and professional experience that provided a foundation to conduct this research. In terms of personal experience, I am sensitive to how extended family can be central to the economic and material well-being of a family, as my own extended family was important in my upbringing and my social mobility. I was primarily raised by a stably employed working-class single mother. Early in my life, extended family and "fictive-kin" were central to my upbringing as my mother relied on an array of family and close friends that provided childcare for me and assisted her financially regularly. When I was young, we shared housing with a close friend of my mother and later on with a roommate to help share the cost of housing. In my early adulthood, my social network played less of a role in my material well-being. Besides the few occasions of providing significant financial support to my mother, I have neither received nor been obligated to give substantial material support to my extended family. This lack of obligation allowed me to independently deal with a year of unemployment and underemployment with SNAP use and affordable rent. Reflection on my early adult life demonstrates that my being embedded in a network in which others are materially better off allowed me to have few obligations to others (besides my mother) and allowed me to invest in my education and achieve the level of social mobility that I have now.

I am also mindful that my experience is much different from that of the respondents in my study. First, though I was a beneficiary of social support, I was not primarily the one who

established and maintained the social ties – my mother did. Importantly, my and my mother's experience is still different from the lived experience of the women in this study in many ways. Most of the study respondents are women of color and have unique experiences that my mom nor I have had given that we are both White.

Though I took steps to be aware of the intersectionality of race, class, and gender, I undoubtedly had some blind spots as I moved through the study. My dissertation committee, academic mentors, and the other doctoral students have assisted me and pushed me to reflect on biases I have, as well as alternative interpretations of the data I collect. Most importantly, the interviewees in my study had no absolute assurance that I was a safe and non-judgmental person to disclose aspects of their life. Therefore, I was conscious of the importance of building rapport with the respondents. I strived to build rapport by conveying my sincere interest in their lives and experiences – communicating to them that I believed they are experts on their lives, and my goal was to learn about the EITC means to them. Again, as previously stated, nearly all the respondents participated in the second interview, and many reported that they enjoyed the interview.

In addition to my personal experience, I bring valuable professional experience that was beneficial for the study. My professional career has allowed me to work with individuals and families from many different backgrounds and experiences. For example, I worked with the Peace Corps in Jamaica for two years, which brought me in close relationship with many families – both on personal and professional terms. Multi-generational households and extended family households are typical for many, and I observed how such household living arrangements created opportunities for some and sacrifices for others. Two additional formative professional experiences were my work as a union organizer and another as a project manager on a research

study on the EITC. As a union organizer, I had dozens of conversations with home care workers and other health care workers (primarily lower-wage health care workers) about their work and difficulties in making ends meet. The home care workers had unique experiences as most were providing care for their relatives who were sick, disabled, or elderly. These home care workers articulated internal conflicts between feeling overwhelmed and underpaid for the work they did while also feeling a sense of loving obligation to provide care for their family members.

The second significant professional experience was as a project manager on a research study on the EITC with the Center for Economic Progress – one organization I partnered with to recruit respondents for my dissertation study. The research study was a demonstration project on the utility and administrative feasibility of providing an intra-year periodic payment of the EITC. As the project manager, I participated in interviews and focus groups with respondents in the study, where I became acquainted with different factors that shaped their economic well-being and how they spent their EITC. I also completed the tax returns for dozens of the participants, and I had informal conversations about tax refunds and how the EITC program could be improved. This professional experience was vital to developing my knowledge of the EITC, a general understanding of how recipients view their tax refunds, and essential interviewing skills.

Lastly, I have academic research experience that prepared me for the dissertation research. I worked for several years as a research assistant on two research projects with Dr. Susan Lambert, where I gained valuable qualitative research methods skills as I conducted qualitative interviews and coded and analyzed interview data. I have also cleaned and analyzed multiple datasets – including survey data and administrative data. I worked with Dr. Marci Ybarra on two academic papers utilizing the Survey of Income and Program Participation (SIPP), the dataset I used for my dissertation study. My work with Dr. Ybarra has afforded me a

working knowledge of the SIPP, and therefore provided the foundational knowledge I needed to create my samples and do data analysis.

As a doctoral student at the University of Chicago, I took various quantitative and qualitative classes to learn necessary methods and analysis skills. I am familiar with OLS regression, binary regression, generalized linear modeling, and ordinal regression – all of which I used for the dissertation. For qualitative methods, I took an involved interviewing class and two qualitative methods classes, which exposed me to multiple perspectives on qualitative data collection and analysis. I also attended several workshops to further my knowledge and expertise. One was a three-day workshop on constructing and completing mixed-methods dissertations. The University of Michigan hosted the workshop with prominent qualitative and mixed-methods scholars such as Dr. John Creswell and others. I also attended two summer workshops hosted by Research Talk, Inc. on qualitative data analysis. The University of North Carolina Chapel Hill hosted the workshops, and I attended workshops facilitated by prominent qualitative researcher Johnny Saldaña, and Ray Maietta, the founder of Research Talk, Inc. These workshops helped inform how I coded and analyzed my interview data.

CHAPTER IV: HOUSEHOLD LIVING ARRANGEMENTS AMONG EITC-ELIGIBLE SINGLE WOMEN WITH CHILDREN

Research and political narratives promote the supremacy of the two-parent nuclear family, or the Standard North American Family (SNAF), as a solution to poverty. For instance, the welfare reforms of the 1990s, the most comprehensive overhaul of the U.S. social safety net in modern times, had the explicit goal of promoting marriage as a means of reducing ‘dependency’ and promoting mobility (Cooper, 2017). Yet, research demonstrates that racial wage inequality translates to disparate economic returns of the SNAF to Black and Latinx families (Akee et al., 2019; Dávila et al., 2008; Gould, 2020; Mandel & Semyonov, 2016; V. Wilson & Rodgers, 2016). While the SNAF may provide a large economic boost for White women, women of color may not experience the same boost.

As argued in the literature review, when examining the socioeconomic well-being of low-income families with children it is essential to look beyond the context of parents and children and examine the role of the broader extended family context. One way to do this is by exploring the household living arrangements of families. Socio-political and economic contexts may also create conditions in which different household living arrangements provide opportunities and constraints for material well-being, and these adaptive strategies may vary by race and ethnicity. Therefore, in this chapter I examine the household living arrangements of EITC-eligible single women with children to better understand their economic and material well-being.

Living Arrangements Among EITC-Eligible Single Women With Children

Among EITC-eligible single women with children I estimate that about 38 percent reside with another adult. For ease of comparison, the living arrangements are mutually exclusive. These household living arrangements include with adult children, a partner, a mother, parents,

and multiple relatives.¹ Table 4. 1 provides a detailed description of the household types, the percentage of EITC-eligible women residing in each household, and various demographic and economic statistics. The two largest groups include women living with adult children, at 10.3 percent, and women who live with a partner, at 8.8 percent. Near equal percentages of women live with their mother or parents, at 7.1 percent and 6.7 percent respectively. Lastly, women living with multiple relatives consist of about 5.3 percent of the sample.

I calculated the differences between the demographic characteristics of women who live alone with their children and the various other household types. As expected, women who live with adult children (over 18 years) are statistically older than women who live alone, and women who live with adult children on average have the same number of dependent children. Women who live with a partner, mother, and parents are all statistically younger than the women who live alone. Women who live with their parents are on average the youngest, and also have statistically fewer children than women who live alone. Women who live with their parents or multiple relatives live in the largest households, with an average of 5.6 and 4.9 people in the household respectively.

The household living arrangements may be reflective of strategies the women and their families take to support each other collectively. For example, women who live with their mother or parents are younger, and have earned income that is statistically lower than their peers who live alone. This may reflect a decision to reside together for the material and social well-being of the woman and her young children and help offset the high costs of formal child care. This is further supported by the fact that the income of women who live with their mom, their parents, or relatives consists of less than 50 percent of the total household earned income. Yet, women

¹ A small portion live with roommates but these are omitted due to so small number of cases.

who live with their mothers have less household economic resources compared to the other household living arrangements. Women who live with their parents may benefit from the income resources of their parents, and by using the federal poverty level (FPL) as a measure of economic well-being they are better off than even the women who reside with a partner. Women who reside with their parents have a median FPL of 154 percent compared to 140 percent for women who reside with a partner. Women who reside with their parents also have a higher median household FPL compared to women who live alone, who have a median household FPL of below the poverty line at 92 percent FPL.

Conversely, while women who reside with their own moms have statistically higher total household income, the median FPL of the household is slightly lower than that of women who reside alone (93% vs. 96%). However, the FPL for women residing with their moms is higher than what it would be if they lived alone calculated based on their earned income (65% vs. 93%). Furthermore, the FPL is calculated based on earned income, and the multi-generational households of a mother and grandmother are statistically more likely to have at least one person in the household receiving Supplemental Security Income (SSI) and/or Social Security Income which also provides a boost in household income. Indeed, 38 percent of these households receive Social Security income. This multi-generational household of a mother and grandmother may be a strategy between the two in order to support their collective well-being. Furthermore, some mothers may be providing supporting to their mother who has a disability, given the large percentage, 17 percent, that receive SSI.

The living arrangement of women with adult children may also be an arrangement to support the collective well-being of the family. Yet, the mothers appear to be the primary earners, as their earned income is 66 percent total household earned income. The women in these

Table 4. 1 Economic Characteristics of Household Living Arrangements of EITC-Eligible Single Women

	<i>Full</i>	<i>Mom Alone</i>	<i>Mom w/ Adult child</i>	<i>Mom W/ Partner</i>	<i>Mom W/ Grandmother</i>	<i>Mom W/ Grandparents</i>	<i>Mom W/ Relatives</i>
N	2113	1231	240	186	167	162	127
Percent of Households	100%	61.8%	10.3%	8.8%	7.1%	6.7%	5.3%
<i>Individual and household characteristics</i>							
Age	36.0	36	46.6*	32.6*	30.7*	27.6*	37.9
Number of Children	1.73	1.79	1.78	1.77	1.55*	1.35*	1.66
Number of People	3.57	3.1	3.5*	4.0*	4.6*	5.6*	4.9*
<i>Race and ethnicity</i>							
White, non-Hispanic	48.3%	50.6%	39.7%	63.3%	32.8%	46.0%	38.1%
Black, non-Hispanic	28.0%	28.9%	32.5%	11.7%	44.2%	23.2%	22.2%
Latina	19.0%	15.7%	24.0%	21.7%	17.9%	28.1%	32.8%
Other	4.6%	4.9%	3.9%	3.3%	5.1%	2.7%	6.9%
<i>Economic Characteristics (Medians)</i>							
Personal Annual Earned Income	\$13,500	\$13,610	\$17,370*	\$12,430	\$10,550*	\$9,530*	\$14,800
Household Annual Earned Income	\$21,510	\$17,280	\$26,440*	\$29,640*	\$25,320*	\$40,260*	\$35,380*
Personal % of Total Household Income		79%	66%	42%	42%	24%	42%
Total household Income	\$26,150	\$21,500	\$30,220*	\$36,360*	\$33,430*	\$57,440*	\$43,010*
FPL Personal Earned Income	77.0%	77.0%	101%**	71.0%	65.0%	61.0%	82.0%
FPL Household Earned Income	109%	96.0%	135%**	140%*	93.0%	154.0%	151%*
Est. ETIC Amount	\$2,720	\$2,720	\$2,790	\$2,850	\$2,530*	\$2,260*	\$2,880
<i>SS and SSI Receipt</i>							
Social Security Receipt	15%	9%	11%	12%	38%	38%	29%
SSI receipt	5%	3%	7%	3%	17%	15%	9%

households have statistically significant higher personal and household earned income compared to women who live alone. These higher earnings may be reflective of their higher average age than women who live alone with their dependent children, therefore they may earn higher wages and more secure jobs. Furthermore, because these women have older children, they may also not have the same childcare constraints of their young peers. Using the household FPL as a measure of economic well-being, these women are economically better off compared women who live alone (135% vs. 92%, $p < 0.05$). Yet, as the parent, the women could also carry more of the financial burden for the household expenses, while her adult child's income is supplementary to these household expenses.

Lastly, women who reside with multiple relatives are similar to women who reside alone across several characteristics and variables. On average, these women are just a couple years older (37.9 vs. 36.0) and have a similar number of children (1.66 vs. 1.79) compared to women who reside alone. Furthermore, their median earned income is about twelve hundred dollars higher (\$14,800 vs. \$13,610). Yet, their median household FPL is higher than women who reside with a partner (151% vs. 140%) demonstrating the possible material benefit of the multiple relative household. Similar to women who reside with a parent(s), these women are statistically more likely to have at least one person in the household receiving Social Security income than women who live alone. Therefore, similar to the living arrangements with mothers and grandmothers, some of the mothers may be providing some form of support to an older family member or a family member with a disability.

Summary

These results demonstrate that there is a wide diversity of household living arrangements among EITC-eligible single women with children. The analyses suggest that household living

arrangements offer differential opportunities for material well-being. While extended family household living arrangements may benefit from “household economies of scale”, the reasons for extended family living can vary and some family members may “benefit” more (at least economically) from the living arrangement than other family members. For example, living arrangements with one’s relatives may translate to lower housing costs and assistance with raising children. Living arrangements with relatives may also translate to additional responsibilities if the relatives have a disability that require assistance from others. The descriptive data above provides evidence that extended family household living arrangements among EITC-eligible single women with children are not purely beneficial to the women who reside in them. Furthermore, as will be explored in the next section, there is diversity in the prevalence of the different household types by race, which motivates further exploration of the potential economic impact of extended family household living arrangements among single women with children.

The Impact Of Household Living Arrangements By Race/Ethnicity

As noted in the literature review, socio-political and historical factors shape the economic and social well-being of families, especially families of color. While the data cannot speak directly to the reasons for household living arrangements, statistical differences in household living arrangements across race and ethnicity do suggest there are unique mechanisms at play that are the result racial inequality. Table 4. 1 reveals many differences across the percentage of women from different racial identities and the different household living arrangements. For example, while White women consist of half of the single women living alone, they make a little over a third (39.7%) of women who live with an adult child and a third of women who live with their mothers (32.8%). By contrast, Black and Latina women jointly make up over half of the

women who live with an adult child (32.5% and 24.0% respectively) and Black women consist of a disproportionate percentage of the women who live with their mother (44%). The only household type in which White women consist of a larger portion than the women who live alone is living with a partner. By contrast, Black women consist of just 11.7 percent of the women who live with a partner, compared to 28.9 percent of those who live alone. Lastly, Latina women make up a comparatively larger share of women who live with an adult child, a partner, parents, and multiple relatives, compared to women who live alone.

These statistics point to racial and ethnic differences and the importance of intra-racial analysis. Interestingly, while similar percentage of Black and White women reside with another adult (37% and 35% respectively), just under half of Latina women reside with another adult. Table 4. 2 provides a breakdown of the household living arrangements by race/ethnicity. There are important variations in the percentage of women residing in the specific household types by race and ethnicity. A larger percentage of Black and Latina women (12% and 13% respectively) reside with an adult child compared to White women (8%). While a fairly similar percentage of White and Latina women (12% and 10% respectively) reside with a partner, only 4 percent of Black women reside with a partner. Residing with one's mother is the third most prominent household living arrangement among Black women at 11 percent. A slightly larger percentage of Latina women (7%) reside with their mothers compared to White women (5%). Residing with

Table 4. 2 EITC-Eligible Single Women by Race/Ethnicity

<i>White</i>	<i>Full</i>	<i>Mom Alone</i>	<i>Mom w/ adult child</i>	<i>Mom w/ Partner</i>	<i>Mom w/ Grandmother</i>	<i>Mom w/ Grandparents</i>	<i>Mom W/ Relatives</i>
N	1065	649	107	117	61	79	52
Weighted Percent of Households	100%	65.0%	8.0%	12.0%	5.0%	6.0%	4.0%
<i>Individual and household Characteristics</i>							
Mom's Age	37.6	37.0	48.0**	32.4**	29.5**	27.9**	39.9
Number of Children	1.62	1.69	1.65	1.70	1.45*	1.28**	1.44
Number of People	3.32	2.94	3.20*	3.82**	4.13**	5.13**	4.32**
<i>Economic Characteristics (Medians)</i>							
Personal (Mom) Annual Earned Income	\$13,160	\$13,690	\$18,140*	\$12,000	\$9,680**	\$7,560**	\$11,690
Household Annual Earned Income	\$23,010	\$19,060	\$29,380**	\$33,910**	\$19,800+	\$36,600**	\$35,720**
Personal % of Total Household	57%	72%	62%	35%	49%	21%	33%
Total Household Income	\$29,400	\$24,200	\$36,280**	\$41,180**	\$34,320*	\$56,430**	\$43,990**
FPL Personal Earned Income	77%	84%	112%*	68%	65%**	51%*	79%
FPL Household Earned Income	122%	109%	155%**	159%**	89%	152%**	152%*
Est. EITC Amount	\$2,600	\$2,620	\$2,790	\$2,800	\$2,940	\$1,900	\$2,861
<i>Social Security and SSI Receipt</i>							
Social Security	13%	8%	6%	12%	37%**	39%**	29%**
SSI	3%	2%	7%**	2%	7%**	11%**	2%

Table 4. 3 EITC-Eligible Single Women by Race/Ethnicity Continued

<i>Black</i>	Full	Mom Alone	Mom w/ adult child	Mom w/ Partner	Mom w/ Grandmother	Mom w/ Grandparents	Mom W/ Relatives
N	545	325	70	22	65	35	28
Weighted Percent of Households	100%	63.0%	12.0%	4.0%	11.0%	6.0%	4.0%
<i>Individual and household characteristics</i>							
Age	34.9	34.2	45.1**	32.1	31.2*	28.8**	37.1
Number of Children	1.91	2	1.88	2.06	1.66*	1.34**	1.93
Number of People	3.72	3.26	3.70*	4.31**	4.75**	5.74**	4.67*
<i>Economic Characteristics (Medians)</i>							
Personal (Mom) Annual Earned Income	\$14,120	\$14,120	\$17,130	\$12,830	\$10,580	\$12,130*	\$16,190
Household Annual Earned Income	\$18,000	\$15,700	\$22,680*	\$24,040	\$26,770**	\$39,740**	\$33,370*
Personal % of Total Household Income	78%	90%	76%	53%	40%	31%	49%
Total Household Income	\$22,350	\$18,520	\$24,500*	\$27,100+	\$34,220**	\$64,900**	\$43,530**
FPL Personal Earned Income	74%	73%	103%	67%	66%	68%	105%
FPL Household Earned Income	89%	78%	112%*	94%	106%*	162%*	126%
Est. EITC Amount	\$2,860	\$3,000	\$2,490	\$2,480	\$2,690	\$2,960	\$2,080
<i>Social Security and SSI Receipt</i>							
Social Security	18%	10%	16%	15%	36%**	53%**	40%**
SSI	9%	5%	10%	9%	21%**	15%**	19%**

Table 4. 4 EITC-Eligible Single Women by Race/Ethnicity Continued

<i>Latina</i>	Full	Mom Alone	Mom w/ adult child	Mom w/ Partner	Mom w/ Grandmother	Mom w/ Grandparents	Mom W/ Relatives
N	383	184	51	39	30	42	37
Weighted Percent of Households	100%	51.0%	13.0%	10.0%	7.0%	10.0%	9.0%
<i>Individual and household characteristics</i>							
Age	35.8	35.7	45**	33.6	32.3	25.9**	35.6
Number of Children	1.74	1.76	1.89	1.83	1.62	1.43*	1.78
Number of People	4.0	3.2	3.8*	4.2**	5.0**	6.0**	5.5**
<i>Economic Characteristics (Medians)</i>							
Personal (Mom) Annual Earned Income	\$13,010	\$11,810	\$16,010*	\$14,240	\$10,550	\$11,250	\$13,560
Household Annual Earned Income	\$22,520	\$16,330	\$26,680**	\$33,270*	\$23,750*	\$46,030**	\$35,080**
Personal % of Total Household Income	58%	72%	60%	43%	44%	24%	39%
Total Household Income	\$26,330	\$20,950	\$30,100*	\$35,090*	\$30,100*	\$54,950**	\$41,530**
FPL Personal Earned Income	75%	63%	92%*	77%	72%	65%	79%
FPL Household Earned Income	111%	90%	135%*	136%*	92%	153%*	151%*
Est. EITC Amount	\$2,830	\$2,720	\$3,090	\$2,960	\$2,450	\$2,660	\$3,090
<i>Social Security and SSI Receipt</i>							
Social Security	14%	10%	10%	13%	42%**	21%	18%
SSI	7%	2%	5%	6%	21%**	21%**	7%

one's parents is a prominent household living arrangement among Latina women, at 10 percent. An equal percentage of Black and White women reside with their parents (6%). Equal percentages of Black and White women (4% respectively) reside with multiple relatives compared to a higher percentage among Latina women (9%).

These living arrangements demonstrate the higher prevalence of extended family living arrangements among Black and Latinx families. Specifically, a larger percentage of Black and Latina women (33% and 39% respectively) reside with an adult family member who is not their partner compared to White women (23%). Multivariate analyses affirm the higher prevalence of extended family living arrangements among Black and Latina women. Table 4. 5 provides a multi-nominal logistic regression analysis predicting the probability of the various living arrangements. Black and Latina women are statistically more likely than White women to reside with an adult child. A calculation of the relative risk ratio shows that Black and Latina women are respectively 1.67 times and 1.72 times more likely than White women to reside with an adult child. Black women are 2.13 times more likely than White women to reside with their mothers. Furthermore, Latina women are statistically more likely than White women to reside with their parents (1.88 times more likely) or in a multi-relative household (1.92 times more likely). Lastly, Black women are statistically less likely than White women to reside with a partner, translating to White women being three times more likely than Black women living with a partner.

This variety of household living arrangements outside of women living alone or living with a partner suggests an important role that extended family members can play in the social and economic well-being of all women with children, especially Black and Latina women. Furthermore, the rather low prevalence of women living with a partner, even among White women, provokes critical questions about the assumed primacy of partnered living arrangements

Table 4. 5 Multi-nominal analysis of living arrangements among EITC-Eligible single women with children

<i>Variables</i>	<i>Single w Adult Child</i>	<i>Single w Partner</i>	<i>Single w Grandmother</i>	<i>Single w Grandparents</i>	<i>Single w Relatives</i>
<i>Black</i>	0.514** (0.195)	-1.118** (0.251)	0.759** (0.204)	-0.064 (0.228)	0.211 (0.258)
<i>Latinx</i>	0.541* (0.226)	0.039 (0.212)	0.451 (0.265)	0.630** (0.232)	0.650** (0.244)
<i>Other</i>	0.052 (0.379)	-0.573 (0.395)	0.456 (0.352)	-0.393 (0.457)	0.362 (0.394)
<i>High School</i>	-0.082 (0.293)	-0.497 (0.266)	-0.082 (0.315)	-0.082 (0.327)	-0.283 (0.316)
<i>Some College</i>	-0.518 (0.285)	-0.365 (0.254)	-0.158 (0.312)	-0.047 (0.327)	-0.608 (0.313)
<i>BA or Higher</i>	-0.891** (0.338)	-1.401** (0.417)	-0.548 (0.415)	-0.515 (0.452)	-0.971* (0.424)
<i>Mother's Years Above 18</i>	0.559** (0.070)	-0.060 (0.032)	-0.084* (0.035)	-0.044 (0.041)	-0.095** (0.035)
<i>Mother's Years Above 18, squared</i>	-0.008** (0.001)	0.001 (0.001)	0.001 (0.001)	-0.002 (0.001)	0.003** (0.001)
<i>Number of Children</i>	0.145 (0.089)	0.043 (0.087)	-0.419** (0.114)	-0.637** (0.153)	-0.156 (0.133)
<i>Constant</i>	-10.724** (1.092)	0.077 (0.663)	-0.930 (0.634)	0.344 (0.695)	-3.931** (0.758)
<i>Observations</i>	2,107	2,107	2,107	2,107	2,107

*Controls for state Minimum Wage, state unemployment rate, personal earned income, geography (metro area or not) Estimated with robust standard errors in parentheses ** p<0.01, * p<0.05*

among low-income women with children. Also, the assumed supremacy of the two-parent household detracts from a crucial analysis of other household living arrangements that are just as prevalent or even more prevalent among Black and Latina women. Furthermore, given that Black women are statistically less likely to live with a partner compared to White women further challenges normative assumptions of family life and the accompanying policy response to diverse family forms.

Household Economics By Race And Ethnicity

The economic and material well-being of EITC-eligible women with children can be determined by the income of the women as well as other income earners in the household. The first part of this chapter demonstrated that different household living arrangements provide varied opportunities for family economic well-being. For example, while some women may have low earned incomes that result in them being income poor, the analyses show that when factoring in the income of other adults in the household, many EITC-eligible women may live in households above the federal poverty line. However, as revealed in the previous section, the prevalence and likelihood of living in the various household types varies substantially by race and ethnicity. Furthermore, while “on average” household living arrangements with parents or a partner may appear advantageous, the potential causes and impacts of these various household living arrangements likely differ economic conditions and due to socio-political factors such as racism, sexism, and xenophobia that shape labor market and wage opportunities (Brewer, 1995, 1999; Collins, 2000).

Coupled Households

Evidence of these socio-political factors are most apparent among women who live with partners. Racial wage inequality results in Black and Latino men earning less, on average, than

White men, therefore various scholars have documented how women of color contribute a more equal share of the household income compared to White women (Brown, 1996, 2021; Frye, 2016). My analyses affirm this, demonstrating that the median earned income of Black and Latina women who live with a partner consists of 53 percent and 43 percent of the median household earned income, compared to just 35 percent among White women (see Table 4. 2). Figure 4. 1 reveals how these household income differences result in White women who live with a partner to have a median household poverty level of 159 percent, which is more than twice that of the income-to-poverty ratio of 68 percent if they lived alone. While Latina women also see an increase between their personal income-to-poverty ratio of 77 percent to a household income-to-poverty ratio of 136 percent, this increase is notably smaller than that of White women. Black women have the smallest increase between their personal income-to-poverty ratio to their household income-to-poverty ratio, from 67 percent to 94 percent. This means that the median EITC-eligible Black woman who lives with a partner lives in a household that is below the federal poverty line.

To further explore the role of household living arrangements by race/ethnicity on income-poverty I conducted a multivariate logistic regression with interactions of race and household living arrangements. Table 4. 5 reveals that Black women who live with a partner are 5.79 times more likely than White women who live with a partner to have a household income below the federal poverty line. To contextualize this substantial difference, Figure 4. 2 shows that the predicted percentage of a White woman living with a partner having household income below the federal poverty line is 23 percent, compared to 52 percent of Black women. The difference

Figure 4. 1 Median household income to poverty ratio among EITC-eligible single women

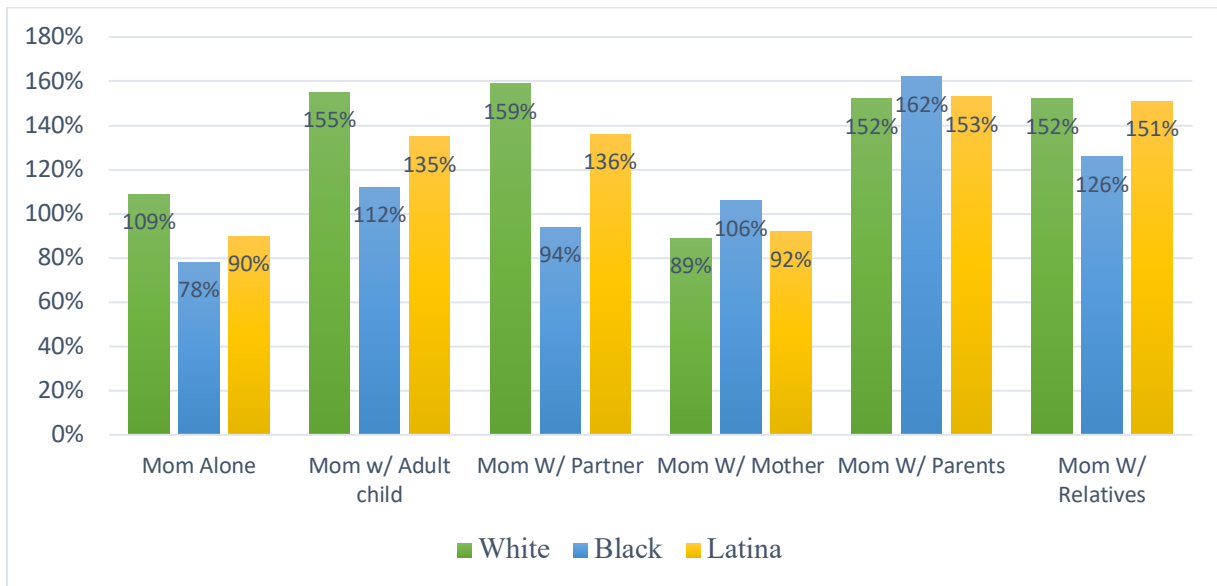
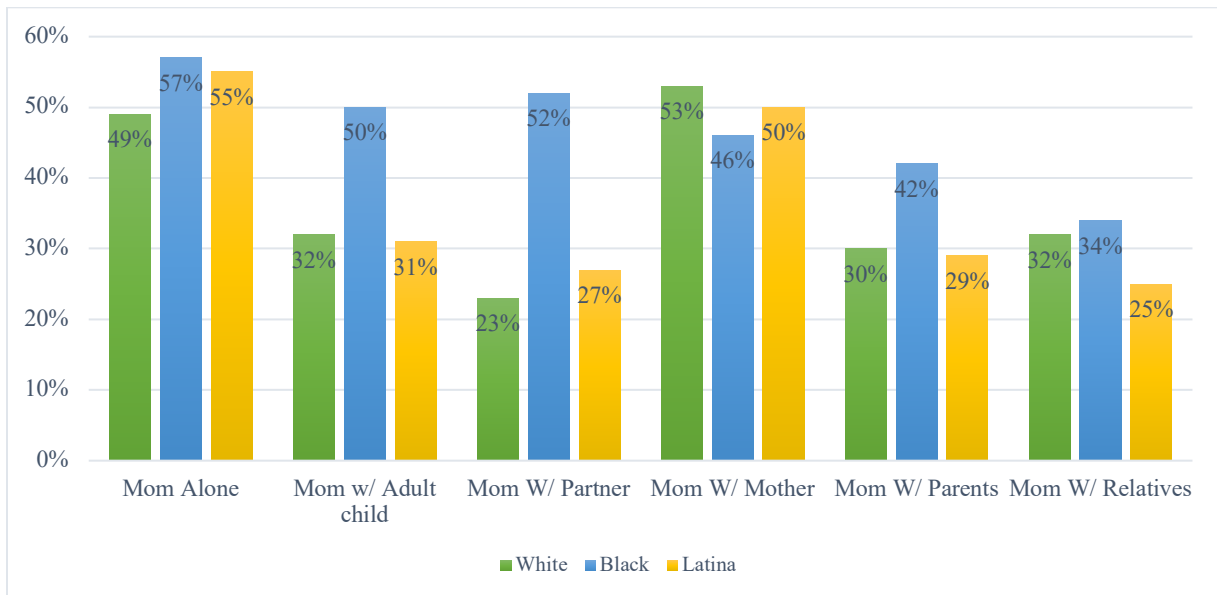


Figure 4. 2 Predicted probability of household income below FPL



Graph 2 includes controls for education, age, age squared, number of children, state minimum wage, state unemployment rate, and geographical location (metro area or not)

Table 4. 6 Probability of household income below FPL among EITC-eligible single women

<i>Variables</i>	<i>Living with No Other Adults</i>	<i>Living with Adult Child</i>	<i>Living with Partner</i>	<i>Living with Mother</i>	<i>Living with Parents</i>	<i>Living in Multi- relative</i>
	FPL Below 100 House Earn Inc.	FPL Below 100 House Earn Inc.	FPL Below 100 House Earn Inc.	FPL Below 100 House Earn Inc.	FPL Below 100 House Earn Inc.	FPL Below 100 House Earn Inc.
<i>Black</i>	0.379** (0.145)	0.554 (0.337)	1.755** (0.509)	-0.591 (0.403)	0.658 (0.453)	0.014 (0.568)
<i>Latinx</i>	0.213 (0.180)	-0.144 (0.470)	0.439 (0.477)	-0.812 (0.526)	-0.122 (0.474)	-0.746 (0.590)
<i>High School</i>	-0.543* (0.251)	0.215 (0.553)	-0.402 (0.637)	-0.153 (0.625)	0.414 (0.610)	-0.083 (0.687)
<i>Some College</i>	-0.473 (0.245)	-0.324 (0.562)	0.395 (0.623)	-0.852 (0.582)	-0.787 (0.551)	-0.324 (0.623)
<i>BA or Higher</i>	-1.133** (0.289)	-0.640 (0.688)	-0.544 (1.649)	-0.097 (0.828)	-0.735 (0.890)	-0.540 (0.916)
<i>Mother's Years Above 18</i>	-0.116** (0.026)	-0.506* (0.207)	-0.225* (0.103)	-0.087 (0.067)	0.010 (0.086)	-0.093 (0.087)
<i>Mother's Years Above 18, squared</i>	0.002** (0.001)	0.008* (0.003)	0.005 (0.003)	0.002 (0.002)	0.001 (0.003)	0.003 (0.002)
<i>Number of Children</i>	0.444** (0.072)	0.539** (0.183)	0.839** (0.244)	0.713** (0.275)	0.843 (0.457)	0.898** (0.294)
<i>Constant</i>	0.657 (0.514)	4.959 (3.369)	-3.545* (1.424)	-0.547 (1.526)	-4.413** (1.491)	-2.704 (1.988)
<i>Observations</i>	1,156	226	178	156	156	116

*Controls for state minimum wage, state unemployment rate, and geographical location (metro area or not) Estimated with Robust standard errors in parentheses, ** p<0.01, * p<0.05*

between White and Latina women is not as wide, with predicted percentage of 27 percent of Latina women having household income below the FPL. This suggests that Black women in particular have a diminished benefit from living with a partner compared to White women.

Living With Mom (Grandmother)

Given the prevalence of other household living arrangements among EITC-eligible women with children, especially Black and Latina women, exploration of the economic well-being of these households can further contextualize the potential impact of living with relatives. For example, many scholars have documented the importance of the extended family among Black families, particularly the role that grandmothers play in helping their children raise their own children (Burton, 1996; Gibson, 2014; Kivett, 1993; Martin & Martin, 1978; Taylor et al., 2017). Examining Black women's share of earned income to the total household earned income and their respective household poverty, compared to White women, provides some evidence for the supportive role Black grandmothers can play.

While Black and White women have similar median personal earned income, Black women have higher median household earned income (see Table 4. 2). This results in Black women's contribution to the household income to be nine percentage points lower than White women's (40% vs. 49%). Furthermore, Black women have a median household poverty level 17 percentage points higher than White women (106% vs. 89%, Figure 4. 1). Yet, Black and White women who live with their mother have median total household incomes that are near equal. While there is near equal percentage of social security receipt across Black and White families of this living arrangement, a larger percentage of Black women live with a mother who receives SSI (21% vs. 7%). This suggests a larger percentage of Black women live with a mother with a disability. Therefore, the level and type of support within these households may be contingent on

the grandmother's ability to work (particularly for Black families) and the receipt of Social Security income. Figure 4. 2 shows that Black women who live with their mothers have a predicted probability of household poverty that is seven percentage points lower than White women (46% vs. 53%).

Latina women are marginally more likely than White women to live with their mothers. The income and FPL estimates suggest that the economic benefit to living with one's mother among Latina women may be contingent on various factors. For example, Latina women's median earned income consists of 44 percent of their total median household income, which is in between Black and White women (see Table 4. 2). Latina women's median household poverty level is slightly higher than White women at 92 percent (see Figure 4. 1). The predicted probability of household poverty among Latina women who live with their mothers is also slightly lower than White women, at 50 percent (see Figure 4. 2). However, Latina women who live with their mothers have lower median total household income compared to Black and White women. The percentage of Latina women who live with their mother who receives Social Security income is slightly higher than White women, at 42 percent, as well as SSI receipt at 21 percent. The difference in median total household income may be from a variety factors including lower wage earnings for the grandmothers, which can also translate to lower benefit receipt from Social Security.

The results for household living arrangements with one's mother point to the possibilities of "sandwich" caregiving responsibilities given the high prevalence of Social Security and SSI receipt among their mothers. This may particularly be the case among Black and Latina women, given the higher prevalence of SSI receipt among their mothers, which indicates that their mother has a disability and is "income poor". Many of these grandmothers may also be assisting

with caregiving responsibilities of their grandchildren, thereby helping their daughter participate in the labor force and raise her children. Additional research is necessary to further explicate these important intersections across work, retirement, disability, and caregiving across generations.

Living With Parents (Grandparents)

Another important household living arrangement is with one's parents. As noted, Latina women are more likely to live with their parents compared to both Black and White women. In fact, Latina women are statistically more likely to live with their parents compared to White women (1.88 times more likely). In terms of financial well-being, White women appear to benefit the most from this living arrangement compared to Black and Latina women. White women's median personal earned income consists of 21% of the total median household income, compared to 24% for Latina women and 31% for Black women (see Table 4. 2).

Black women who live with their parents have the highest median earned and total household income (\$39,740 and \$64,900 respectively) as well as median household poverty level (162%). However, Black women have the highest predicted probability of household poverty at 42% (see Figure 4. 2). This compares to a predicted probability of 30% among White women and 29% among Latina women. Yet, as shown in Table 4. 6 there is not a statistically significant difference between the probability of income-poverty across race among women who live with their parents.

Living With Other Relatives And Multi-Relative Household

As previously noted, Latina women are statistically more likely to live in a multi-relative household, compared to both White women and Black women. Mutli-relative households appear to be the most economically advantageous household for White women as their median earned

income comprises of 33% of the median total household earned income and their median household FPL is the highest at 152%. This is closely followed by Latina women who contribute about 39% to the median total household earned income and have the median household FPL of 151%. Conversely, the median Black woman is the primary wage earner in these households, with their median earned income comprising 49% of the median total household earned income. Black women's household FPL is the lowest at 126%. Yet, Black women in these households live with a larger percentage of relatives who receive Social Security income and SSI, 40% and 19% respectively. White women follow, with 29% living with a relative who receives Social Security and only 2% who receive SSI.

Multivariate analysis of predicted probability of having household earned income below the FPL suggest that multi-relative households may be slightly more helpful to Latina women. Latina women's predicted probability of household poverty is 25 percent, which is actually the lowest percentage across all the living arrangements for Latina women. Conversely, White and Black women's probability of household poverty is higher at 34 percent and 32 percent respectively. The multi-relative household is an important household type that needs to be further explored. These households are very diverse in terms of the number of family members, which family members it includes, and the conditions under which they are established and maintained. Furthermore, they particularly warrant more investigation for Latina women given their larger prevalence and what appears to be an economically advantageous arrangement - at least for the mothers in the household.

Living With Adult Children

Black and Latina women who are eligible for the EITC are statistically more likely than White women to have an adult child who resides with them (see Table 4. 5). These are unique

household types as it is likely that the women provide a supportive role to their adult children. This is demonstrated through the women's contribution to the total household earned income, which is the highest among all the household types that include other adults. Black women's median earned income consists of the largest percentage of their median household earned income at 76 percent, followed by White women at 62 percent, and then Latina women at 60 percent (see Table 4. 2). The data suggest that White women may benefit the most from the living arrangement as they have a median federal poverty level of 155 percent, compared to Latina women at 135 percent, and Black women at 112 percent (see Figure 4. 1).

The multivariate logistic regression shows that while Black women who live with adult children may be more likely than White women to have household earned income below the FPL, this difference is only marginal at $p < 0.10$ (see Table 4. 6). However, Black women have a much higher predicted probability compared to White women to have household income below the FPL, 50 percent compared to 32 percent (see Figure 4. 2). Latina women's household FPL is near equal to White women at 31 percent. Given the prevalence of this household living arrangement among Black women, this is concerning for the economic well-being of both the women and their children in the household, both their dependent children and adult children.

Summary

The above analyses demonstrate the differential prevalence of various household living arrangements by race and ethnicity. The analyses also suggest that the economic resources and material well-being varies by race and ethnicity and household living arrangements. Stated differently, the economic circumstances of the median White single woman with children who resides with, for example, her parents, is different than that of the median Black or Latina single woman with children who resides with her parents. Beyond economic resources, there may also

be differences in circumstances within the households specifically in reference to the presence of family members with a disability.

The analyses suggest that White women who live with extended family may benefit more from the economic resources of their family members than Black and Latina women. This is unsurprising given long-standing racial inequalities in employment, wage, and, wealth generating opportunities (Pfeffer et al., 2013; Piketty & Saez, 2014; Price, 2020; Reskin, 2012; Wilson & Rodgers, 2016). Furthermore, Black and Latina women who live in an extended family household appear to be more likely to reside with a family member with a disability compared to White women as indicated by the receipt of SSI. Living with a family member who has a disability may come with additional caregiving responsibilities, and these women may experience “sandwich” caregiving responsibilities. Exploring the intersection of labor force participation with familial care responsibilities that include one’s children and older family relatives is an area for additional exploration.

Lastly, many Latina women and their families may encounter unique circumstances due to immigration and citizenship status. About 26 percent of the Latina women in the sample are not U.S. citizens, therefore depending on their immigration documentation status they, and their families, may face unique labor market barriers and discrimination. Furthermore, immigration documentation status could also limit their family members’ eligibility for income support programs like Social Security and SSI. The sample size limits my ability to do sensitivity analyses by citizenship status, therefore additional research should explore how citizenship status matters for single Latina women with children who reside in extended family households.

Case Studies Of Reform

In this section I will explore two case studies of what reform to the EITC would mean for EITC-eligible single women with children. The first case study considers EITC-eligible women who live with a partner and the second case study considers EITC-eligible women who have an adult child living with them. Coupled households are a concern of policymakers across the political spectrum. In particular, the recent proposed reforms to the Child Tax Credit (CTC) in 2021 has garnered a lively debate on both the CTC as a policy to support families with children and how the credit should be structured based on income and marital status. The Biden Administration along with many poverty researchers have argued for an expansion of the credit to include all families regardless of income, thereby creating a “child allowance” that even parents/guardians with zero earnings could receive (Duncan et al., 2021; Miller & Irwin, 2021). This expansion is viewed as a way to reduce child poverty in particular. Conversely, skeptics, including Republican Senator Marco Rubio and various economists, are concerned with how such an expansion would impact labor force participation and marriage (Badger & Miller, 2021; Brill et al., 2021; Rubio, 2021).

Partnered Households And Marriage

In arguing against the expanded CTC, Senator Marco Rubio argued that the expansion was “welfare” assistance because it was not “pro-work” and “pro-family”.¹ In an op-ed in the National Review, Senator Rubio stated “it is not pro-family to remove longstanding financial incentives for low-income single parents to marry” and that “work, marriage, and community [are] critical pieces of poverty reduction”.² Senator Rubio put forth the nuclear family as central

¹ <https://www.rubio.senate.gov/public/index.cfm/2021/2/rubio-lee-statement-on-child-tax-credit>.

² <https://www.nationalreview.com/2021/02/bidens-child-care-plan-is-wrong-for-families-and-ignores-the-lessons-of-the-past/>.

to reducing poverty, utilizing the same narrative that is discussed in the literature review. In this section I examine if and for whom marriage is an effective anti-poverty solution and if and how the EITC augments this impact.

As shown in the previous section, Black and Latina women contribute a larger percentage (53% and 43% respectively) to the total household earned income compared to White women (35%). Therefore, White women receive a larger benefit from the two-parent household, as their partners contribute a larger percentage (65%) compared to Black and Latina women (47% and 57% respectively). White women also have a higher median household FPL at 155 percent, compared to Latina women at 135 percent and Black women at 112 percent.

To further explore the impact marriage has on income poverty I calculate predicted percentages of poverty among coupled households across various scenarios, as displayed in Figure 4. 3 below. These estimates control for education, age, age squared, number of children, state minimum wage, state unemployment rate, and whether the family lived in a large city, suburb, or rural area. The first bar represents the poverty rate for women based on their own earned income and their family size that only includes them and their children. Black women have the highest predicted percentage of being income poor at 76 percent, followed by White women at 70 percent, then Latina women at 59 percent. The second bar presents the poverty rate when factoring in the partner's income and larger family size. White women benefit the most from a partner's income, with a 104 percent decrease in poverty to a predicted percentage of 22 percent. Latina women follow with a 51 percent decrease in poverty to a predicted percentage of 35 percent. Black women have the smallest decrease, to a predicted percentage of 57 percent, which represents a 29 percent decrease.

Figure 4. 3 Predicted probability of coupled families with household income below FPL

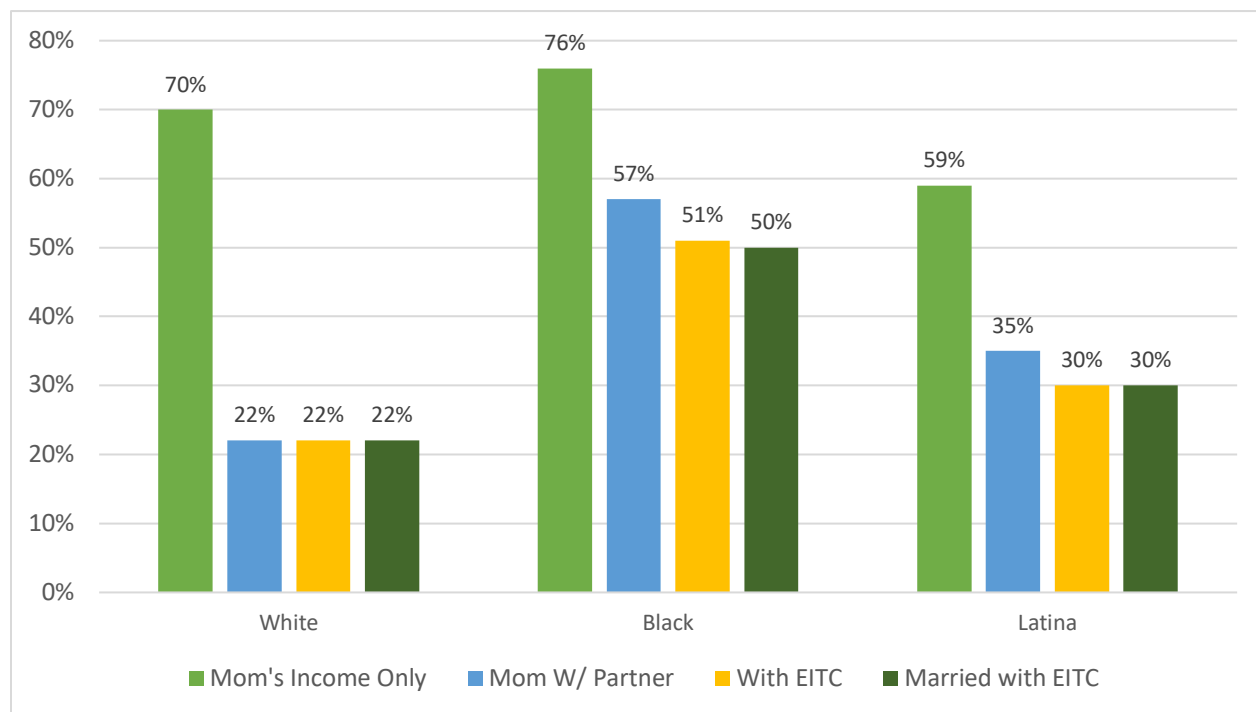


Figure 4.3 includes controls for education, age, age squared, number of children, state minimum wage, state unemployment rate, and geographical location (rural, urban suburb)

The third bar adds the estimated EITC based on the woman’s income as if she filed her taxes as head of household. This has zero impact of White women’s predicted percentage of household poverty. Conversely, Black and Latina women see small decreases in household poverty. Black women’s household poverty decreases to 51%, a 11 percent decrease, and Latina women’s household poverty decreases to 30%, a 15 percent decrease. The fourth bar is the predicted percentage of women experiencing household poverty factoring in their EITC amount if they married. Importantly, while White and Latina women see no change in their predicted percentage of household poverty, they both see reductions in their median EITC amount based on a married filing status. White women see a thirteen-hundred-dollar reduction, from an EITC worth \$2,930 when they file head of household, to \$1,630 if they filed as married. Latina women see a smaller reduction of about \$500, from an EITC worth \$2,960 when they file head of household, to

\$2,460 if they filed as married. Conversely, Black women see a small increase of just over \$600 in their median EITC, from \$2,480 when they file head of household, to \$3,100 if they filed as married. Yet, this increase in EITC only reduces the predicted percentage of household poverty for Black women by one percentage point to 50 percent.

Summary

This simulation of marriage and its impact on EITC eligibility reinforces the argument presented in the literature review, that White (heterosexual) women on average experience the largest economic benefit from a coupled household with men (presumably White men). The predicted percentage of income poverty among EITC-eligible White women drops from 70 percent to 22 percent, a 104 percent decrease. Conversely, EITC-eligible Black women only see a 29 percent decrease, from 76 percent to 57 percent. Latina women are in between, with a 51 percent decrease, from 59 percent to 35 percent. Additionally, on average White and Latina women would experience a “marriage penalty” if they married and filed a joint tax return, though this appears to have a minimal impact on their income to poverty ratio. While on average Black women do not experience a marriage penalty if they married their partners and filed a joint tax return, the additional estimated EITC they are eligible for (\$600) is minimal and does little to move their families out of poverty. In fact, I estimate that over half of EITC-eligible single Black women who live with a partner are income poor, even when factoring in their partner’s income and the EITC.

The socio-political and historical factors that shape racial income inequality result in partnered households to offer substantially less for Black families compared to White families. As other scholars have demonstrated, simply encouraging marriage will not solve poverty and material hardship for Black families (Danziger & Weinberg, 1986; Lane, 2004; Randles, 2012;

Sigle-Rushton & McLanahan, 2002). Racial income inequality also offers less to Latinx families compared to White families. The estimates for Latinx families also obscures the wide diversity in the Latinx communities. For example, Pew Research estimates that 19 percent of Latinx individuals in the U.S. are income poor, yet among Hondurans this is 26 percent and Argentines it is 9 percent.³ Furthermore, documentation status can also result in exploitation and marginalization that impacts many Latinx families (Gubernskaya & Dreby, 2017; Roth et al., 2018).

Living With Young Adult Children

Parents with young adult children (between 19 to 24 years old) navigate a complicated terrain in determining their eligibility to claim their adult children for the EITC. While the only requirements to claim a child for the EITC up until the age 19 are that the child lives with the parent over half the year and both the child and the parent have social security numbers, this changes at 19. At 19, the child must also be a full-time student for the parent to claim the child for the EITC. As demonstrated in this chapter, these requirements may be particularly impactful for Black and Latinx women as they are more likely to have an adult child living with them whom they cannot claim for the EITC. In this section I will further explore the economic well-being of these household living arrangements and estimate the impact of expanding eligibility. I will calculate the estimated EITC the women would be eligible for if they were also able to claim their adult child who is not a full-time student that is under 24 years old.

As previously documented, Black women's median earned income consists of three fourths of the median total household earned income, while White women's income consists of 62 percent, followed by Latina women at 60 percent. This suggests that most women across

³ <https://www.pewresearch.org/fact-tank/2019/09/16/key-facts-about-u-s-hispanics>.

these three racial groups are the primary earners in the household. White women have the highest median household earned income and total household income among the three groups, followed by Latina women and then Black women. White women also have the highest household FPL at 155%, followed by Latina women at 135% and Black women at 112%. Therefore, given that Black women's earned income consists of the largest proportion of the total household earned income we may be particularly concerned about their material well-being and how the EITC assists their families.

Similar to the analyses conducted among coupled households, I calculate predicted percentages of poverty among households with adult children across various scenarios, as displayed in Figure 4. 4. This controls for education, age, age squared, number of children, state minimum wage, state unemployment rate, and whether the family lived in a large city, suburb, or rural area. The first bar represents the poverty rate for women only including their own earned income. Latina women have the highest predicted percentage of being income poor at 58 percent, followed by Black women at 52 percent, then White women at 47 percent. The second bar presents the predicted poverty rate when factoring in the adult children's income and larger family size. Latina women benefit the most from their adult children's income, with a 70 percent decrease in poverty to a predicted percentage of 28 percent. White women follow with a 41 percent decrease in poverty to a predicted percentage of 31 percent. Black women have the smallest decrease, to a predicted percentage of 45 percent, which represents a 14 percent decrease.

The third bar adds the estimated EITC based on the woman's income claiming only her EITC-eligible children. The EITC has an anti-poverty impact across all three racial/ethnic groups. Latina women see the largest impact with a 55 percent decrease to an FPL of 16 percent.

Black women follow with a 43 percent decrease in poverty to an FPL of 29 percent. White women also see a reduction in poverty with a 34 percent decrease to an FPL of 22 percent. The fourth bar is the predicted percentage of women experiencing household poverty by adding an expanded EITC that allows them to claim their adult children between 19 to 24 years old, regardless of their school enrollment status. While all the women see increases in their estimated EITC, the increase is minimal and therefore only has a minor impact on poverty. Interestingly, while Latina women see the smallest increase in their estimated EITC (\$455), they see the largest reduction in poverty with a 29 percent decrease to a predicted percentage of 12 percent. White women also see an increase in their estimated EITC (\$470), which results in a minor reduction in poverty with a 5 percent decrease to a predicted percentage of 21 percent. Lastly, though Black women see the largest increase in their estimated EITC at \$540, they see no reduction in their predicted poverty.

Figure 4. 4 Predicted probability of families with adult children with household income below FPL

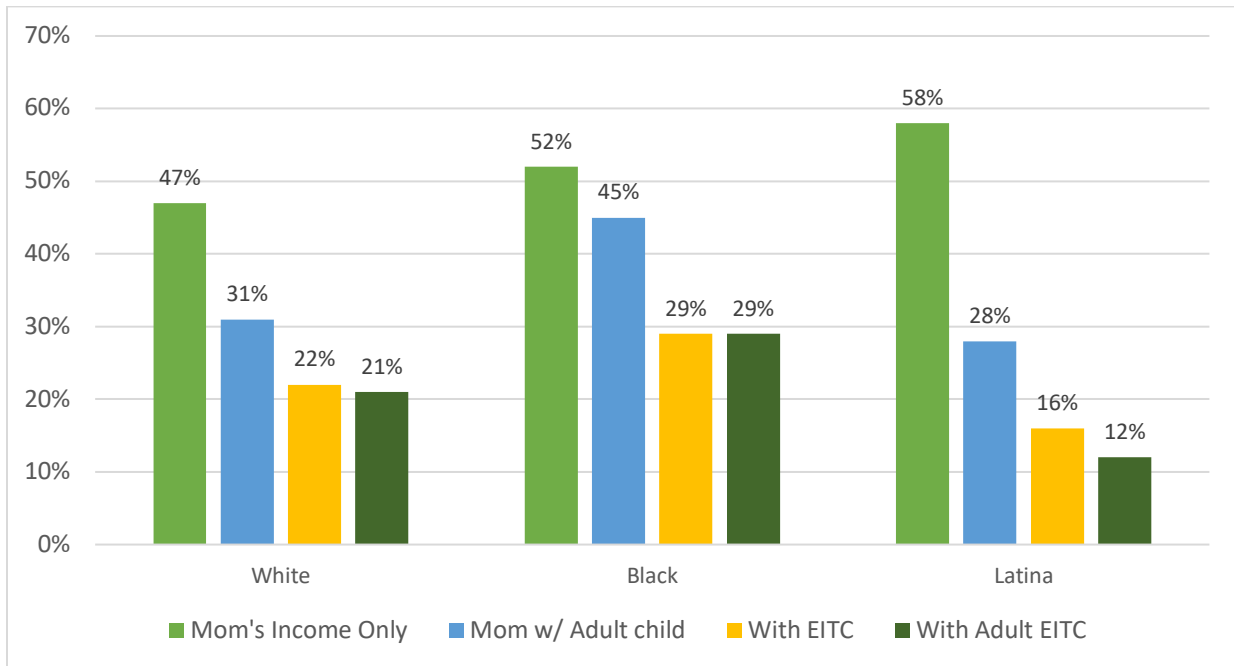


Figure 4.4 includes controls for education, age, age squared, number of children, state minimum wage, state unemployment rate, and geographical location (rural, urban suburb)

Summary

The American Rescue Plan Act of 2021 expanded the age eligibility for the EITC from a minimum age of 25 years to 19 years old, therefore potentially making millions of young adults who do not claim a child eligible for the EITC for the first time.⁴ In addition, this expansion nearly tripled the maximum EITC for those who do not claim children from \$540 to \$1,500. While this will undoubtedly provide substantial benefit to millions of young people, further analysis should examine who gains the most from this expansion. In particular, Black young people face comparatively high employment discrimination that results in high levels of unemployment and racial wage inequality translates to lower earnings for Black workers (Pager et al., 2009; Reskin, 2012; Royster, 2003; Williams & Wilson, 2019; V. Wilson & Rodgers, 2016).

In fact, I estimate that 58 percent of Black young adults who live with their mother who is eligible for the EITC have zero earned income. This compared to 15 percent of White young adults and 34 percent of Latinx young adults. The median earned income of Latinx and White young adults are \$5,310 and \$6,930 respectively, while it is zero for Black young adults. Therefore, while many Latinx and White young adults will likely benefit from the expanded EITC, many Black young adults will have little to no benefit due to being locked out of the labor market. This results in unique economic hardship for Black families that consist of single women with children and adult children. These Black women contribute three fourths of the earned income for the household, are more likely than White women to have an adult child living with them whom they cannot claim for the EITC, and their adult children face labor market discrimination that limits their contributions to the household finances. Therefore, while the

⁴ <https://www.cbpp.org/research/poverty-and-inequality/american-rescue-plan-act-will-help-millions-and-bolster-the-economy#tax> 3/23/21.

increased EITC and expanded age eligibility for the credit may benefit many young adults who do not claim any children, this expansion leaves out those who are locked out of the labor market and provides no assistance to parents who must continue to support their young adult children.

CHAPTER V: KNOWLEDGE AND MEANING OF THE EITC

In the previous chapter, I established the prevalence of extended family living arrangements among EITC-eligible single women with children. These findings, and prior literature on the importance of the extended family and social networks in the lives of low-income families and families of color, provides the motivation to further explore how family structure and household arrangements shape how EITC recipients spend and allocate their tax refunds. The rest of the dissertation explores this question by using data from in-depth interviews with thirty women with children who receive the EITC. Before moving to these findings, in this chapter I describe the respondents' knowledge of the EITC and how they conceive the EITC.

In general, my findings suggest that the women mainly conceive the EITC as a resource for their children. My analysis suggests that the primary reason for this is that the respondents connect their tax refund and the EITC to their claiming of their children. Conceiving the EITC as a resource for children helps explain the respondents' allocation decisions. Specifically, I argue that since the respondents connect the EITC to their children, allocations to family members can be justified as support those who help raise and care for the respondents' children. I explore this in-depth in chapter six, where I show how some respondents allocate a portion of their tax refund to a family member or close friend who is/was a primary provider of childcare.

The first part of this chapter provides a descriptive account of how the respondents viewed their tax refund and the EITC and their understanding of how the EITC is calculated. I then give a short description of how the respondents spent their EITC on their children, mainly confirming prior research. I end the chapter describing how a few respondents shared instances of giving money to family or friends that were not directly tied to their children's well-being, but rather out of general concern for that individual's well-being.

Tax Refund Is Related To Claiming Children

All of the women I spoke with, except for one, understood that the value of their tax refund was dependent on the number of children they claimed on their tax return. As Cynthia, a Black mother of three, stated, “in order to get a refund, you got to have kids.” Most of the women learned of this connection between claiming children and the tax refund through personal experience. For example, when asked if she knew she would receive a large refund when she filed her taxes and claimed her daughter for the first time Anna, a white mother of one, said, “I didn't know it was big surprise.” Conversely, Denise, a Black mother of four, did not file taxes when her children were young, therefore she experienced reductions in her tax refund over years when her daughters moved out. Denise said, “it went down because I remember one year I claimed then, I got seven something. Then after they all left it went down to maybe two.” Deborah, a Black mother of four, mentioned how her most recent tax refund was less than the previous year because her son's father claimed their son.

Early Experiences Of Taxes And Tax Refunds

Many respondents shared that even before they had children of their own they learned from family members that claiming their child would result in a substantial tax refund. In particular, several of the respondents had sisters who had children before they did, therefore they became aware through their sisters' experiences. For example, Krystal, a Black mother of two, lived with her sister, who had two daughters for several years, and explained how tax time was a "big deal," and they openly discussed her sister's refund. Marilu, a Latina mother of one, had a similar experience stating, “my sisters always had it as they started pretty young when they had their children.

Some respondents discussed how they had discussions with their parents about tax refunds when they were young and that their parents would allocate some of their refund to them. For example, Mary, a Black mother of five, shared how “when [my mom] got her taxes... she would go shop for the whole house. She’d buy everyone everything.” Shanique, a Black mother of two, described how around tax time, her parents would “give me and my sisters clothes, we go places, or sometimes we might move from where we were living at.”

Also, Cecilia, a Latina mother of one, described how she was her parents' English to Spanish translator when they went to have their taxes complete. Therefore, she became familiar with the process of filing taxes, tax refunds, and tax credits.

Cecilia: We would go to ...this place was down by Lawrence and Broadway....I would always help [my parents] out filling out all the forms, putting down their names, their socials, anything in information that was needed on there, I would do that for them.

Dylan: Did you become familiar with tax refunds and the Earned Income Tax Credit during that time?

Cecilia: I think, yes. I would know everything that was on the application. The person that was on the computer screens, putting all the information in there, I would always be translating everything that they had to say to my parents.

When she started to file her own tax return, Cecilia stated, “Nothing has been new for me.”

Importantly, not all respondents had early experience with taxes. For example, Rachel, a Black mother of one, “never heard of taxes” growing up as her mother was a veteran and didn't file taxes. Rachel said it wasn't until “I was in college, I had took a tax class because I was an accounting major, and I volunteered for my school to do other people's taxes” that she came to have a better understanding of taxes. Alisia, a Latina mother of three, said that her mother was “really private about taxes. We didn't really discuss that so much.” Therefore, it wasn't until she started filing her own taxes that she became aware of tax refunds.

Shared Claiming Of Children

Several respondents had experiences in which someone else claimed their child - further cementing the idea of one's tax refund being tied to claiming children. The most common individual to claim their children was their child's father and a few respondents mentioned that their mom claimed at least one of their children in the past.

Several respondents lived with their partner when they first had their child together, and their partner claimed their child. For example, Sofia, a Latina mother of one, said that when she lived with her partner, “he claimed [our son], but it was only for probably three years.” Andrea, a Black mother of one, also said, “the first couple of years, two and a half years, my son’s Dad would file our child.” A few respondents also described either alternating years that they would claim their child with their child's father or that the father would claim one or more of their children. For example, Deborah, a Black mother of four, described how she alternated with her ex-husband, who was the father of her youngest child, stating, “we alternate because that was in the divorce decree. He gets him even, I get him odd.” Anna, a White mother of one, described a similar experience when she was in court to determine child support that, “his lawyer basically said, ‘Okay, we’re going to do every other year, he gets [to claim your daughter] and one year I get [to claim my daughter.]” Mary, a Black mother of five, described how she and her ex-husband in previous years would split claiming their children stating he “would file the younger - number three and number four," but now she claims all of her children, except for her oldest daughter, who claims herself.

A couple of respondents had past experiences of their mother claiming at least one of their children. For example, Krystal, a Black mother of two, shared that “if I didn’t work, then I would let [my mom] get the earned income tax credit by claiming my son on her taxes, because we lived together.” Stephanie, a White mother of one, had a similar experience stating her

mother claimed her daughter “when she was six months old and it was only because I wasn't working and because I was still in school. I was still in high school. She claimed both of us.”

The one respondent who was the least familiar with the connection between the value of a tax refund and the number of children one claims was a White mother of two who was in the process of filing for divorce. When I interviewed her, it was her first time filing her taxes independently, and she had never been involved in the tax filing when she was with her husband. When I explained to her how the EITC is based on the number of children one claims and their income, she said it was “very confusing.”

Knowledge Of How The EITC/Tax Refund Is Calculated

Most of the respondents were at least somewhat familiar with the EITC. However, similar to previous qualitative research, the women I interviewed were not clear about how their total tax refund was calculated and what portion of it was the EITC. For example, in asking specifically about the EITC, one respondent stated, "to be honest, the one thing I really don't understand is that that's the credit from the money that I've earned. Is that what it is?" Also, for some, the EITC was synonymous with the tax refund. In addition to understanding that their tax refund would increase if they claimed children, two commonly held ideas were that as one earned more money, her tax refund would increase and that as children got older, the tax refund would decrease.

For example, Stephanie, a White mother of one, stated, "I made more this year than last year, so I felt like I should have got more back." Furthermore, in describing her most recent refund, Cynthia stated, “it went up because I guess my income went up.” Cynthia wanted to learn more about how the EITC worked and stated, “I'm still getting an understanding of it as they get older. I'm not too sure though. They say you're suppose to get only a certain amount for each

child, then it's like 'How much do you get for the age difference?'" In describing how her refund has decreased over several years Michelle, a Black mother of four, stated, "[the refund decreased] the year before that and the year before that, and the year before that, but as they say, the older the kids get, the lesser you receive."

A variety of factors impact the value of a tax refund, and this can help explain varied ideas that the respondents held. For the respondents in this study, the factors that most impact their tax refund is withholding, the EITC, and the child tax credit (CTC). I did not examine the respondents' tax returns, therefore I am unable to make any assessments of how the respondents may have over or under-withheld taxes from their paychecks and how this impacted their tax refund. However, the interaction between the EITC and the CTC can help explain some of the respondents' ideas.

The EITC amount generally increases for each additional child someone claims, up to three children, as seen in Figure 1. The maximum amount in 2018 for one child is \$3,526, two children \$5,828, and three children \$6,557. Therefore, the maximum difference between one to two children is \$2,302, and the maximum difference between two and three children is \$729. There is no additional EITC benefit for claiming more than three children. Conversely, the CTC is calculated per child, though there is a minimum level of earnings one must have to receive the maximum CTC benefit for each child. For example, an individual who earns \$20,000 would be able to receive a CTC for two children, but not for a third child, and it's not until annual earnings surpass \$35,000 that an individual would be eligible for the full CTC for all three children. Therefore, the "phase-ins" of the EITC and CTC can help generate the idea that they qualify for a larger refund as they earn more. Yet, to further complicate these understandings, the individual

earning \$35,000 is well into the "phase-out" zone of the EITC, receiving a much smaller EITC than their peer at \$20,000.

The age of a child is also important for both the EITC and CTC. Only children under the age of 17 can be claimed for the CTC. Meanwhile, a child can be claimed for the EITC if they are under the age of 19, between 18 to 24 if they are a full-time student, and any age if they are disabled. Hence, the values of the EITC and CTC will vary depending on one's income, the number of children claimed, and the age of the child. Therefore, a respondent like Michelle who has four children, three of whom are young adult children, has encountered the age restrictions for the CTC and the EITC. This may help to explain why she believes "the older the kids get the lesser you receive" because she has three of her children who "aged out" of being eligible for the CTC and one child age out of the EITC.

Using Tax Refund For Children

Nearly all of the respondents allocated substantial portions of their tax refund to support their children's material and psychological well-being. These allocations included addressing their children's basic material needs, such as clothing, food, and educational investments. Some respondents also used their tax refund to "treat" their children, which included taking their children out to a restaurant and on vacations. Some respondents who had children whose birthday was near the time they received their tax refund mentioned they would use some of their refunds to fund their children's birthday celebration. Furthermore, respondents with teenagers and young adult children gave their children spending money from their tax refund.

Researchers have documented how EITC recipients allocate their tax refund in various ways that support their child's well-being and how the EITC may positively impact young children's health and education. Yet, there has been limited examination of how parents allocate

their tax refund to support their older children's well-being, specifically "young adult" children who are over the age of 18 years old. This is an important, yet under-explored domain for investigation as children can be claimed for the EITC between the ages of 18 to 24 if they are full-time students.

Thus, in my study, I examined the respondents' knowledge about their eligibility to claim their young adult child for the EITC, their attitudes of claiming their young adult children, and if and how they allocated their tax refund to their young adult children. In chapters seven and eight I explore these topics in-depth. Together, these two chapters examine how parents' ideas and attitudes about independence, responsibility, and ultimately adulthood shape their decisions and interactions with their young adult children around the filing of tax returns and allocations of their tax refunds.

Another important avenue of allocation connected to their children's well-being was respondents describing how they allocated funds to family members who supported them in caring for and raising their children. This was most apparent in the domain of childcare. Over a third of the women I interviewed described how they had a family member who was their primary childcare provider, either currently or in the past. Most of these women described how they allocated a portion of their tax refund to the family member to "give back" for the childcare and the overall assistance in raising their children. This was a significant finding of the study and is the primary focus of the next chapter.

Supporting Family And Friends At Tax Time

Lastly, while most of the women I spoke with nearly exclusively allocated their tax refund in ways that supported themselves, their children, and individuals who were crucial to their caring and raising their children, a few respondents also mentioned occasionally helping out

family members financially. With a few exceptions, these were typically one-off instances when the family member, or close friend, had an immediate need and the respondent felt they were financially able to support.

Andrea, a Black mother of one, was one of the respondents who regularly allocate some of her refund to family members, most specifically to one of her brothers in prison. Andrea described how “both of my brothers are older than me, I’m the youngest and I’m the only girl... but I’m like the oldest”, and that she “helped out” her brothers and parents periodically. However, regarding her brother in prison, she described how she would regularly “keep money on his books,” and she would typically use some of her tax refund to do this. Another respondent, Sharon, a Black mother of three, described how when she was younger, she would give some money from her tax refund to “a couple family members, my mom, my sister, my brother.” Furthermore, Sharon described how she and her two sisters received their tax refunds for several years at different times, and therefore would “help each other out” by loaning each other money until the other received their refund.

Yet, among the women I interviewed, it was more common to help out a family member who had an acute financial need around tax time and when the respondent felt financially able to help. For two respondents, this occurred when they had a close friend who experienced economic hardship. For example, Karen said that one year she had a close friend who became unemployed and “was about to be evicted,” so she paid “her rent for that month.” Nicole described using some of her tax refund to purchase a refrigerator for a friend as she “just lost her job, her sister died, she took care of her niece and she was taking care of three kids, it was just her.” Isabel described how her best friend's husband abruptly left her and her children and that her friend was not working at the time. Isabel said that her refund enabled her to give her \$400 to help.

Lastly, a couple of respondents described how they sometimes bought items or sent money to family that lived in another country, yet it wasn't clear if they had used their tax refund to do this. For example, Cecilia, a Latina mother of one, described how she and her husband had previously sent money to his family in Guatemala. In explaining how they were allocating their most recent refund, Cecilia said her husband “wanted to help out his mom in Guatemala because they have their own business over there and they needed something for the business. But she didn't want us sending her any money because she felt bad. Then we didn't end up doing that.” Alisia, a Latina mother of three, has family in Honduras and mentioned that over the years when she would travel to Honduras she would “take stuff with me because a lot of basic needs they don't have, and they don't come by as often, or it's not readily available.”

Summary

Consistent with prior research, most of the respondents in my study had at least some familiarity with the Earned Income Tax Credit. Most respondents associated their tax refund and the EITC with the claiming of their children. Also consistent with prior research, the respondents had varied knowledge of the eligibility requirements and how the EITC was calculated. A finding not documented in previous literature is that some respondents believed that their EITC and/or tax refund value reduced as their children got older. There may be some truth to this idea in practice, given the different age eligibilities for the EITC and Child Tax Credit. Future research could further explore this by interviewing individuals who have children aging out of eligibility for the CTC and EITC.

The respondents shared a variety of experiences that help reinforce the association of the EITC with claiming children. This included early experiences when they were children, later experiences when they started to claim their children, and interactions with others around

claiming their children, mainly their child's father and their mother. The fact that most women understood their eligibility for the tax refund to be related to their parenting status may help explain why when I asked how they used their tax refund, nearly all of the respondents included the various ways they spent and allocated towards their child's well-being. "Well-being" is broadly defined, but it is my interpretation that the EITC allows the respondent to address various parenting tasks and needs. The respondents' connection between claiming children and their tax refund may also help explain why respondents who had family members who were central to the raising and care of their children would allocate a portion of their refund to that family member. I further explore these allocations for childcare in chapter six.

The association of the tax refund with children may also help explain why respondents used it to support their young adult children, regardless of their ability to claim their child. Though as explored in chapters seven and eight, these decisions and the dynamics around support are shaped and conditioned by various contextual and individual factors that influence the respondents' identity as parents and their perception of their child's progress towards "adulthood."

CHAPTER VI: MAINTAINING FAMILY CAREGIVING ARRANGEMENTS AND INTERGENERATIONAL SUPPORT WITH THE EITC

Numerous studies have documented that social networks comprised of family and friends play a vital role in the financial and social lives of many low-income families as well as families of color (Edin & Lein, 1997; Henly et al., 2005; Hertz & Ferguson, 1997; Stack, 1975b). At the same time, a hegemonic family ideology that gives primacy to the “nuclear family” determines how social institutions and social policies interact with and impact families (Collins, 1998; Josephson, 2016). Dominant ideologies concerning the family are typically not reflective of the socio-historical experiences of low-income families and families of color and this results in public policies that are less likely to support the formation, maintenance, and survival of families from marginalized and racialized communities (Miller-Cribbs & Farber, 2008). Therefore, scholars have argued that families of color and low-income families employ additional adaptive processes in response to the inadequate policy context and the economic and social realities that white middle- and upper-class families do not (Dilworth-Anderson et al., 2002; Dilworth-Anderson & Burton, 1996; Jarrett & Burton, 1999; Stack, 1975b). Family childcare is one such process.

In the United States, child-rearing and caregiving are treated as a matter of personal choice and a private family matter, resulting in the lack of a universal childcare policy (Fraser, 1994; Fraser & Gordon, 1992; Pateman, 2007). Notably, the idealized American nuclear family is formed and structured through a division of labor of men in the paid labor force and women to the unpaid family reproductive labor in the household. This division of labor is viewed as “normative” and “natural” within the nuclear family ideal, and this political and moral narrative of “naturalness” has been used as an argument against universal childcare policy (Cohen, 2013;

Miller, 2019). The lack of a universal childcare policy has resulted in a patchwork of policies related to childcare, and many families, especially low-income families, rely on the assistance of family members to help with childcare. Furthermore, among low-income working families, unstable, unpredictable, and non-standard work schedules may limit access to formal childcare options. This can result in families turning to informal – especially relative – caregiving arrangements that offer the flexibility they need to accommodate their work schedules (Henly & Lambert, 2005; Lambert, 1999; Lowe et al., 2006; Sandstrom & Chaudry, 2012).

While the political and moral ideology that treats the nuclear family as the ideal type results in the exploitation of women in general, Collins (2008) adds that women of color encounter an additional layer of marginalization through racial domination that shapes their experience as women and mothers. Motherhood occurs in specific socio-historical situations shaped by interlocking structures of racism, classism, and sexism, which results in white women - and their children - having more social and economic opportunities than women of color and their children (Collins, 1996, 2007). As it relates to the family sphere, women of color - especially Black women - have long combined labor force participation and the reproductive labor of caring for and raising children (Collins, 1996, 2007; Freeman, 1973; Jackson, 1993). Therefore, the Black extended family has been a significant source of support in caring for and raising children, with grandmothers, in particular, being a primary caretaker of their grandchildren (Gibson, 2014). While the reliance on extended family members may be described as an “adaptive process” to an inadequate social policy context, it is also an extractive process as it helps to maintain a source of labor for private business that is exploited for profit.

To maintain family caregiving arrangements, families may adopt norms that stress mutuality and reciprocal returns that are assumed to work themselves out in the long run, without

requiring direct and immediate reciprocation (Adloff, 2006; Antonucci et al., 1990; Stack & Burton, 1993; Uehara, 1995). Although family members may not expect regular and timely payment for childcare (Bromer & Henly, 2009), parents who benefit from caregiving assistance may feel obligated to find ways to maintain participation as givers as well as receivers of support (Nelson, 2000; Uehara, 1990), so that they stay in good standing in the relationship. Therefore, it is crucial to understand how gender and racial inequality and economic exploitation necessitate family childcare arrangements in general, and how individual families maintain those arrangements through the dynamics of family life.

This chapter explores how some single women with children maintain supportive relationships with close family members who assist them with childcare by allocating a portion of their earned income tax credit (EITC) to the caregiver, and how the mothers understand these arrangements. I argue that intergenerational family relations and solidarity are not auxiliary or “extra” forms of support, but rather for many families are the primary site of family life, as opposed to the “traditional” nuclear family. I will show how the “repayment” for childcare demonstrates a resistance towards a dominant ideology that devalues reproductive labor, specifically care work.

To that end, this provides evidence that the EITC benefit may expand beyond the immediate family (i.e., parent and children) and be an essential resource that extends within and across generations. The chapter is divided into nine sections. I first describe the childcare arrangements of the entire sample of women I interviewed, give an overall context for the findings, and provide general demographics of the women who are the focus of this chapter. I then move through the empirical findings and substantive arguments of the chapter. In the first empirical section, I describe how the respondents discussed giving a portion of their EITC to

“give back” to a family member who provided childcare during the year. Then, I illustrate how some respondents described how they continued to “give back” beyond the period when childcare was provided. In the next section, I show how “giving back” can be embedded within broader family dynamics of mutuality and multi-generational definitions of family. I then further explore the multi-generational family, and how norms and expectations can be reproduced across generations. Then, in the last section I explore some of the burdens and costs that result from limited social policy and how disagreements and mistrust may prevent reciprocity for caregiving. I end the chapter situating my findings within the broader literature and discuss the potential policy implications.

Setting Up The Context And Summary Of Qualitative Findings

The primary childcare arrangements varied across the participants. Table 6. 1 below details the arrangements of the 29 respondents. Childcare provided by a family member (typically the respondents parent or other family member) defined as “family-based care” was the most common childcare arrangement, with fifteen participants reporting this care arrangement. Eleven of the fifteen reported not directly paying the family-care provider, while two reporting directly paying the care provider and another two had the care provider paid through a state sponsored childcare subsidy program. An additional two respondents reported combining both family childcare arrangements and subsidized center-based care. In these two cases, the family-care provider was not paid. Another eight respondents reported using subsidized center-based care or Head Start as their primary sources of childcare. Lastly, four respondents reported that they were the primary care provider of their children when they were young.

This can be summarized as 17 of the 29 participants reported having family or a close friend provide childcare for their young children, which includes the two participants who combined family care with center-based care. Though payment for childcare was not an expectation described among 13 participants, all but three of these participants reported they felt a need to “pay-back” for the assistance, which they credited as helping them raise their children and go to work or school. This chapter will focus on the 13 respondents who had family childcare arrangements that they did not pay out of pocket for.

Table 6. 1 Childcare Arrangements

	N
Family Care (Grandparent(s), other kin)	15
<i>---Unpaid</i>	<i>11</i>
<i>---Private Paid</i>	<i>2</i>
<i>---Subsidized</i>	<i>2</i>
Combined Family and Subsidized Center-Based Care	2
Subsidized Center-Based Care (Includes Head Start)	8
Self	4
<i>Total</i>	<i>29</i>

While conducting the interviews, a group of respondents described how they allocated a portion of their tax refund nearly every year to a family member - typically their own mothers. By inquiring into their reasons for these allocations, a pattern emerged where all of the respondents spoke about how this family member was a primary provider of childcare and some respondents also highlight how the family member was central to helping her raise her children

Several conditions shaped the extent to which the respondents gave money from their EITC to family members for caregiving. First, four participants who had their family member compensated for providing childcare (either paid directly or through the childcare subsidy) did not report giving some of their EITC to the family caregiver. The payment for the childcare was

deemed sufficient, and these participants did not feel a need to pay extra for the childcare. Second, the ten participants who allocated money from their EITC to family members generally viewed it as a form of reciprocity for care and reported that the childcare and caregiving were regular and consistent, meaning that these family members were the primary providers of childcare. Third, in two cases, negative relationships with caregivers seemed to preclude a sense of obligation to give back financially. These two respondents described feeling judged negatively by the caregiver and reported several conflicts related to money with the caregiver. Lastly, one respondent had an aunt who provided childcare, yet the aunt had a substance use issue, and this resulted in the respondent not wanting to give lump sums of money to her.

The dynamics of “paying back” at tax time were especially unique among women whose mothers cared for their children. Some respondents described how their felt obligation to "repay" persisted beyond the labor-intensive years when the children were young and required daily care, for example, after children entered school or even once they were adults. This felt obligation among the interviewees toward their mothers was both a pay-back for prior caregiving as well as an extension of concern for their mothers’ well-being.

The Context Of Childcare

The availability of family care for children is shaped by the broader family social and economic context. For a family member to be able to provide regular childcare they must have the time flexibility to be able to be present with the children in the first place. For family members that work, this means that they have some level of flexibility in their work schedule that allows them to be available to provide childcare for the parent.

Economic resources, family social network resources, family living arrangements, and family cultural norms were all prominent factors that shaped the childcare arrangements for

young children. What led to the various childcare arrangements is outside of the scope of this study. However, respondents who used center-based care appeared to have slightly more economic resources, as reflected by their own income and resources available within their broader family collective. For example, the respondents who mostly used center-based care on average had higher average income (~\$28,700) compared to those who primarily used family for childcare (~\$21,000). Also, nearly all of the respondents that mostly used private care for childcare had parents who were “economically better off” than them or they and their parents had similar economic situations to themselves. Given that these respondents’ parents held regular employment, their parents’ availability to provide regular childcare that matches the parents’ need likely limited. The respondents who used center-based care also on average had slightly fewer children (~1.67) compared to respondents who primarily used family for childcare (~1.85). Therefore, on average the respondents who mostly used center-based care were better off economically and had slightly less children to arrange childcare for compared to those who had family provide childcare.

Use Of Primarily Center Based Care

Most of the respondents who primarily relied on center-based care still received childcare support from their extended family, yet it was primarily to fill-in small gaps in time and as needed. For example, Nicole, a 43-year-old Black woman who primarily used Head Start as her main source for childcare, mentioned how her mom helps her with her children stating,

“Whenever I need her she's always there for me . . . , if I'm in a jam, she'll hurry up and come to the rescue. I may be on one side out of town and my children may need picking up, I'm stuck somewhere, she would go get them and stuff like that, so she basically has my back.”

While some of the respondents discussed a form of reciprocity associated with these arrangements, none of the respondents discussed giving lump sums from their tax refunds as a way to “pay back” for the childcare they received during the year. Instead, reciprocity for support

was mostly small gifts and sums of money. For example, Alisia, a Latina mother of three, discussed how her mom would help her if she was at work and needed someone to watch one of her children, or if they needed to go to an after-school activity that conflicted with her schedule. Alisia said she would give her mom “little bribes and stuff” as a way reciprocate and some of these “bribes” were things her mom asked for. Alicia further described how she would reciprocate, “Not cash necessary but she'd be like, ‘Oh, can you stop and get me a coffee, or can you bring the milk, or whatever?... Never like, ‘Here is \$20 an hour.’ Nothing like that.”

A few respondents also described how their older children filled in the gaps of childcare. Michelle, a 49-year-old Black woman, described how her oldest son James, who is now 28 years old and married, watched his siblings when they were not at center-based childcare. “I really had them in daycare and James was the babysitter.” Michelle went on to describe the impact this had on her son. “James, my oldest son, he missed out on his childhood life because he was the babysitter, because I had to work.”

Michelle speaks directly to what Linda Burton (2007) describes as “childhood adultification” among economically disadvantaged families. Importantly, Burton (2007) states that “adultified children precociously do the “heavy-lifting” in families (e.g., “parenting” one’s parents of sibling) with the intent of meeting a specific family need.” An important aspect of childhood adultification is how the roles and responsibilities children have are ““out of sync” with contemporary social and institutional notions of what children are expected to do.” Therefore, while older children in many families, regardless of income, race, and ethnicity, may sometimes “watch” their younger siblings, Michelle was specific in highlighting how her son “missed out on his childhood life” because of having to “babysit” and parent his younger siblings due to Michelle’s demanding work schedule.

As mentioned, a few other respondents also described how their older children (or for one respondent how her teenage brother who watch her son after school) would sometimes watch their younger siblings, yet they did not describe it in a way that made it so their child “missed out on their childhood.” This is not to say that childhood adultification did or did not occur in other families, as it was not systematically assessed, yet in all cases the respondents who mentioned their older children watching their younger children did so in reference to their work schedule conflicts.

Lastly, some respondents mentioned how family cultural norms shaped the availability and type of support they received from family members as it related to childcare. As previously mentioned, Nicole described how her mom would “never say no” to helping her out with her children - picking them up from school and watching them. Anna, a 38-year-old White woman, described how her mom watches her daughter when she can’t due to her work schedule, and there is no expectation to compensate for it as “grandparents always watch their grand kids.”

Conversely, two respondents detailed conflicts they had with family members that shifted them away from looking to their family for assistance with childcare. A major contributing factor for these conflicts was gendered expectations that the respondent should assume full responsibility for the child’s care. Furthermore, the context in which the respondents had and raised their child was outside of familial gendered expectations of marriage.

This was most explicit for Olivia, a 42-year-old Latina woman with two sons. Olivia’s parents migrated from Mexico in the 1970’s, and she describes her family as a large Mexican Catholic family, with 8 siblings. Olivia had her first son when she was 17 years old, and she discussed how at the time she was considering having an abortion because, “I have this baby, I will disgrace my family. I’ll be their first daughter to leave the house out of marriage.” However,

Olivia ultimately decided to have her son, and noted that her “dad was upset about it because I had a child out of wedlock.” When Olivia first had her son, she went to live with an older sister for a while until her mom encouraged her to come back home.

Still, moving back home did not necessarily result in as much assistance as Olivia had hoped for. Olivia was trying to finish her high school education, and at first thought her mom was going to help her, yet she said early on:

I was struggling with my daycare with my mom being accountable and being there. She would say, “Well, I made a doctor’s appointment, so I don’t know what you’re going to do today.” I was like, “Wait, I’m leaving for school. How can you tell me right night?”

Therefore, this only lasted about a month, at which time Olivia was almost expelled from school for having missed too many days. Yet, after speaking with a guidance counselor she was able to enroll her son at the childcare program at her school.

Olivia was also able to get Medicaid, SNAP, and TANF, which was helpful in supporting her while she finished high school. However, Olivia described how her parents held racialized and classed ideas of the various social safety-net programs, stating that to access them was a “poor white trash thing or a black person’s thing.” Therefore, her parents told her:

"You need to quit school and go get a job and support and take care of your kids. You don't need to be on any of this public assistance. That's not for us. We work, we earn our money... You want to have that baby? Now you work and take care of it. There's no reason why anybody's taxes should be paying to take care of your kid. That's for lazy people. That's for people that don't know any better, but you know better."

The gendered paternalism from Olivia’s family generated conflicts between Olivia and her parents, as well as older siblings, which resulted in her charting her a path forward with limited or conditional support. Therefore, while she was able to get some forms of support from her family (i.e. her mom insisted that she come live at home), the support was still lacking as the family wanted her to quit school and work.

Marilu, a 47-year-old Latina woman with one son, detailed challenges with her parents around childcare, yet her parents' disagreement with her was that she worked too much. Therefore, she eventually quit a full-time job because "the hours what were demanded of me were too long and where I worked was far away, so, I hardly spent any time with my son." This led to pressure from her parents to find a better work arrangement, and her son was also teased by some of the extended family members because she worked so much.

Now, Marilu states that her parents are "a little reluctant sometimes" when it comes to picking up her son, and she tries "not to ask them as much" due to that reluctance. She went on to describe that her mom in particular seemed judgmental of her, stating "she's still judgmental against and my situation (referring to being a single mom)." Like Olivia, Marilu's conflicts with her family, particularly her mother, appear to be grounded in gendered expectations. For example, Marilu described how she and her mom have had different "experiences":

I haven't had the same experiences as her as far as being married, having children, paying for a house... she doesn't see maybe that I'm successful in a certain way because I'm already 47, and I don't have a house and I don't have to worry about all those kinds of bills. And yet, I can still do these other things that she can do right now...

Olivia and Marilu both described how their trajectories to adulthood and motherhood diverged from the expected trajectory within their families, and notions of success. For example, Olivia stated that she enjoys not having a mortgage as it allows her to use her money more towards traveling. She went on to sort of brag stating "everyone else in my family has a home... That's great. Good for them. I'm so happy for them. But they take one, maybe two trips a year, where I take eight. I feel great in that."

Olivia and Marilu have navigated a family context in which others, particularly their parents, have had gendered expectations of how they should live their life. As it relates to assisting with childcare, their parents were reluctant to extend as much support as they hoped for.

Still, Olivia and Marilu have been able to resist some of these expectations, by patching together other childcare arrangements while also creating their own conceptions of “success.”

Family-Based Child Care Arrangements

Demographics of Participants who had family-based childcare arrangements

Among the women I interviewed, ten Black women, one Latina woman, one Asian woman, and one white woman described family-based childcare arrangements in which payment was not expected. The annual income among these 13 respondents ranged between \$10,000 to approximately \$37,000, with an average income of about \$20,000. There was some variation in the age at which the women had their first child. Eight women had their first child at age 21 or younger, two between 21 and 30, and three women had their first child at 30 years old or older. The age of the respondents also varied, though a majority were over the age of 40 years old.

Table 6. 2 below provides a description of the thirteen respondents.

Table 6. 2 Respondents with family childcare arrangements

Name	Age	Age of giving birth to first child	Race/ Ethnicity	# of Children	Age of Youngest Child	Age of Oldest Child	Annual Income
Sharon	47	21	Black	3	14	26	25K – 30K
Andrea	35	30	Black	1	5	NA	25K – 30K
Krystal	34	21	Black	2	7	13	10K – 15K
Kathy	51	21	Black	3	18	30	15K - 20K
Karen	40	16	Black	3	15	25	30K - 35K
Mary	42	20	Black	4	5	22	10K – 15K
Cynthia	30	16	Black	3	4	14	15K - 20K
Rachel	41	34	Black	1	7	NA	10K – 15K

Cheryl	41	19	Black	3	12	22	15K - 20K
Anne	52	22	Black	11	12	30	10K – 15K
Isabel	38	24	Latina	3	3	14	30K – 35K
Linda	51	36	Asian	1	15	NA	35K – 40K
Stephanie	25	16	White	1	9	NA	10K – 15K

Description Of The General Motivation To “Give Back”

The respondents who gave from their tax refund described the giving as “giving back” or “paying back” for the help they received. While there was no stated obligation to pay for the childcare or discussion of “paying back” for the support, the respondents described a felt obligation to do so. For some, like Andrea below, the giving back at tax time was embedded within giving throughout the year. However, this giving during the year was not the case for everyone interviewed.

Andrea, a 35-year-old Black woman with a 5-year-old son, describes how her son’s grandmother (her son’s father’s mother) used to be her primary childcare provider up until last year. Andrea felt obligated to give her money, though her son’s grandmother did not request it. She would give her money regularly, but would also give her money at tax time.

Andrea: Last tax season too, I talked to Jay's grandmother because prior to August of this year, Jay's dad's mom would always pick him up ... I just felt like I was obligated to give her something last year when tax time came.

Dylan: Was that the only year or did you do that the previous year too?

Andrea: I used to always give her money when I got paid. But I know at tax time, like the previous year. I did give her some. I gave her a couple of hundred dollars.

Beginning in 2018, Andrea’s father started to pick up and watch Jay after school three times a week. As with her son’s grandmother, there was no expectation that she pay her father; in

fact, her father would not accept cash from her. However, Andrea gave him \$50 money orders every so often. Therefore, when she receives her tax refund, she wants to give him some money.

I do want to give my father something because he's been picking up my baby. I've been giving him money orders. I haven't given him a money order in a long time. Just because I've been tight, but I gave him a \$50 money order not too long ago because he won't accept cash from me. But I know that he needs it as well because he just retired in January of this year....So I do want to give to my dad, just to 'Thank you.' Even though he's the one who volunteered to do the service. Because I was going to pay \$400 a month for this after-day daycare to pick my son up from school....I'm going to give them (her dad and mom) something because I feel like I'm obligated to, you know, because they don't....[have a lot]

Andrea recognized the value of the care her father provides, noting how she saves money and gives her parents periodically and at tax time to give back for what they are doing for her. More broadly, a few times during our interviews, Andrea expressed concern for the financial well-being of her parents and siblings. In fact, on several occasions, she mentioned how she wanted to help them out more financially, but as she said here, her finances are "tight."

Karen described similar dynamics of obligation with a family friend, Judy, who watched Karen's children when they were younger. Karen is a 40-year-old Black woman who has a 15-year-old son and a 20-year-old daughter living with her and a 22-year-old son who lives elsewhere. Karen's daughter also has her own 3-year-old daughter. When her two oldest children were young, Karen had a family friend, Judy, that helped her with caregiving needs.

Judy took care of Karen's daughter and son, as well as her own grandchildren. Karen shared that at tax time, she would give Judy some money as a way to say: "Hey, I appreciate you. Thank you. This is just a little something else. It's not much, but it's a little something to show my appreciation." Karen went on to state:

Whatever I could give her because she knew I was trying to get out of my mom's house and I was trying to keep my place and things like that, she didn't really expect anything. I said, "we can do the Action for Children through the state." She was like, "I don't need that."

Like the other respondents, Karen highlights how much she appreciated the childcare help and how valuable it was to her in having her own independent home. Karen mentioned that she offered to get Judy compensated for the childcare through Illinois Action for Children, which provides subsidies to help with childcare costs; however, Judy declined. Therefore, Karen's tax refund allowed her to "show her appreciation."

Many parents may look to family members and close family friends as essential sources of support for raising children. It is necessary to highlight how policy may or may not support these family care arrangements. Unfortunately, Karen was unable to articulate why Judy did not want to get paid the childcare subsidy via Illinois Action for Children; therefore, I am uncertain if it was perhaps due to administrative burdens, like an access barrier or concern about state surveillance, or attitudes towards caregiving as a "private" family matter and possibly or other reasons. Yet, Karen demonstrated the vital role of "fictive-kin" and the value of their care labor to the well-being of a family.

Giving Back For Past help

Due to both the material and symbolic value of caregiving support in raising children, "giving back" can establish long term mutuality within the family. Meaning, the obligation to "give back" is not fulfilled by just giving back while the support is provided; instead, it can be sustained across the life-time, binding families in mutual support.

Sharon described such dynamics with her mother. Sharon is a 47-year-old Black woman, who has a 14-year-old daughter, a 20-year-old son, and another 26-year-old son - all of whom live with her. Sharon lived with her mom when she had her first child. Sharon described her mom as a "stay at home mom" who worked different jobs throughout the years, but "never had a career, career." Instead, her mom has been a primary caregiver in the family. She was the primary

caregiver for Sharon's children when they were young, and now her mom is caring for Sharon's Uncle (her mom's brother) as he needs 24/7 care. Regarding the support her mom gave her through the years, Sharon expounded on how she gives her mom "a couple of hundred dollars" at tax time because of all the support her mom provided to her over the years.

I feel good about doing that for her [give her money from her tax refund] because I was able to finish school. I was in college when I gave birth to him - my sophomore year of college. I had additional kids after that. She would pick the kids up from school. She would take care of the kids for me while I work. So, When I'm able to give that to her, it's a good feeling. I feel like I'm giving back to her for what she gave to me.

It is important to Sharon that she "gives back" to her mother what was given to her. Notably, she credits her mom for her success in completing college and being able to work. Sharon recognizes the value of the support, noting that she was lucky to have her given the high cost of childcare, and therefore feels good giving back to her. Furthermore, Sharon's obligation to her mom has expanded beyond "giving back" and into a general concern for her mom's well-being. When I inquire if she gives her mom money from her tax refund every year she replied,

Every tax season? Yes. And then sometimes during the year. But, with the tax money, I try to give her two hundred and some dollars or something to add to you know to help with her car repairs, and to help with her cost of living because my mom is like 70 something? She's on fixed income, so her income is way smaller than mine, but I have more bills than her. But I try to help her out.

Though Sharon no longer needs the level of childcare support as in the past, Sharon continues to help her mom out financially. Additionally, discussing why it is important to give to her mom, Sharon noted that, "it's gonna add to her income for the year actually. Because she has the extra money when she can do this and go buy this. Because I think that a lot of older people don't have that." Therefore, the line between "giving back" and giving out of general concern is blurred. This is one way mutuality can manifest within a family, by recognizing what has been given and generating a close connection between one's well-being and the well-being of the other.

Sharon described an intimate obligation to “give back” to her mother, who was vitally important to raising her children. Other respondents described similar feelings of obligation to their mothers. They highlighted the value of the care, which generated a feeling of indebtedness to their mothers for all they did for them that extended beyond the labor intensive years when the children were young and required daily care. While this is not unique to our understanding of family life, it is essential to note that the EITC and tax refund provided an opportunity to “repay” family members, especially mothers, for the support they provided. The EITC allowed the respondents to maintain both statuses of receivers and givers of support. This also demonstrates that the “giving back” can extend beyond the labor-intensive years of caring for children when they are young, and how family members can be tied to each other in a long-term intergenerational mutuality.

Giving Gifts And Paying Back: The Generation Of Intergenerational Solidarity

Various family scholars have illustrated how family relations, solidarity, and reciprocity manifests intergenerationally. The forms of solidarity and mutuality are essential for defining a family unit and how family life is lived. One binding domain of family life is the care of children and respondents in my study illustrate how the EITC is a resource used by some parents to maintain support relationships vital to raising their children. Given that definitions of family vary, it is crucial to recognize the diversity of family life. Applying a narrow lens of the nuclear family context or viewing parents and siblings as auxiliary and supplementary to the general practice of family life can result in an incomplete picture. Jackson and Ray (2018) note how individuals in their study provide varying definitions of “family” and how family identity shapes how family life is lived. Family life can be patterned around raising and caring of children, therefore the family unit is defined as those involved in the nurturance and care of children

(Chatters et al., 1989; Stack, 1975b). Furthermore, the raising and caring of children may be also embedded within a broader constellation of reciprocity and mutuality between family members.

Isabel is one respondent who illustrates how family life can be lived through a multi-generational context and the critical roles that grandparents and siblings play. Furthermore, she demonstrates how generalized norms of reciprocity can manifest within the family context.

Isabel is a 37-year-old Latina mother of 3 children, ages three, thirteen, and fifteen. She lives with her sister, and their parents temporarily reside in the basement of the house they live in, as they have a significant remodeling done on their house. Throughout the interview, Isabel discussed how they all contribute to the mortgage, bills, and food for the household.

Isabel described how the EITC allows her to “give back” to her parents for their help raising her children, which includes regular childcare. Isabel's parents, particularly her mother, have watched all her children from a young age. Isabel's mother insisted on watching her children, explicitly stating that she did not want her grandchildren in a center-based childcare facility. Like other parents, Isabel's parents did not expect her to pay them for watching her children, and it was a family norm and expectation for the children to be in the home and not in center-based childcare. Isabel highlighted how this helped her financially, stating: "They are the ones that watch the kids, and they don't even charge me for babysitting. I would have been paying like at least \$300 a month just for babysitting, and that would be just for one."

In addition to childcare, Isabel's parents also help her financially throughout the year, and her mother has an accounting book of what she and Isabel's father have loaned to Isabel throughout the year. Isabel stated that she “always gives them \$100 here, \$200 here” and that she pays her parents cellphone bills and contributes to the household's food costs throughout the

year. Isabel will also use her tax refund to pay them back for the money she still owes them and will also give them extra. Isabel states:

Come the end of the year, in tax season, not only do I pay them what I owe them, but my mom will pull out the book, she'll be like, "Well, let's talk," and she opens the book... So, she's like, "Well, this one, this one, this one, what are you going to do?" Sometimes, I'll pay her the whole thing right then. And then I always throw an extra couple of dollars.

Isabel notes that what her mom asks for is not strict accounting of all the money they have given her, and also doesn't account for all the help they provided with her children. Therefore, Isabel justified giving them "extra dollars" to them when she receives her tax refund stating:

That adds up when you think about it. So, I don't mind giving my dad \$500 here, my mom an extra \$500 here, because, at the end of the day, that money is still going to come back to me through the year.

Isabel and her parents exchange the money freely as they understand that the money "comes back."

Isabel exemplifies how the economic and social well-being of "the family" can be lived out through a multi-generational context. Her intimate connection with her parents is not auxiliary, as family life is lived interdependently. In particular, Isabel's mother has power in determining the care arrangements for her grandchildren, Isabel's sons. Isabel reciprocates by handling her parents' cell phone bills and contributes to the household's food costs.

As it pertains to the EITC, Isabel demonstrates how having a multi-generational definition of family can shape the allocation of the tax credit. Isabel's parents are financially better off than she is, therefore they can support Isabel financially when she needs help. Yet, she is committed to paying them back for the financial assistance, and the EITC allows her to do so. Furthermore, Isabel recognizes that only paying back for what was loaned does not fully acknowledge her parent's contributions to her well-being and the well-being of her children, particularly as it relates to childcare. As with other respondents, the EITC provides Isabel with

the opportunity to “give back” to her parents, particularly her mom, for the assistance she receives in caring for her sons. Therefore, while there may be an accounting of larger monetary loans, these loans are embedded within a broader constellation of family mutuality.

Further Exploring The Multigenerational Family

Several women described their felt obligation to give their own mothers money due to the help their moms provided to them over the years, specifically related to the caring of children. I argue such dynamics are enactments of intergenerational family relations of expectations and mutuality. Importantly, “family” boundaries can span beyond the nuclear family context and family mutuality and support is enacted across generations. The next section will further describe how family identities rooted in the multi-generational context shape how some families view and allocate the EITC. While such dynamics are somewhat similar to what I have previously described with Isabel, I show how multiple family members adopt similar perspectives concerning tax refunds. This provides further evidence for the family of origin's influence in shaping individual and collective ideas of material and family well-being.

Denise, a Black woman in her 50's, demonstrates the multiple roles a woman can have within the context of family. Denise has a 17-year-old daughter and 34-year-old son with an intellectual disability who live with her. She claims her daughter and son for the EITC. Denise also has two adult daughters, ages 28 and 33, both of whom have children and live on their own. Denise's mom, who is 84 years old, lives “just a bus ride away.” Denise is a daughter, mother, and grandmother, and within the intergenerational context each role has different responsibilities of mutuality.

Denise describes a very close relationship with her daughters, noting that her daughters and grandchildren are at her house nearly every day. Denise frequently watches her

grandchildren and takes her grandchildren to different places - to school events, to the park, etc. Denise typically does not charge her daughters for the childcare she provides, however if she was feeling tired she will ask her daughter for some money to watch them. As a way to “give back” to Denise, her granddaughters give her money from their tax refunds. Denise states: “They're like, ‘Here, Ma. You've done so much here and there. We just want to give a little something to you.’ Like that.” In 2018, her oldest daughter gave her \$200 and her other daughter gave her \$150. Denise states this helped her pay some bills and get a few things for the house. Yet, Denise emphasizes that there is no obligation that they give to her, stating: “They have their responsibilities and their households they have to take care of too. If they give me something, they give me something. If they don’t, it’s okay.”

While Denise may sometimes ask her daughters for money to watch their children, the support between them is typically a generalized form of exchange. Denise and her daughters do not keep an explicit accounting of what is given and received. As shown through her daughters giving to her from their tax refund, the EITC offers an additional avenue to provide support and to maintain mutually beneficial relationships within the family context. Furthermore, during the first interview Denise emphasized her responsibility as a mother to always “be there” for her daughters. For example, her oldest daughter had a fire in the apartment she lived in and was living with Denise during the time I interviewed her. Denise’s other daughter also came to live with her for a period of time in the past. Denise encapsulated this life-time responsibility stating, “as long as I have breath in my body, God's willing and able in me, I'm going to be there for them.”

Denise also discussed her role as a grandmother, and how she uses her EITC to “spoil” her grandkids. In fact, when I first asked Denise how she typically spent her EITC she stated,

“On my household and my kids” and then added with laughter “my grandkids mostly.” Denise described how she uses some of her refund to purchase “some toys or because one of their birthdays is in April, and then one is coming around in July. I kind of save a little something for them.” Furthermore, during the second interview Denise mentioned how her EITC enabled her “to get a little something for them for Christmas.” Denise emphasized how important it is to her being a Grandmother, and how the EITC allows her to “spoil” her grandsons, stating: “I want to spoil them rotten. I don’t have the finances to spoil them every way I would like to. For the most part, those boys are my heart.” Denise went on to highlight how being able to give them gifts affirmed her role as a grandmother, stating, “makes me feel good, to see their little faces light up and call me grandma.”

Denise’s relationship with her daughters and grandsons emphasizes the important affective aspects of family life. Denise’s role as a grandmother includes both the caregiving tasks of childcare, picking up her grandsons from school as well as relational dynamics of “spoiling” her grandsons. In a complete form, this is what her daughters mean when they tell her she’s “done so much”, and they reciprocate by giving her money from their tax refunds.

Lastly, as a daughter, Denise has a regular back and forth support relationship with her mom. Describing what she does for mom Denise stated:

I do a lot for my mom. I go to the grocery store for her, I wash her clothes for her. I do whatever she need me to do... I'll go and go grocery shopping for her and she'll give me her little list and I'll go get all the things she needs and stuff like that. Maybe go pay her bills for her. That's something that daughters are supposed to do for their mom.

Denise elaborated how her mom also helps her, and their back-and-forth support relationship:

My mom helps me tremendously because she gets her fund at the beginning. I get mine in the middle and I might run out of a little food or whatever and I can always go to her. She'll give me stuff that I need. Me and my mom, we're like this. We help each other. When I don't have it, she might have it. She ain't got it, I got it and if we both don't got it, we just don't got it.

Denise and her mom's well-being are intimately tied to each other, and Denise emphasized this stating, "that's something that daughters are supposed to do for their mom." Therefore, while they have separate homes in which they live, their family life is experienced across households.

Denise's obligation to her mom extends to giving her mom money from her tax refund every year. Denise described how she gives something (money or purchased items) to her mom every year when she receives her refund:

If there's nobody else getting it, she's gets something. I always give her something every year. Whatever I have, no matter what it is, I give it to her. I always put something aside for my mom... Sometimes I buy her things and sometimes I just get a card and put the money in and give it to her.

The EITC allows Denise to help her mom financially and materially in ways that she may not be able to during the year, as she has limited financial resources to do so. This further demonstrates how the tax refund is not just an economic resource for Denise and her children currently living with her, but also something that allows her to continue to support her mother.

Denise's case highlights how norms of family support can be intergenerational and binding. A crucial point is that Denise's family highlights that divisions between households may not be as distinct in some families versus others. The economic and material well-being of Denise, her daughters, and her mother are all tied intimately together, and the support they provide to each other maintains their individual households as well as the family unit - which is across households. Therefore, while the EITC is delivered individually (Denise and her daughters each receive their own EITC), the economic benefit spans across the family intergenerationally - even reaching Denise's mother who is now in her late eighties.

Kathy provides an additional perspective for how intergenerational family relations operate across households and shape how the EITC is spent and allocated. Kathy is a 51-year-old Black woman who has an 18-year-old daughter and a 22-year-old son who live with her. Kathy

grew up in a family of 10 siblings. When her children were young, Kathy lived in her parents' house with a few of her siblings. She described how she was one of the "heads of household" as she paid the electric bill, contributed to the mortgage, and paid to have things fixed when they broke. In addition, Kathy stated that her mom "sat for the two youngest, because by the time they came along, my oldest was eight." Kathy described a back and forward financial support relationship with her mom. Kathy states:

Sometimes when she needs stuff, she doesn't ask for it, she'll just say, "oh!, I got this bill." And so if someone mentions that they're having trouble paying a bill in my mind, it's let me see if I can help and they shouldn't have to ask, you know what I mean? And then sometimes if I have extra money, I'll just go over, and I'll just give it to her. And then with me, it's the same thing. I ask her directly. Sometimes I'll mention the hardship. Not even thinking that I'm asking her for it, but she will ask how's everything going? And then I'll talk about it. And she was like, well, I have a couple of dollars you can have.

Kathy provides insight into how she is motivated to help her mother out. She notes that she thinks her mom "shouldn't have to ask," and instead, it is her responsibility to respond to the stated hardship. This is one way that mutuality manifests - Kathy's mom's well-being is tied to her well-being, that she should naturally react to her mother's needs and "hardship."

These support dynamics between Kathy and her mom are extended to how she allocates her tax refund. Kathy states,

I would just go over and just give her \$200.... Now that was something that all of us, all of my siblings would do. When tax time would come, we would just give our mom money, whether we were living with her or not. I have an opportunity to help my mom, and I'll just give it to her whether I know if she needs it or not. And all of us did.

Interestingly, Kathy stated that this is something that all her siblings did - without having any discussion with each other about it. Kathy continued:

I don't even know that we all knew that we were doing. We just, I think I went in, and my mom was like, "oh, thank you so much, your sister just gave me," It wasn't like we sat down and discussed it "what you gonna do?" I think at one point after we had been doing it for a while, it was: "Did you give mom money?" "Oh yeah, I gave her some money." So it was like that. It wasn't like anything we discussed. It just, you just did.

The fact that all her siblings did the same thing at tax time demonstrates how some family dynamics (i.e. the pooling of resources in a multi-generational family) manifest across multiple domains. Kathy's point that "it wasn't like anything we discussed. It just, you just did" speaks to how family life patterns emerge and become "natural" forms of responsibility to the broader family unit.

Kathy went on to explain how she originally planned to move out of her parent's house sooner than she did, but her parents lost their jobs and she felt obligated to stay and help out financially. Describing this period, Kathy stated:

So, the decision was made to stay there at their house. So I did. And with my oldest son, when I started getting the EITC, I would just give him [her father] money. And so then that's just how it was, and none of it is like a plan, that's just how it turned out, how it happened.

To be clear, Kathy described an ambivalence towards her continued residence at her parents' house during that time. She desired to move out, however, she felt obligated to stay and help her parents financially due to their losing their jobs. Therefore, it is important to note how family obligations are balanced with one's personal desires, and the balancing of different values can sometimes conflict with each other.

Such predicaments are bound for multi-generational families that exist in a policy environment that privileges nuclear families. The dynamics and negotiations within the extended family has been an area of inquiry for various scholars of the Black family, in particular the examining of intra-familial relations when family members are of diverse social class backgrounds (Chiteji & Hamilton, 2002; Cole & Omari, 2003; Sacks et al., 2020; Stewart, 2015). While the giving of social and economic support is appropriate and expected in many families, it can limit individual family members' ability to secure financial security and accumulate wealth (Chiteji & Hamilton, 2002; McAdoo, 1997; Sacks et al., 2020). Furthermore, decisions to not

share resources with family could result in the loss of future support - economic, social, and emotional – and feel like sacrificing an essential aspect of one’s culture and identity (Magubane, 2017; Stewart, 2015). Therefore, the balancing between the individual and the family can create ambivalence, tension, or even conflict within the broader family network (Domínguez & Watkins, 2003b). I argue that a contributing cause of these ambivalent or conflictual dynamics is the limited public policy response to the social and economic circumstances of low-income families and families of color. For generations, public policy, and tax policy specifically, has neglected the family and community social and economic well-being of Black families, which places further strain on family kin networks (Miller-Cribbs & Farber, 2008).

This has direct implications for the EITC, as some individuals may use it to support their broader family - specifically their parents. There is nothing wrong with allocating some of one’s EITC to family members, but it is important to note that this was not the policy’s original intention. This is an example of the misalignment of tax policy with the lived experience of family life.

The Cost Of Reciprocity And The Role Of Conflict In Preventing Exchanges

Family relations are not without conflict. Though the above respondents described supportive dynamics related to childcare and their felt obligation to reciprocate, these dynamics should not be romanticized. In particular, I explicitly sought out to explore how the EITC was an economic resource to support a broader constellation of family. I did not explore other domains of family life that could be sources of conflict or ambivalence. Furthermore, while all of the respondents stated that it would be okay if they did not use a portion of their refund to reciprocate for childcare, such outcomes are typically due to delays in receiving the refund, the

refund being smaller than expected or, an unexpected financial expense. Therefore, it is understood within the family that financial situations can prevent reciprocating.

Importantly, situations that prevent reciprocating have a material cost for the caregiver and may have a psychological cost on the parent. While it is “okay” if one doesn’t give, there is still an experience of disappointment for not being able to give. For example, Denise summarized this when sharing how she couldn’t give to her mom, stating, “I was a little disappointed because I’m so used to giving her a little something. I just wasn’t able to this time. Like I said, she pretty much understood.” Additionally, while the caregiver does not receive an economic equivalent for the care provided during the year, the caregiver loses out on any direct financial benefit that she typically receives. This is just one example of the adverse outcomes that arise from not recognizing caregiving as economically necessary to society and how low-income women shoulder the burden of raising the next generation.

In more extreme forms, familial conflict and even mistrust can create strain within family relations and shape the nature of family exchanges. Such conflict may prevent reciprocity for caregiving, especially when there are disputes about money. Three respondents did not feel an obligation to reciprocate monetarily to family members who provided regular childcare. Two of these respondents described disagreements, specifically over money, that brought conflict into the relationships. In particular, these respondents described a form of family paternalism that frustrated them or “hurt” them, and appeared to call the respondent’s “motherhood” into question. In these situations, the childcare arrangement was not viewed as reciprocal by the respondent because it was not mutually endorsed. Instead, the individual providing childcare dictated what was best for the respondent.

For example, Stephanie detailed some of these patterns with her mother and step-father. Stephanie worked part-time at a retail store, and her mom, Rebecca, helped with childcare when Stephanie's daughter was not at the center-base childcare. While the childcare Rebecca provided was not as frequent as the other respondents explored here, the dynamics between Stephanie and her mom are helpful for exploring how disagreements and conflict can shape family support.

Stephanie is a 25-year-old white woman, with a 9-year-old daughter. At the time of our interviews, she lived with her mom, stepfather, and stepbrother. When Stephanie first had her daughter, Rebecca was supportive of her. Stephanie stated:

I got pregnant at 16 and she wasn't like, "You got to get out of my house. You got to leave." She was upset, but she was like, "You know what, I guess this is God telling me that I'm meant to be a grandma. I don't know how long I have left on this earth." She's already 61. She's always watching my daughter if I have to work and she's home. Sometimes I work later. She does work as well but sometimes I work later and she [Rebecca] gets out at 5:00 and if I'm there till 9:00 or 10:00 at night, she's able to watch my daughter.

This support was very important for Stephanie as she was able to finish high school and start obtaining work experience as a young adult.

While Rebecca was originally very supportive of Stephanie when she had her daughter, Stephanie felt that her support started to wane within the past three years. She credited her stepfather for this.

My stepdad, he feels like he's the boss of the house and he's the one that told my mom, "She needs to start paying rent." My mom's like, "Yes, but she's only working part-time, she takes care of her daughter, she pays her phone." He's like, "Yes, but at least something, something small." Then my mom was telling him that she was living with her mom for a while and it was never like that. Your parents are there to help you. My mom had always told me either you go to school or you work, or you do both, and you don't have to pay rent, but you can't just sit in the house all day and do nothing; so when she told me this, I was kind of shocked, I was kind of blown away... She said she tried to keep the peace, but I feel like she takes his side more.

Stephanie stated that she feels that her stepdad is the source of division between her and her mom, elaborating "I feel like our relationship was stronger before him." This led to an evolving

relationship between Stephanie and her mom, one that was more about money and what Stephanie was contributing to the household.

Eventually, this led to Rebecca alluding to the possibility of charging Stephanie to watch her daughter. She related that her mom said,

“You know, I should charge you like \$20-\$30 because that's what most grandmothers would do.” I'm like, “That's not true. That's not what my grandmother did. We weren't even living with my grandmother. You dropped me off there and she didn't even charge, but we're living here.” It's like she's always trying to like- her and her husband trying to get money somehow.

These dynamics caused Stephanie to reconsider her relationship with her mom, and question how supportive Rebecca is of her. Many of the messages and family dynamics Stephanie grew up with, the expectation that her mother would help her with childcare and not expect her to pay rent if she was working or going to school, have changed. This change causes conflict between her and her mom.

As I detail in chapter four of this dissertation, the conflict between Stephanie and her mom caused her to not tell Rebecca about her tax refund, and in fact Stephanie has misled her mom and stepfather to think that her daughter's father claims their daughter. Therefore, Stephanie keeps her tax refund a secret from Rebecca and does not allocate any to her. Therefore, the lack of trust between Stephanie and her mom and the changing expectations on whether Stephanie should have to pay for childcare, forgoes any opportunity for Stephanie to allocate some of her refund to her.

Discussion

The women I interviewed detailed strategies for arranging childcare similar to the patterns found in other studies. Half of the respondents I interviewed had family members or close friends who were designated primary childcare providers. Nearly all of these family members were women. It is important to note the crucial role of these family members, or as

Collins (1990) refers to them – “other mothers” - in raising children. Additionally, as noted, most women were not paid for their care work, reinforcing the hegemony of “motherhood” as a private matter and how this hegemony extends to other mothers. Yet, the respondents in my study demonstrated a level of rejection of this hegemony through their “giving back” at tax time. Given that the women understood that a portion of their tax refund (specifically the EITC) was paid to them because they were parents, symbolically, giving some of the refunds to the caregivers recognizes the parenting/mothering those caregivers did.

This chapter also confirms the centrality of childcare to general family well-being, specifically how many of the women I interviewed relied on the care work of family members so they could work and/or complete schooling. Furthermore, the centrality of caring and rearing children helps shape the boundaries of what constitutes family. Several of the respondents described generalized norms of support and mutuality with those who were crucial to raising and caring for their children - socially and materially. Such dynamics align with other studies of Black families in particular, where scholars argue that the definition of the family unit includes those who integral to the raising and nurturance of children (Chatters et al., 1989; Jayakody et al., 1993; Stack, 1975b; Stack & Burton, 1993). These dynamics around the caring of children can help contribute to the generation of intergenerational solidarity, where the “well-being” of the family is viewed through a multi-generational context. Several women I interviewed articulated how it was vital to their material, emotional, and relational well-being to maintain these intergenerational ties. The EITC is a resource used to help support those ties.

Still, mainstream society treats family caregiving mainly as a “private” concern, and the lack of a universally funded childcare policy (which could include family care arrangements) demonstrates the continued grip of middle-class nuclear family hegemony (Heen, 1997;

Josephson, 2016). The ideal nuclear family is structured on the paid-labor of a man in the public sphere and the unpaid labor (reproductive and care work) of a woman in the private sphere (Abramovitz, 1996). The national response to necessitate the reproduction of the next generation of society is privatized and piecemeal. Middle- and upper-class families, particularly white families, have the most options available to them to manage the raising of children. Those who can afford to, manage within the private sphere and either pay for childcare or utilize the unpaid labor of a “stay-at-home” mom (and to a lesser extent, father).

While increased pressure from women has forced some companies to provide childcare assistance through on-site facilities or subsidies that help offset childcare costs, it is middle and upper-income families who are most likely to have access to such employer-sponsored programs. For example, a 2015 report by the US Bureau of Labor Statistics estimates that about 61 percent of the top quartile of earners have access to dependent care reimbursement accounts compared to only 16% of the bottom quartile (Stoltzfus, 2015). Dependent care reimbursement accounts enable employees to set aside up to \$5,000 of pre-tax income to help cover the costs of dependent care, including childcare. The same report also found that nearly 20% of the top quartile earners have access to workplace-funded childcare, compared to 5% among the bottom quartile (Stoltzfus, 2015). Therefore, employer-supported childcare policies are few, and higher-income workers are the most likely to have access to them. Thus, white women disproportionately benefit from these employer-provided benefits, given that they are disproportionately among the middle and upper classes.

There are a few policies that families can access to help supplement the costs related to childcare. Families may be able to take advantage of the Child and Dependent Care Tax Credit (CDCTC). Yet, the maximum credit amount available is \$1,050 per child - which pales

compared to the average annual cost of center-based care ranging from \$9,254 for preschool-age children to \$11,896 for infants (Child Care Aware of America, 2019). Furthermore, the CDCTC is a non-refundable tax credit, limiting its availability to lower-income families and families with limited tax liability. While lower-income families may turn to childcare subsidies, the childcare subsidy program has been criticized for its administrative burden and lack of flexibility. In addition, there are a limited number of center-based childcare facilities that offer care outside of “standard” work hours (i.e., 8 am to 5 pm) and on weekends (Ben-Ishai et al., 2014; Henly & Lambert, 2005; Johnson-Staub et al., 2015). This means parents who work non-standard hours must find alternative arrangements. Black and Latino parents and low-income parents are more likely to work non-standard hours (Ross & Bateman, 2019), thereby limiting their access to the “institutionalized” childcare system in the United States. Therefore, it is unsurprising that only 12 percent of those eligible for childcare subsidies actually receive them (Ullrich et al., 2019). Lastly, income eligibility for childcare subsidies is typically at or below 200% of the federal poverty level, meaning that most single parents with two children and annual income above \$43,440 are not eligible for subsidies.

The patchwork childcare policy in the United States means that “the family” is primarily responsible for the care of children - with women disproportionately burdened with this responsibility. While a large portion of research and advocacy has focused on how working mothers balance work and family life, I want to draw specific attention to how the lack of a universal policy extracts family labor and resources for private profit. The women in my study demonstrate how they relied on family members to provide childcare so they could work. Without family care providers, the women may not be available to work at all. Employers benefit from the low-wage labor of the women they employ as well as the unpaid labor of the caregivers

their employees rely on so they can work. Therefore, similar to the hegemonic nuclear family context where husbands benefit from their wives' care work - the women in my study benefit from the childcare provided by their family members (who are mostly women). Yet, unlike the white nuclear family - women, particularly women of color, do not benefit from the so-called “family wage” or the “social contract” to white middle-class men (Boushey, 2016; Heen, 1996). “Other mothers” who provide childcare are not beneficiaries of the “family wage,” unlike the white middle-class stay-at-home mom.

While tax refunds, and specifically the EITC, may provide an avenue to “give back” for the childcare a parent received during the year, the amount given is much smaller than the actual economic value of the care work. I am not arguing that it is inappropriate to allocate one’s EITC to “give back” for childcare, and in fact, it demonstrates the freedom one has with their own money. Nor am I arguing that the respondents should give more. However, it is important to note that the EITC was not created as a policy to compensate for childcare, and even the maximum EITC is insufficient to do so. This study demonstrates just one strategy that some families, particularly Black families, may adopt to survive and resist an economy of racial domination and economic exploitation that devalues care work and ties economic and material survival to work.

Beyond childcare, when family structure and identity are outside the bounds of the hegemonic nuclear family, family members will often support each other materially in various ways. This has long been the case for families of color and low-income white families. When our analytic lens shifts beyond the nuclear family context, we can see how many families live a family life in an extended and multi-generational context. I sought to highlight this specifically for many of the women I interviewed to demonstrate that these relations are not auxiliary or only “extra support”; instead, they are vital to the women's holistic lived experience. While this is not

necessarily new to our understanding of family life, I argue that because most of our social policy reflects the hegemonic nuclear family, families that do not align with that hegemony are marginalized because policies do not recognize their family dynamics. In this case the labor of “other mothers.” Such critical examinations of public policy are peripheral in our mainstream analysis of public policy outcomes.

While the EITC is touted as one of the most successful anti-poverty policies, our poverty measurement is at a household or nuclear family level. If the family consists of individuals across households, what does our measurement of poverty miss? Some scholars point out that using income and the poverty threshold misses the more complex nature of material well-being and hardship (Mayer & Jencks, 1989; Shaefer et al., 2017; Shaefer & Ybarra, 2012). Still, material hardship measures may not accurately capture how extended and multi-generational families support the material well-being of the family members across households. For example, an individual may report they didn’t miss any meals in the past month, yet this is because they could go to another family member’s house for meals. A parent may report they didn’t miss work due to the lack of childcare, yet this is because they had a family member who provided free childcare. While we treat such actions of family support as “natural expressions of family solidarity,” our public policy renders such family dynamics as non-existent through the creation of policy that only reflects nuclear family structures.

Therefore, while many parents who receive the EITC may appear to be “lifted out of poverty” through their receipt of the EITC, after allocating portions of their EITC to support the material well-being of other family members, that may not be the case anymore. If a family is organized around a collection of family members across households, it may be more appropriate to consider how the family collective fairs materially and economically. If economic and

materially well-being and survival requires the collective action of a variety of family members outside of the nuclear family context, then what would be a more appropriate analysis of a public policy like the EITC? For example, studies have examined the health outcomes of children (i.e., nutrition) when parents receive the EITC, assuming that with the influx of cash, parents will allocate additional money for quality food (Hardy et al., 2018; Hill & Gurley-Calvez, 2019). It may be additionally insightful if we see positive outcomes among the parents, grandparents, and other relatives of those who receive the EITC. Furthermore, due to historical and contemporary mechanisms of racial and income inequality, we may want to conduct our analyses among specific racial and ethnic communities. This will move us past analyses that find the “on average” impact of the EITC and have us consider for whom and under what circumstances the EITC can have specific effects.

In conclusion, Collins (2008) reminds us that,

Without women’s motherwork, communities would not survive. On the other hand, this work often extracts a high cost for large numbers of women. There is a loss of individual autonomy and there is submersion of individual growth for the benefit and survival of the group. The question of women doing more than their fair share of such work for individual and community development merits open debate (p. 176).

Collins goes on to state that “personal sovereignty involves the struggle to promote the survival of a social structure whose organizational principles represent notions of family and motherhood different from those of the mainstream” (p. 180). Therefore, outstanding questions for family scholars committed to intersectionality and anti-oppressive scholarship could be: how can policy be crafted to promote personal and community sovereignty that nurtures the social structures and organizing principles of families of color? What would a universal childcare policy look like that nurtures the social structures and family life of families of color? What could tax policy look like that recognizes multi-generational and intergenerational family relations, dynamics, and obligations?

An extension of these questions might be asking what is the appropriate role of policy, if any, in recognizing the extended family and community-level work that women of color do? When grandmothers and aunts are primary care providers for women who work and go to school full-time, what is the role of policy in ensuring the economic and material well-being of those “other mothers”? In this chapter, I have shown a small aspect of how Black women, in particular, resist a system of racial domination and economic exploitation by maintaining supportive social ties and extend family structures by “paying back” for childcare that “other mothers” in their family provide. Policy researchers and policymakers must recognize these dynamics and explore what new policy would look like. Policy that would support not just the survival of families of color and low-income families but also their flourishing.

More explicit recognition of care work may help reconcile the conflictual relationships in some families - as I explored with Stephanie. Policies that provide free childcare at childcare centers may provide the autonomy some women need, to not have to rely on family members for childcare assistance. Other policies that pay family caregivers directly may decrease conflicts over financial resources. Simultaneously, such policies may not eliminate conflicts because the source of conflict is more deeply rooted in other family interactions and patterns. For example, Stephanie described how she would not tell her mom about her refund, because she didn't trust her. Given the broader context of mistrust and conflict around money, public policy that compensates caregivers could generate other avenues of conflict.

Lastly, a couple of respondents shared how their children's caregiver did not want to be paid for the care via the state-sponsored childcare subsidy program. Reasons for this should be explored if a universal care policy is to be crafted. System avoidance and viewing the care of children as a private family matter are two avenues that could be explored as reasons why a

family caregiver may not want to be paid via a state subsidy. Additionally, scholars have also documented how some families encounter barriers to accessing the subsidy. Lastly, though this was not raised among the respondents I interviewed, a caregiver's immigration status would be a barrier if they are undocumented. Therefore, there are opportunities for further research into the childcare subsidy program's accessibility and utility among family caregivers.

CHAPTER VII: COMPLICATED DECISIONS DECIDING HOW TO FILE TAXES DURING A CHILD'S TRANSITION TO ADULTHOOD

In this chapter I explore how for some families the filing of taxes is a symbolic marker of adulthood. I provide evidence of how parents consider their child's level of "independence" and "responsibility" when deciding how they and their child should file their taxes. Importantly, for many parents the decisions about tax filing are guided more by normative ideas of their child's development and their provision of support to their child, than whether they are legally obligated to claim their child. These findings are important because they suggest that the eligibility requirements for claiming a young adult child misalign with the diverse economic needs and developmental goals of low-income families.

My findings conform with and extend research on transition to adulthood and life course theory. Parents' assessing whether their child is "independent" and "responsible" enough to claim themselves on their taxes is part of the work that parents do more broadly, to assess whether their children have reached adulthood. Therefore, before proceeding to the chapter's empirical findings, I review and extend key principles from life course developmental theory and scholarship on the transition to adulthood that are directly relevant to the findings.

I then introduce and describe the "process" of parents' role in their child's development into adulthood as evidenced in my study through the respondents' described goals of independence and responsibility. This is a central aspect of grounded theory of showing how process links "sequences of action/interaction as they pertain to the management of, control over, or response to, a phenomenon" (Strauss & Corbin, 1990). The phenomenon in this case being how the transition to adulthood relates to the filing of taxes. Then, I move to the interview data to empirically demonstrate this phenomenon within the unique contexts, or conditions, that families

encounter. Importantly, the interview data and my analysis suggests that the phenomenon is dynamics, interactive, and developmental. This follows grounded theory analysis of process by noting “(a) the change in conditions influencing action/interaction over time; (b) the action/interactional response to that change; (c) the consequences that result from that action/interactional response; and finally by (d) describing how those consequences become part of the conditions influencing the next action/interaction sequence” (Strauss & Corbin, 1990).

Overview Of Life Course Theory And The Transition To Adulthood.

A central argument of life course theory is that development is the result of individual processes across the life span, including cumulative and continuous processes as well as discontinuous and innovative processes (Elder et al., 2015; Elder & Shanahan, 2006; Holden, 2010; McCormick et al., 2011; Neugarten & Danon, 1973). This means that many processes of development build upon previous experiences, while other experiences are unique. At very young ages, the family context is a primary source of development, and as children get older, the developmental process becomes shared with schools and peer groups (Cynthia García Coll et al., 1996; Eccles et al., 1993; McCormick et al., 2011; Raeff, 2010; Sroufe, 2005). However, the family of origin continues to be an influential site of development as children get older, particularly in transmitting values and attitudes of individual responsibility and independence (Aquilino, 1997; Baete Kenyon & Silverberg Koerner, 2009; Drayton, 2014; Fuligni & Pedersen, 2002; Johnson & Benson, 2012; Jorgensen et al., 2019; Koepke & Denissen, 2012; Serido et al., 2010).

The universality of children's development into independent adults is also a site of debate. Often, "universals" are typically defined by those with the most material resources and the political and social power that provides them with the opportunity to determine what is

"normative." Therefore, these universals are often also used to deem "deviant" and "abnormal" those who have different developmental paths that ultimately lead them to the legal age of "maturity." The social policy provisions typically reflect the so-called "normative" and "universal" paths, while those who deviate from these paths are viewed as "deviant" and "undeserving," providing the justification for punitive policy at best or total policy exclusion at worse (Abramovitz, 1996; Piven & Cloward, 1971; Soss et al., 2011; Watkins-Hayes & Kovalsky, 2016).

Like prior generations, most 18-year olds are still highly dependent on their parents and family's support, though this support may look different across the generations. One concern about what appears to be a longer "transition to adulthood" is the increase in the percentage of young adults, 18 to 30 years old, living with their parents (Lei & South, 2016; Nelson et al., 2007; Shanahan, 2000). As shown in Graph 1, there has been a steady increase in the percentage of young adults living with their parents. While some have directed attention to the young adults themselves - wondering about their changes in attitudes and perhaps even unwillingness to take on independent adult roles (Arnett, 2000; Baete Kenyon & Silverberg Koerner, 2009), others have raised attention to the rising impact of neoliberalism with the devolving investment of the state, increased privatization of government resources, and the shifting of risk and responsibilities from the state and businesses onto individuals and families (du Bois-Reymond, 2015; Settersten, 2011; Silva, 2012; Syed, 2017).

Still, many parents recognize that their young adult children are transitioning to adulthood; therefore, many hold positive beliefs and attitudes about supporting their children during this time, particularly between the ages of 18 and 24, as they see it as a worthy investment (Aquilino, 1997; Aquilino, 2005; Aquilino & Supple, 1991). Embedded within in this is that

parents believe and hope that their children are in the process of becoming more independent, and this translates to expectations of gaining the necessary skills and experience to obtain jobs and careers to support themselves. Though some parents may view this period of transition as normative, it is not without struggle and challenges - especially for low-income parents and parents of color (Aquilino, 2005; du Bois-Reymond, 2015; Fussell & Furstenberg, 2005; Luhr, 2018; Settersten, 2011). While most parents may desire to give their children the best, their (in)ability to do so is also structurally shaped by oppressive systems of racism, sexism, classism, and heterosexism.

Findings Overview: Parents' Role In Their Child's Transition To Adulthood

In my study, I find that one way parents make assessments of their child's development into an "independent adult" is by gauging the level of financial responsibility that their child is displaying. This confirms and builds on previous research that focuses on parents' role in their child's development, identity, and financial socialization (Collins & Steinberg, 2007; Daddis & Smetana, 2005; Fuligni & Pedersen, 2002; Grotevant & Cooper, 1985; Gudmunson & Danes, 2011; Rea et al., 2018; Sessa & Steinberg, 1991; Smetana, 2002). Evidence of financial responsibility can include spending money responsibly, saving money, understanding how the household bills are paid, contributing to the household bills, having a job, and going to school (Gudmunson & Danes, 2011; Jorgensen et al., 2019; Shim et al., 2015). In turn, I find that parents use their assessments to guide their behavior towards their young adult child, including adjusting their previously conceived ideas of their role as a parent during this time and the expectations they have of their child at that moment in time.

This is a dynamic and relational process, as both the parents and the children have expectations of each other and make claims to what their responsibilities and capabilities are.

However, the parent typically holds more power and influence in this process given their caregiving and parent role, including providing a home and resources from which the child benefits. Their lives are linked to one another, and both are experiencing a change in their social roles in relation to each other (Elder, 1994; Elder & Shanahan, 2006). I find that nearly all the parent I spoke with held desires to assume less responsibility for the basic needs and tasks for their child's general well-being and in some cases expect the child to take some responsibility for the tasks necessary to maintain the household – which may include contributing to the household bills. At a basic level, there are considerations about the allocation of financial resources.

While all the mothers interviewed engaged in relational and developmental processes with their young adult children, there is variation by race and class in what it looks like for individual families. Furthermore, there are some critical differences based on the gender of the child as well, particularly when a daughter has a child. My analysis suggests that while children's roles are evolving during this period, so are parents' roles - they are moving from a parent supporting and caring for a dependent child to a parent supporting and caring for a young adult, who are typically assuming greater levels of autonomy and independence. Parents and young adult children are both learning and adapting during this period. Importantly, this dynamic and relational process occurs within the broader structural context that shapes how and in what ways mothers can provide support. Therefore, this also translates to an on-going adjustment to both the mother and child's beliefs, expectations, tasks, and labor within the family sphere.

Lastly, Elder et al. (1994, 1998; 2015) mention that many major life course transitions are culminations of multiple mini-transitions. As with the development process from an infant to a child, the process from an adolescent to a full-fledged adult is marked by many mini-transitions. Consistent with Elder's view of development, many respondents in my study described a gradient

process towards the responsibility and independence they expected their child to exhibit to be viewed as an adult. As expected, this gradient process follows the age of the child. Furthermore, the transition to adulthood builds upon the foundation that the parent built during the child's younger years and adolescent years.

Negotiating The Claiming Of Adult Children

Since the transition to adulthood is a process not a distinct event, parents negotiate their expectations of their child's responsibilities through early adulthood. Many of the women I spoke to suggested that the filing of taxes and claiming oneself can be a signifier of reaching adulthood, yet also articulated ambiguity and/or uncertainty about when children should claim themselves. While, this ambiguity may be shaped by inaccurate knowledge of how family members should file their taxes according to tax law, my findings suggest that it is parents' notions of independence and responsibility that primarily shape decisions around tax filing. Stated differently, the guiding script for most of the respondents was that "adults" are "independent" and "responsible" and one way to demonstrate independence, responsibility and ultimately "adulthood" is by filing taxes and claiming oneself. Yet, as I will show in this chapter, parents' assessments and notions are conditional on contextual factors and their child's actions and behaviors.

I explored how all respondents thought about and approached filing taxes and claiming of an adult child, regardless if they currently had a young adult child. This required that I share the eligibility rules for claiming an adult child for the EITC. Though the respondents' attitudes and beliefs could be influenced by whether they currently had a young adult child, the beliefs on claiming adult children or not was not associated with whether the respondent currently had an adult child. Instead, beliefs on what classifies as adulthood, the importance of fostering

independence and responsibility, and family economic resources were the most important factors that shaped the respondents' thoughts and beliefs on how to handle the filing of taxes with their adult children.

These beliefs fell into three categories. Eight respondents mirrored the current law – that they want to claim their adult child if they are in school but think their child should claim themselves if they are primarily working. Eight respondents stated that being a full-time student should not matter, but instead, what mattered was the extent to which their child was financially dependent on them. These respondents felt that if they were responsible for the majority of their child's housing and living costs, they should be able to claim them and receive the EITC. Eleven respondents stated that they wanted their young adult child to start claiming themselves as soon as possible – and this included while in college if possible.

However, most parents articulated a negotiated process with their adult children in regards to filing their taxes as a family. These parents stated that though they thought it best to claim their child because they would receive a larger refund than if their child claimed themselves, they would defer to their child's choice if the child wanted to claim themselves. Demonstrating their commitment to supporting their child's "transition to adulthood" by assuming higher levels of independence and responsibility. Notably, while beliefs, attitudes, and values are important, the socio-economic situation of the family and interpersonal relationship between the parent and child were important factors that shaped the decisions parents and children made.¹

¹ NOTE: Two respondents were only interviewed at time one, so I did not ask how they would handle the filing of taxes with their young adult children. One other respondent was a foster and adopted mom; therefore, she was unsure what the future of tax filing would be like for her.

In the next section, I provide an example of the transitioning of roles that parents and children go through is built on prior family experiences and is a "developmental" process. I then demonstrate how notions of independence and responsibility guide the process of deciding how taxes are filed and how complications can arise because the parent and child each file their own tax returns. I then show how some parents have strong preferences for their children who be independent and therefore want their child to start "claiming themselves" as soon as possible.

I then show how other parents navigate their status as the financial "head of household" and balance their child's autonomy and independence and the financial responsibility they continue to have towards their child. I then explore how the presence of three generations - parent, child, and grandchildren - within a household can create unique opportunities and challenges for families as they decide how to file their taxes. I further explore the multi-generational context by exploring the one respondent I interviewed who was recently married and transitioning from living with her parents to living with her husband and son. I end by summarizing the chapter's findings within the broader context of the transition to adulthood and how the rigid nature of the tax code in many cases misaligns with the economic needs and developmental goals of low-income families and families of color.

The Transition To Adulthood – Building Towards Independence

Several respondents described ways they prepared their children to take on higher levels of independence and autonomy and how they built upon this overtime. For example, some mentioned how it was important for their teenage children to have summer jobs to learn important skills and have the experience of earning their own money. Furthermore, embedded within the experience of earning money is assessing how their child allocates and spends the money they earn. Parents make assessments of whether their child "spends their money well" or

not, as one parent stated. Some parents discuss having their teens pay for their cell phone bills to better appreciate the bill's cost. Additionally, some parents described how they showed their children the household bills and had them "pay" the bills with fake money to understand how the bills were being paid and, more importantly, to help their children understand how limited the household income was. It is tasks and experiences like these that mothers build upon to communicate the increasing expectations of responsibility and independence for their young adult children.

Nicole provides an example of the transition of roles parents and children go through as children develop into young adulthood. Nicole's story emphasizes what a parent views as a natural progression for her child and congruence between the parent's role and the role expectations the parent has for her child. The ways their lives are linked to each other and how they co-create their relational scripts. Nicole is a 43-year-old black woman who has five children who live with her: an 8-year-old, 13-year-old, 15-year-old, 20-year-old son, and a 24-year-old daughter. Nicole's income is just under \$35,000. She had an EITC of about \$3,500 and a refund of nearly \$10,000. Nicole claims all her children except for her 24-year old daughter.

Nicole has different expectations of her 20-year-old son, Robert, and her 24-year-old daughter, Sasha. These expectations are reflective of their age, development into adults, and their roles in the family. Her son and daughter are both in school and work. Her son currently works temporary jobs and goes to school full-time; her daughter currently works part-time and goes to school part-time. Sasha has been working temporary and part-time jobs for a few years and contributes monthly to the household expenses, yet Nicole pays for most household expenses.

When I asked Nicole how they came to this arrangement, she says,

It's the way I was raised. I think I just adopted how I was raised and I just told her a certain amount. Well, basically, I asked her what's affordable for her. I didn't want to take

all her money. We came to agreement and she seemed to be keeping up with it without a problem. She doesn't skip.

Nicole draws from her own experience growing up, and this guides her interactions with her daughter. Furthermore, Nicole's expectations for Sasha are negotiated with her daughter, highlighting how the role transition occurs within their context. Though Nicole has the expectation that her daughter contributes, she also discusses it with her daughter. Nicole also expects her son to contribute but differently.

I will ask him to buy the toilet tissue, paper towels, the little stuff that we need around the house, and he will do that. He said, "Okay. I'm about to pay rent. I'll go and get some tissue." That's how he looks at it. [laughs]

Nicole explains that Robert's job is seasonal and will not be working when he returns to school. Again, Nicole also has the expectation that her son contributes, yet she doesn't have as much expectation of him yet because it's "This is his first little job."

Independence And Responsibility Leading To Tax Filing

With the expectation of work comes the responsibility of filing taxes. This becomes most important when a young person holds a job for most of the year and works regular hours. In 2018, the minimum income to file taxes for single individuals under 65 was \$12,000². However, in practice, many young people who earn less than this may file their taxes. For example, the women in my study described how once their child held a job that was more than just a summer job, they encouraged their children to file their taxes (though maybe not claim themselves). Furthermore, some women shared that their children were eager to file their taxes because they knew they might be eligible for a tax refund.

For example, Nicole's daughter Sasha brought up the topic to Nicole about filing her taxes when she was around 21 years old. And Nicole thought this was a natural progression for

² <https://www.irs.gov/pub/irs-prior/p17--2018.pdf>.

her daughter. Nicole said, “Well, she was getting like little odd jobs here and there, so she wanted to be an adult. I said, ‘You can try to file yourself.’” Sasha wanted to assume more responsibility, she "wanted to be an adult." Nicole recognized this development in her daughter and encouraged her to claim herself. Conversely, Robert has only worked a seasonal job, which she says is "his first little job"; therefore they are not having a conversation about tax filing.

Cheryl, a black woman, who is a mother of two and the guardian of her niece, described a similar dynamic with her 22-year-old son (James), albeit the transition to him claiming himself on his taxes was not what she expected. Unlike Nicole, Cheryl did not expect James to contribute to the household expenses and told him that "as long as you're in school you don't have to pay any bills. This is my home, I'm responsible for it. I want you to take care of yourself, learn to take care of you." "Taking care of himself" meant going to school full-time and working – though he was not as consistent in holding jobs as she wanted him to be. Yet, as with Nicole and Sasha, Cheryl's focus with her son is developing his financial independence and responsibility.

While in college Cheryl "supported him totally," and she supplied James with a vehicle, for which she paid the insurance; therefore, she claimed him on her taxes because she was his "sole provider." After his second year in college, James started to work more consistently and decided to claim himself on his taxes, however, he did not disclose this to Cheryl until she had difficulties filing her taxes. Cheryl describes the situation:

We did have a conversation about it. I told him that, "I'm filing you on my taxes," and he was like, "Okay." When I went to file my taxes, weeks and weeks and weeks would pass. I went to the place where I got my taxes done at, and they were like, "There's a problem with your taxes," and I'm like, "What?" It was like, "Somebody already filed this person on their taxes." Come to find out, he had filed himself without telling me. It was a not okay kind of thing. Ever since then, I'm like, okay, fine. If he wanted to file himself, he could have said so instead of doing it on his own. From that point, I just let him file himself.

Though Cheryl had communicated to her son that she was claiming him, this wasn't enough to set the expectation that he didn't claim himself. Cheryl was not exactly clear why or how James

could claim himself, however from that point on, she advised him to continue claiming himself. She rationalized this stating, "You take care of yourself, now, so I'm fine with you filing yourself."

The notion of "taking care of yourself" was a common theme among parents in defining financial independence and responsibility and ultimately adulthood. This marking of "adulthood" can signal to some parents that they can be less responsible for their child's economic well-being and prompt a transition from the parent claiming the child on their tax return to the child claiming themselves. This is contrary to tax law, which provides detailed qualifications that a "dependent" is someone who provides less than 50% of their own living expenses or "support." It may be assumed that tax law provides a clear and "rational" path towards how families may file their taxes. However, in practice, families have more fluid and complicated approaches to the process of claiming adult children as dependents. Furthermore, the filing process creates a catch-22 situation where some parents choose between a personal value (promoting independence and responsibility) and the financial benefit of a larger tax refund.

Cheryl noted that she understood and communicated to her son that she would get a larger tax refund than what her son gets by claiming himself.

I was trying to explain to him by him filing himself, he doesn't have any dependents. I actually would have got more back for him if I filed him, versus him filing himself and I could have gave him the money that he was given back.

When Cheryl explained this to James, he better understood the situation and told her she could claim him the following year. However, Cheryl insisted that he now claim himself, stating, "He's an adult now. He takes care of himself. Go ahead [claim yourself]." This shows how Cheryl used the tax return to signal to her son that it is time to be an adult and "take care of himself" and yet gave up the additional EITC benefit in the process. Cheryl continued to support her son financially yet was also pushing him to greater levels of independence and autonomy.

Another respondent, Olivia, shared a similar experience with her son. Olivia is a 42-year-old Latina woman with two sons: 13 years old and 25 years old. Olivia's income was about \$40,000 in 2017, but she became unemployed in 2018 and only made about \$7,500 the year. Her 2018 EITC was about \$2,500. Like Cheryl, Olivia knew that she could claim her young adult son, Jesse, for the EITC because he was a full-time student.

When Olivia's son was 22 years old, he decided he wanted to claim himself on his taxes to have his own tax refund. Olivia told her son that "however you feel you want to file I'll do," and emphasized how she wanted to honor his independence. Olivia and Jesse went together to have their taxes filed, and while at the location, a discussion between two tax preparers ensued:

Two people who were assisting me got into an argument or something ... one of the people that was helping me because now my son is doing his own and he's still living with me at the time and she was, "Who lives in your home?" And I said, "Well, me and my son." "You pay his rent, his food?" I'm, "100% yes, I pay 100%. He just has his-- he goes to college and work and he gets to keep his paycheck for himself, but I pay for all of his things." "Well then you can put him on your taxes." Then the other lady was, "No, she can't because he's claiming himself as single, this and that." They just got into it. Then at the end of the day, I don't know how she claimed him and I claimed they put him but I got audited and I had to give them \$1,600 that I got for him back. It became such a mess that I am so scared moving forward, I don't even want to put him on my taxes. That could have potentially helped me for the years that he was living with me.

Like Cheryl, Olivia knew that she would receive a larger refund in total by claiming her son than if her son claimed himself. However, she also wanted to respect her son's decision to claim himself and his expression of independence. This highlights how parents and their young adult children are negotiating their roles and expectations with each other. Parents like Nicole, Cheryl, and Olivia recognize the transition process that their children are going through, yet the filing of taxes complicates these decisions because it involves large sums of money depending on how their taxes and child's taxes are filed.

Both Cheryl and Olivia's cases also raise the question of why they could not claim their children and the challenges some parents can face when the filing of taxes is not well

coordinated between the parent and child. According to the qualifying child rules as issued by the IRS, their sons are qualifying children and should not be able to claim themselves. Therefore, Cheryl and Olivia's taxes should have been accepted, and their sons should have been audited. Their examples and other respondents who reported not claiming their young adult children despite being able to by law raises the question of the extent to which underpayments of the EITC is an issue of tax compliance.

Low-income families, especially families of color, are disciplined by institutional policies and practices as well as dominant ideology to become "self-sufficient" and not reliant on the state as they are perceived as undeserving (Soss et al., 2011; Watkins-Hayes & Kovalsky, 2016). Therefore, this disciplining frame is passed on to their children - even while they are young - as the parents described how they continually encouraged greater levels of independence as their children get older.

Nicole, Cheryl, and Olivia's experiences highlight the contradictions that parents face, particularly low-income parents and parents of color. While on the one hand, the idealized notion of self-sufficiency and independence pushes parents to socialize their children to become self-sufficient and independent. On the other hand, parents like Nicole, Cheryl, and Olivia face the material reality that their children are not yet fully financially independent. Though some parents resisted what can be seen as dichotomous choices of how to engage with their children, that resistance against both hegemonic cultural and policy definitions of family structure does not necessarily solve the material reality that the families face. These three mothers continued to provide substantial amounts of financial support to their young adult children, yet they no longer received one source of state recognition of that support - the EITC.

Transition To Adulthood: Thrusted To Independence And Tax Filing As Soon As Possible

As noted above, some respondents wanted their children to start claiming themselves as soon as possible. Yet, for some, they viewed it as a transitional process, not a swift change to having their child claim themselves on their taxes. Such an approach is similar to as described with respondents like Nicole. Other respondents took firm stances on pushing their children towards becoming financially independent and being an adult. It was important for these respondents that their children assume responsibility for their own expenses and well-being as soon as they could. In fact, they view 18 years old as a "cut-off" point.

Rachel is one such parent. Rachel is a 41-year-old Black woman with a 7-year-old son. She is currently filing for divorce from her husband, who lives in another state. I ask Rachel about the expectations she has for her son in the future, and she states that she is currently trying to instill in him the values of independence. Rachel associates money with independence, and money is also tied to the tax refund. Rachel says:

I would want him to be as independent as possible. I'll probably want him to do his own [file his own tax return]. I wouldn't want to take his money. I don't even take his money now. People give him money, I try to keep his money separate. I want him to have a bank account and make his own decisions, but make sure he has something saved to decide [to go to college].

Rachel is already instilling values of independence in her seven year-old-son by treating all money he receives as his own. Rachel extends this to the tax refund by stating that she doesn't "want to take his money." Rachel connects the tax refund he receives as something connected to her son, therefore when he reaches 18, she wants him to have "his own" refund and receive what is his.

When we discuss the fact that while her son is a young adult, she would most likely receive more refund than if he claimed himself. Rachel notes that she understands this but that she is not sure what the future holds and that perhaps she may not be eligible for the EITC due to her earnings, stating: "I don't know if I'll be making a lot of money because I had him later... it

depends on if I'm retired or not." However, the guiding script for her is that she wants her son to establish independence as soon as possible and move out on his own.

I would hope for my son that he'll be living on his own, not with me, because that's all I keep trying to put into this ear, "By 18 you have to leave. You have to move out by 18. You'll not stay with me." That's my goal, is to get him on his own at 18, so if he's out living on his own, he won't be with me, and I won't have to worry about claiming him.

Natalie, a thirty-five-year-old white woman with two children – ages four and nine, also wants her children to establish independence as soon as possible. Natalie notes: "I would just encourage them to be more independent, so I don't have to claim them and they don't have to live with me." Additionally, Natalie holds the strictest expectations of independence of all the respondents I spoke with. For example, unlike all other respondents, she did not view her tax refund as something she could use to treat her children with - to buy them clothes, to go on trips with them. Though one reason for this could be that this is her first experience directly receiving a tax refund. She is currently going through a divorce as well, and in past years her husband would file taxes and receive the tax refund, therefore she had little experience of receiving a refund.

That said, when I ask her about how she would react to her children asking her for material things when she receives a refund, she half-jokingly says,

I would say, "Is our country out of jobs?" [laughs] They can get an extra job or something for extra cash, they can buy their own. Because first of all, it will teach them independence. Second, it will raise their self-esteem because it's them who got it for themselves instead of asking their parents. I think it teaches them a lesson rather than just begging for money just because someone else got it.

Regardless if Natalie changes how she spends and allocates her tax refund to include things for her children, it is clear that she values independence and wants her children to start establishing that independence while they are teenagers.

The expectations of young adult children assuming independence and living on their own create complicated situations with regards to tax policy and the social mobility opportunities for young adults. Mothers like Rachel and Natalie want their children to become independent and move out on their own as soon as possible – after they graduate from high school ideally. They also want their children to go to college, as they believe that will give their children the best opportunity for future financial security and social mobility. Policymakers have assumed that parents would want to claim their children while they attend college, and in fact, this is the only way for parents to continue to receive the EITC once the child reaches 19.

The underlying assumption is that if a child is in college, they are still largely dependent on their parent(s) for many of their financial and economic needs. This may undoubtedly be the case in most middle- and upper-class families. This assumption aligns with the narratives of "emerging adulthood," with young adults taking on increasing levels of responsibility and independence – i.e., "learning to be an adult" – with a measured level of support, especially financial support, from their parents.

However, the EITC serves low-to-moderate income families, and there are different contexts and realities that these families face that may motivate them not to want their child to "emerge" into adulthood, but instead to quickly transition to an adult role at 19 or 20 years old. The reality is that it is more important for mothers like Rachel and Natalie not to have any dependency tie between them and their child than for them to receive a couple of thousand dollars claiming their child on their tax return. These mothers make developmental arguments for why it is crucial for their children to "feel independent," to not "feel dependent" on their parents, to have the "experience of making their own mistakes."

For example, some parents stated that one reason they want their children to file their own tax returns was to have the experience of receiving their own refund. Embedded within in this is observing how their young adult child manages the lump sum tax refund. For example, one respondent, Tanya, states:

I want you to be able to have that feeling of being able to receive a check on your own. We can start you off on that, and then you can see what it's like to be a single taxpayer receiving a \$400, \$500 check. You'll see how that will feel too you, so just say give you a little time in that.

Rachel too explains her desire for her son to file and claim himself through a lens of developing her son's ability to manage money well:

[I want him to claim himself so he can learn] to manage his money and large sums of money at one point in time, so he can know how to use it wisely to learn how to make better choices. The earlier he would start, then the better he would get as he gets older.

As noted, Rachel already sets aside all the money her son receives from others – designating a unique account for him. Rachel very much values independence and is already giving her son the message that he should be "on his own" when he reaches 18. However, Rachel also recognizes the developmental process of learning to manage money – stating that "the earlier he would start, then the better he would get as he gets older."

This context can place some young adults who want to attend college in a less than ideal situation economically. Ideally, their parents would claim them, and their parent(s) would share a portion of the tax refund with them to help with the costs of living and education. Furthermore, financial aid applications calculate need-based aid on the assumption that parents will financially contribute to their child's education. In reality, some young adults may receive very little financial support from their parents, and their financial aid may be less than what it really should be.

Contextual Factors That Can Shape The Push To Independence

While Rachel and Natalie have similar goals for their children, there are slight differences in how they view those goals and some underlying motivations. Natalie uses more explicit moral language about pushing her children to independence, stating that work would raise their self-esteem and mean that her children would be able to get things they want through their work, instead of "begging" for it. Work is seen as an end in itself. Rachel is less clear, and in fact, doesn't mention work but instead focuses on independence as a general goal.

The comparison of Rachel and Natalie is interesting because both are going through a divorce, however, they have very different experiences. When Natalie and her husband separated, they started to engage in a process in the court to arrange child support payments to Natalie - as she is the primary caregiver of the children. Rachel and her husband did not engage in a court process to arrange child support payments. This reflects research showing that many Black families avoid different formal systems for a variety of reasons. Separation from her husband led Rachel to be homeless for some time as well, an experience that Natalie did not have.

Therefore, Rachel's push for her son to be independent and on his own may arise out of her own experience for their survival. As noted, Rachel is not even sure what her future holds and whether she would be able to claim her son when he reaches past 18. Therefore, setting him up to be independent and on his own is more important than the potential of receiving the EITC.

Transition To Adulthood: Financial “Dependency” And Parent As The Head of Household

Other parents assess the extent to which their young adult child is financially dependent on them when deciding if they desire to claim their child or not. For example, when I ask Isabel – a 38-year-old Latina mother of three – if she would want to claim one of her sons if they were over 18, not in school, and working part-time, she states:

I would claim him. I say that because... you're still living in my household. At the end of the day, financially, I know it would be me at 100% because you can only do so much for your part-time. Not like you're living and paying an apartment, paying the bills, paying your car and all, paying insurance, paying all that.

The driving script for these parents is the extent to which they are still "taking care" of their child. As Isabel noted, "financially, I know it would be me at 100%" because her son would only make so much with a part-time job, and she would be primarily responsible for the household expenses. These parents view themselves as the "head of the household," and since they are still taking care of their child financially, they should continue to receive the EITC for supporting them.

Parents with young adult children currently living with them were able to articulate this perspective well because it is their current experience, and they feel the financial pressure of supporting a young adult child. For example, Sharon, a 47-year-old Black woman with three children, two of whom are over 18, speaks to this desire explicitly.

I think we should be able to get something [EITC] for taking care of them. I mean they halfway really taking care of themselves because they work in the job, making little money, but I pay rent and a lot of other things, expenses for the house and they pitch in, but they're not fully like on their own paying for an apartment or anything like that. We should be able, if you're claiming people and taking care of them, I think we should be able to get something...

Though Sharon's sons are "halfway taking care of themselves," their part-time jobs are not enough to fully support them, and therefore she needs to shoulder a majority of the household expenses.

Kathy, a 51-year-old Black woman with three children, two of whom are over 18 and one who just turned 18, echoes this perspective. In asking if she plans to claim her 18-year-old daughter and 22-year-old son again in the following year Kathy replies,

It depends if they're working, if they're working full time, then I wouldn't, you know. Because I would want them to be able to get their own tax returns done. Or even working enough where they've made a lot of money because, a lot of times when they're working

they're making like less than a thousand dollars or whatever. So they have never done it, you know. But the hope is that they would be working enough where I wouldn't and they could claim their own stuff.

Kathy has three children, an 18-year-old daughter, a 22-year-old son, and a 30-year-old son. She has not claimed her 30-year-old son for over five years and is more concerned about whether she will claim her younger two. She has continued to claim her 22-year-old son, however, in the year of the second interview (2019), she noted that he chose to discontinue school and work full-time. She does not plan to claim him for the 2019 tax year. Kathy also has expectations that her children contribute financially to the household, and the contribution is a factor of how much income they earn. The more they make, the more they have to contribute. Therefore, for her, once they are working full-time, they are financially independent and should claim themselves.

Some parents had perspectives that juggled both the goal of supporting their child's responsibility and independence and maximizing the household's overall tax benefit. Stephanie, a 25-year-old White woman with a 9-year-old daughter, states:

I would like leave it up to her, leave the decision up to her. Like, "You're going to get this amount back if you claim yourself, but I'm going to get this if I claim you. What's your decision? I'm kind of leaning toward me claiming you only because I am going to get more and I'll be able to help you, but if you want to claim yourself, let me know. You can do that too."

Marilu, a 47-year-old Latina woman with a 12-year-old son, echoes these sentiments:

Marilu: I think that I would be more open to explain that to him and why it's beneficial for both of us to do it this way [she claims him] or maybe not, because then I would look at that and compare it.

Dylan: What do you mean by that? Like beneficial in terms of--

Marilu: If I claimed him, would it be more beneficial for me to claim him where I would get more money back? Or if he claimed himself, how much would he get back if he claimed for himself, so then we'd have to look at that; what's the smarter thing to do.

Stephanie and Marilu highlight how some parents actively negotiate how their and their child's tax returns will be filed. They desire to include their child in the decision-making process, to

respect and support their child's independence, but also recognize that as a family unit, they would receive a more significant tax benefit if they claimed their child.

Denise has a similar concern for honoring her children's independence but is more concerned about her child's capacity to make sound financial decisions with the refund than with the overall tax benefit the family receives. Denise is a 53-year-old Black woman who has two children living with her, a 17-year-old daughter and a 34-year-old son with an intellectual disability. Denise also has two adult daughters (a 28-year-old and a 32-year-old) who have children of their own. Denise's 28-year-old daughter and 2-year-old granddaughter temporarily live with Denise due to a fire at their apartment.

Both of Denise's adult daughters moved out of her home when they were between the ages of 19 and 20, and Denise stopped claiming her daughters when they reached 19 years old because they were working. Denise's 17-year-old daughter (Shavion) is planning to go to college, and it will be the first time that Denise will be able to claim a child over the age of 18 who is going to college. Denise states that she definitely would like to claim Shavion and wants Shavion to feel independent and practice spending her money responsibly.

Denise: I don't know. It's kind of hard to say because you want them to feel responsible and feel like they doing something. I don't know. That's kind of hard to say. Then, we can space it out maybe. This year, I'll take it and then next year, we'll see if you're capable of handling the money that you get back and use it wisely, then go ahead.

Dylan: What would that mean to use it wisely?

Denise: Don't go out there and just splurge it all the way on stupid stuff. Be responsible and think before you start spending your money. Is this what I really want to spend it on? Do I really want to do this? If she's at school, put it towards their schooling, into books or a computer, a laptop, like that.

How Denise and Shavion end up filing taxes once Shavion reaches college will most likely depend on the extent to which Shavion is financially independent of Denise. Denise values independence and her two oldest daughters became financially independent between 19 and 20.

If Shavion is exhibiting financial independence and responsibility and desires to claim herself, Denise will likely let her claim herself. However, if Shavion attends college and is minimally employed, Denise will most likely claim her and share a portion of her refund.

Transition To Adulthood: Daughter Becomes A Mother, Mother Becomes A Grandmother

The mothers in this study did not appear to have different gender schemas concerning how they decided to claim their adult sons versus adult daughters. Though gender did not emerge as a primary factor, gender did matter when their child had a child. Respondents who had daughters who had children communicated that they wanted their daughter to claim her own children, albeit once they reached 18. A few respondents even spoke about this as a factor that may shape how they claim their child in the future. For example, a common phrase was "if she doesn't have any kids," then they may want to continue to claim their child.

Yet, this did not apply to sons who were non-resident fathers. I did not interview any women who had sons living with them who also had their child living with them. Such families may operate similarly to multi-generational households with a parent, daughter, and grandchild. Therefore, for the mothers who had daughters who had their own child, the driving script is that having a child makes them a parent/mother, and assuming parenthood/motherhood means assuming adulthood - if they were over 18 years old.

The reality for these multi-generational households is a bit more complicated because the mother/grandmother is the household's financial head and responsible for the majority of the household bills. Through my data collection, I can learn the perspective of older mothers who are also now grandmothers because their daughter has a child and young mothers who live with their mothers, who are their child's grandmother. All but one respondent described an agreed-upon situation in which a mother should claim her child(ren) regardless of whether she is financially

dependent on her mother/parents. As described before, this is a signaling of adulthood and assuming greater responsibilities and independence – though nested within parenthood.

Mary is a 42-year-old Black woman with five children, her oldest being her 22-year-old daughter, Jada. Jada had her first child at 16 years old and now has two children, ages five years old and seven months old. Mary stated that she "naturally" gave her daughter the information for her to file her own taxes when she turned 18. Mary states:

At that point, I just naturally let her [Jada] do her thing because I used to file her and my granddaughter, of course, because she was 16 when she had her, but when she turned 18 because I wanted her to have her own money and her own things, not caught up and wrapped up on her money and what she needs. When she turned 18, I instantly, "Here's the information, you go file your taxes for you and your baby," because it was only the one at first, and you get what you need. That was always my thing. "That's your money, you worked for it, here you are."

Mary notes that her role with Jada is more as a grandmother to her grandchildren than a mother to Jada. For example, Mary will babysit the grandchildren regularly and buy both food and clothing for them sometimes, but she does not help Jada with her regular expenses and needs. In fact, Mary expects Jada to contribute monthly to the household expenses, which Jada is consistent with. Though Mary wants Jada to establish her own independent household, for the time being, she is okay with the household arrangement and does not think she should be able to claim Jada's children or receive any of Jada's tax refund.

This contrasts with Karen, a 40-year-old Black woman with three children – a 15-year-old son, a 21-year-old daughter, and a 24-year-old son. Her 21-year-old daughter, Katie, has a two-and-a-half-year-old daughter, whom Katie has claimed from birth. Katie worked very minimally the first year of her child's life but was adamant about filing her taxes and getting her own tax refund. Karen noted that she never claimed her granddaughter because "I didn't even want to get caught up in it because I know that these laws and things are very tricky and my

thing is if it's not my child or if I don't have custody or guardianship over this child, I'm not getting caught up in that.”

Like Mary, Karen expects Katie to contribute to the household expenses, however, Katie is not consistent with her contribution. Furthermore, Karen believes that Katie is not making wise decisions and Karen has felt burdened by having to help Katie out with different financial expenses – like purchasing a new phone, loaning her money, and helping her with transportation. Additionally, Karen explains how she feels that her daughter is not assuming all the responsibilities of a good parent, which causes her to step into the parent role for her granddaughter frequently. For example, when it came to how Karen spent her tax refund, she stated: “At that point, she [Katie] just really felt like that was my child. I was buying her [the granddaughter] clothes, I was buying her Pampers, toys. Basically, everything.”

Karen has become somewhat resentful of Katie due to the situation stating, “I've taken care of you all so it's only right that you reciprocate and show your appreciation and show that I taught you something and just pay. Just pick up the light bill or pick up the gas bill. Just go buy a little food or something.” Karen connects this back to the filing of taxes, stating that since she is the financial head of household and taking care of many of the expenses for both her daughter and granddaughter, she would like to claim them all as dependents. Karen expounds,

If I would have fully knew that rule, I would have done it because of what I went through with my daughter and me having the grand-baby all the time ... If I knew I could have legally did that, I would have done that. “What I choose to give you, if anything, is what you get.”

Karen's understanding was that an individual must be the parent of the child to claim the child. Karen notes that though she had considered trying to claim Katie and her grand-daughter, she didn't because she didn't know if it was legal, and she did not want to risk being audited by the IRS. Also, initially, Karen was okay that Katie was claiming herself and her daughter –

because she was hopeful that Katie would progressively become more independent and responsible. Now that nearly three years have passed, Karen feels her daughter is regressing and feels financially and emotionally burdened by having to shoulder more than she would like. Karen states: “I can't look at you the way I look at my 16-year-old. He's the only one, that I supposed to be taken care of. If you're not supplementing the house, you're taking away from the house.” Therefore, though Karen desires for Katie to claim herself and her granddaughter, Karen thinks that Katie is not assuming an adult/parental role. This causes Karen to feel that she should step in and claim Katie and her granddaughter because they are both essentially financial dependents.

The notion of "supplementing" vs. "taking away" helps to define the scripts of independence and responsibility and how some parents relate to and adapt to their child's transition to an adult – regardless if their child has children of their own or not. However, it can be particularly potent for parents who are now grandparents. Prior research provides evidence that having children is a marker of adulthood, therefore for women who are relatively young when they have their first child, there can be a unique set of expectations placed upon them by their parents, which is not typically addressed in the emerging adult literature.

For example, both Mary and Karen talked about how they expected their daughters to get jobs and file their own tax returns now that they had a child. Many respondents who were young mothers reported similar dynamics. For example, Olivia, a 42-year-old Latina woman with two sons - ages 13 and 25 – had her first son when she was 17 years old. Olivia states that her parents told her, “You need to quit school and get a job and support and take care of your kids.” At that time, she did drop out of school, but she decided to enroll again at 18. After having time conflicts and disagreements with her mother about family childcare arrangements that nearly resulted in

her expulsion from the school, Olivia found out that the high school had a daycare in the basement, and she was able to enroll her son and finish her high school diploma. Therefore, Olivia has been filing her taxes and claiming her son since she was 18 years old, and her parents never claimed her son.

Only one respondent, Stephanie, described a conflict with her mother and stepfather over the claiming of Stephanie's child. Stephanie is a 25-year-old white woman with a 9-year-old daughter, whom she had when she was 16 years old. Stephanie lives with her mom (Lauren), stepfather, and stepbrother. Stephanie states that when her daughter Jamie was born, her mother was supportive of her and helped with the caregiving responsibilities while Stephanie finished and graduated from high school. During the first two years of Stephanie's daughter's life, Lauren and her husband claimed both Stephanie and Jamie. However, since Stephanie graduated from high school and started to work, Stephanie and Lauren have had conflicts every year about who should claim Jamie. Stephanie states:

She actually tries to fight with me each year that she's going to claim my daughter, because she feels like she lives in her house, so she should claim her. I'm like, "I'm the mother. I buy these clothes. I buy the food. I'm buying everything. Yes, she lives under your roof. Yes, but I'm paying for everything else." She kind of fights with me each year that she needs to claim her because she needs to get more back. I'm like, "I'm the mother and I've been claiming her. If I don't, they're [IRS] going to look at me like, 'Why aren't you?'"

Stephanie states that she believes that her stepfather is influencing her mom to have these expectations. This has caused Stephanie to feel frustrated, and now she doesn't disclose to her mother and stepfather that she claims Jamie to prevent a conflict with them. Stephanie contributes \$300 a month to the household expenses, receives SNAP which she uses to contribute food to the household, and is responsible for all her personal expenses. Stephanie feels additionally frustrated, stating: "My mom had always told me either you go to school, or you

work, or you do both, and you don't have to pay rent, but you can't just sit in the house all day and do nothing."

Interested in what Stephanie thinks her mom's rationale behind wanting to claim Jamie, I ask Stephanie what she thinks her mom would say,

"I take her to school in the morning. I provide a roof over her." She cooks the stuff, but I buy the stuff. I don't really know how to cook, but she'll say, "I feed her," but I'm buying the stuff, so I'm essentially feeding her, she just cooks it. "I buy her toys and I watch her all the time." She actually used to ask me for money to watch her, and I'm like, "How? You're her grandmother, first of all, and we live here. It's not like we don't live here and I'm dropping her off here. We live here, so you're not really watching her because you're already living here." She's like, "You know, I should charge you like \$20-\$30 because that's what most grandmothers would do." I'm like, "That's not true. That's not what my grandmother did [for you]. We weren't even living with my grandmother. You dropped me off there and she didn't even charge, but we're living here."

Stephanie extends this to say that an additional reason may be that her mom and stepfather are struggling financially. However, Stephanie notes: "I can't just be like, 'Here's my kid to claim her so you could pay the house, you could pay the--' That's not what my kid is for like a cash cow. That's not what she's for."

These conflicts over money in general and the claiming of Jamie continue to be a great source of conflict between Stephanie and her mom. As Stephanie describes the conversation she had with her mom the first time she claimed her daughter:

I was like, "I filed my taxes." She was like, "You claim Jamie?" I was like, "Yes, am I not suppose too?" She was like, "No, you're supposed to let me. You're not supposed to claim her." Ever since like 19, this has been like a big argument around tax time all the time. I'm going to claim her regardless, but I don't always openly tell them. They'll be like, "Well, somebody's claiming her." I don't know because I don't want to fight. I don't want them to try and kick me out. They always told me like, "Jamie will always have a place to live, but not you." They've openly told me that. That makes me worry too, because I'm like, "No, if you're kicking me out, I'm taking my daughter too." They keep saying that they're going to move to Florida and that Jamie's going to go with them, but not me. I told my mom, "I will take you to court. This is my daughter. You're not just going to take her out of state and think that that's going to be okay."

Similar to the dynamics explored above between Karen and Katie, Stephanie feels there is a threat that her mom and stepfather will kick her out. Though the EITC may not be the actual source of the conflict between Stephanie and her mom and stepfather, it is important to note that the EITC and tax returns are one critical way that the state regulates and recognizes both paid and unpaid labor. The tax return legitimizes the labor, care, and relationships between people. Therefore, when multiple people allocate labor and care over children, conflict can arise over who has the most legitimate claim over that child, especially when the law only allows one person to make that claim.

I only have Stephanie's perspective, and there may be additional expectations of independence and responsibility that Lauren thinks Stephanie should be meeting but is not. However, multi-generational household living arrangements could generate conflicts around who claims children if household members have different notions of what the claiming of children qualitatively means to them. As Stephanie describes, her mom may believe that since she and her husband are the heads of the household, they should be the primary beneficiaries of the available tax credits – like the EITC – somewhat similar to Karen's belief with her daughter. Because Stephanie works part-time and is a secondary earner, she should not be the recipient of the EITC from their perspective. However, along with all other respondents, Stephanie believes that since she is Jamie's mother and does the majority of the caregiving responsibilities and takes care of expenses like school, clothing, and food, she should claim Jamie.

Transition To Adulthood And Parenthood

These respondent's stories highlight how the transition to adulthood can be challenging for those who are also transitioning to parenthood. As stated at the beginning of this section, due to normative expectations, when parents are not together, the child typically stays with the

mother; therefore, the transition to parenthood may be most acute for young adult women. Due to the normative ideals of transition to adulthood, becoming a parent before becoming an "adult" is an unacceptable deviance that most institutions provide few resources for supporting, and many young parents depend on support from their parents. This can be particularly challenging for low-income parents, who are now grandparents, who already have limits on the support they can provide, especially if they have dependent children in the household that they are caring for.

Olivia's story shows the possible ramifications of the lack of family support for young parents. Olivia rejected her parents' demand that she drop out of school and get a job, and therefore she had to find a path on her own. Olivia's story is one of both resistance and privilege. While she resisted her parents' demands and created her own path, her family is upwardly mobile and now middle class. Once she made her way through high school, her family - particularly her mother and twin sister - began to support her more. Olivia is upwardly mobile now and has the highest income of all the respondents I interviewed.

Transition To Adulthood: Getting Married And Filing Taxes

Marriage has long been considered a marker of the transition to adulthood. While more young people, and their parents, don't necessarily believe one needs to be married to officially transition to "adulthood," getting/being married makes one an adult. More simplistically, all married persons are adults, but not all adults are married. While this may be generally true for most families, it does not eliminate the possibilities for ambiguity and confusion in relationship dynamics between parents and their young adult children who get married. Confusion in family dynamics can be accentuated by tax policy due to the statute requiring individuals to file their tax returns as "Married" regardless if they get married on January 1st or December 31st of a year. This can create complications, confusion, and conflict, particularly for families in which a young

adult lives with their parents up until their marriage. I discussed such a situation with one respondent, Cecilia, and she shared how the year she got married there was confusion and conflict over how the family collectively filed their taxes.

Cecilia is a 22-year-old Latina woman who has a son who is about 18 months old. She was born and raised in Chicago and is the only child of her parents, who are originally from Guatemala. She married her husband, Victor, in November of 2016, and they lived together in her parents' home up until a couple of months before I interviewed her in March of 2019. After graduating from college in 2018, she, Victor, and her son moved to Texas as Victor had a job opportunity there, and they were ready to start their family life on their own.

I asked Cecilia about her first experience filing her taxes with her husband, and she described the confusion and "mess" that occurred because her parents claimed her on their taxes that year. Cecilia says,

The first time I did taxes with my husband, she (Cecilia's mom) had claimed me as a dependent on hers without her knowing that I was going to do it (file taxes) with my husband. A mess happened there. There was a little bit of--not a fight, but yes, my parents were really confused about that and my husband was confused because he was like, "Oh, we're married now, so I get to put you on." My mom was like, "But--" I don't know, it was a big mess.

Cecilia explained that it was the same day when she and her husband filed taxes that she and her parents discovered that Cecilia was included on two different tax returns. She also explained her parents' and husband's rationale for putting Cecilia on their tax returns.

When I got home that day, and my mom asked me if my husband had put me down on there (the taxes), and I said, "Yes." She said, "Why?" We're all talking, and we're discussing about it. He says, "because she's my wife and I support her." And my mom's like, "Oh, no, but she's still my daughter, so that's why I put her down," so it was like a bit commotion about that. She wanted to put me down, too, because she had paid for half of my school for my semester that year. And then my husband had paid half, so because she had paid half of the semester, she believed that she deserved to put me down on there. But then that was another part of the commotion because my husband said, "Oh, but I paid part of it too."

Cecilia emphasizes how her parents and husband highlighted both the relationship and support motivations for including someone on a tax return.

As stated earlier, tax law requires married couples to file their taxes as married, regardless of when they marry during the year, therefore the correct and legal manner for Cecilia's family to file taxes was for her and Victor to file together. Yet, her family's situation reiterates how tax policy provides rigid guidelines for what are fluid and complex family dynamics. Even though Cecilia technically fit the "qualifying child" rules for the EITC for 11 of the 12 months out of a year, her parents have no legal right to claim her, and tax law does not recognize the financial support they provided to her for over half the year.

Discussion

Defining “Responsible” – Role Of The State In Shaping Narratives Of “Responsibility”

Much has been written about the surveillance, regulation, and disciplining of low-income families - especially families of color (Abramovitz, 1996; Piven & Cloward, 1971; Soss et al., 2011). Social work has a long history of surveillance and discipline programs of immigrant families, low-income families, and families of color. "Friendly visitors" would teach families how to "properly" spend and allocate their minimum resources (Gordon, 1990; Harlow et al., 2013; Wenocur & Reisch, 1989). It can be argued that these social programs were more interested in disciplining families into what was/is believed to be the superior morality of middle- and upper-class families. Notably, a primary purpose of discipline is the reproduction of that same morality in the subsequent generations. In this case, the goal was to moralize parents so they could adequately moralize their children.

It is also vital to note the power of paternalistic narratives that marginalize single mothers, particularly single mothers of color, and how women respond to and resist those

narratives. Scholars write about how women of color, particularly Black women, grapple with these narratives of what is deemed "respectable" behavior (Landor & Barr, 2018; Turner, 2020; Watkins-Hayes, 2011). For example, several Black mothers in my study described how they wanted to make sure they were spending and allocating their refund in "responsible" ways and spoke judgmentally towards others they see "wasting" and "splurging" with the refund as well as how their family members, particularly their mothers, judged their own spending habits. Still, many of the women also found ways to personally resist those judgments stating that they earned the EITC from both their work and their care of their children; therefore, it was their right to "splurge" some on themselves and "spoil" their children. Therefore, the respondents in this study are engaging with these narratives and it shapes their thoughts and behavior, as well as how they relate to their children.

Many of the respondents - almost exclusively among the Black women interviewed - engaged in a similar disciplining process with their children. Denise displayed this process with her daughter when she mentioned that she wanted to see if her daughter is "capable of handling the money that you get back and use it wisely." Another respondent, a 50-year-old Black woman named Deborah, spoke extensively about teaching her children how to spend wisely. Deborah continues to use this frame with her adult children, stating that if they need financial assistance, the manner of her assistance (whether it's a "gift" that doesn't need to be paid back or a loan that does) is dependent on whether or not they planned well.

"Being responsible" can mean different things for different families. Furthermore, most respondents still recognized that it is a process to become responsible; as one respondent stated, "they need to learn from their own mistakes." Yet, I am reflective on how dominant disciplining narratives shape how many of the respondents described the "development" of their young adult

children, which I would describe as expecting high levels of “self-sufficiency” despite limited resources and opportunities.

The Transition To Adulthood Is Primarily A Private Endeavor.

The transition to adulthood is primarily a private endeavor navigated by individual young adults, with support from family, yet there are public expectations of what it means to be an adult (Arnett, 2012; Settersten, 2011; Settersten & Ray, 2010). While there are growing variations and diversity in what those expectations are, self-sufficiency, independence, and autonomy continue to be central aspects of “adulthood” status across race and class in the United States (Aquilino, 2005; Drayton, 2014; Fussell & Furstenberg, 2005; Koepke & Denissen, 2012; Lei & South, 2016; Nelson et al., 2007; Osgood et al., 2010; Shanahan, 2000). At face value, these expectations may seem reasonable. However, intersecting systems of oppression shape the dimensions of those expectations and the resources available to meet those expectations (Cunningham & Diversi, 2013; du Bois-Reymond, 2015; Norona et al., 2014; Syed & Mitchell, 2014; Wilson et al., 2017). Importantly, I want to stress that there may be ways in which "adulthood" status is intertwined with the social rights of citizenship. As noted in the literature review, in the United States, the white middle-class heteronormative nuclear family is offered as the path to full citizenship and the solution to social issues, like poverty.

Therefore, when self-sufficiency and economic independence are deemed the primary markers for "adulthood" and therefore full citizenship, what does this mean for those who are blocked from economic independence due to structural impediments like low-quality education and low-wage jobs? What does this mean for those who face the racist carceral state, which places them under constant surveillance and robs them of their freedom and life for minor legal infractions? What does this mean for young adults with disabilities, particularly those with

physical and intellectual disabilities that render them "dependent" as society neglects to explore the full potential of all people - regardless of ability?

Rigid societal expectations may have an adverse impact on many families who lie at the intersections of oppressive regimes and structures. The ideal of the white middle-class heteronormative nuclear family dominates the values and expectations that most American families ascribe to for their children as they transition to adulthood. Therefore, this creates is a fixed structure of support that may work to further oppress and marginalize many families. Current EITC and tax policy demonstrates this with the rigid rules of if and when a child can be claimed as a "qualifying child" after passing the age of 18. Qualifying child rules reinforce the expectation that young adults go to college at full-time status, regardless of economic ability to do so. Tax policy, in general, reinforces the middle-class nuclear family through its limited recognition of the diversity of family structures and family transitions - as seen with the transition to adulthood. Families can receive a tax credit if they are supporting their child who is in college, but not if they are supporting their child who is employed in the low-wage labor force.

Centering the middle-class family for the EITC rules is a contradiction, as the EITC is not a policy for middle-class families. Middle- and upper-class families may be able to financially afford their young adults "longer" transition to adulthood. They may be able to afford their young adult children claiming themselves on their own tax return, and therefore more freely foster their children's greater economic independence. Yet low-income families face complicated decisions in how and to what extent they support their young adult children, as there are more explicit material implications that shape the family's economic survival and well-being. Fostering a child's independence and autonomy through encouraging or allowing the child to

claim themselves on their taxes can result in the loss of a portion of the EITC. Additionally, low-income families face barriers to accessing the EITC because their young adult children are not enrolled in school full-time.

Furthermore, by centering the middle-class nuclear family, EITC policy may penalize families where young adults marry in their early twenties, thereby contradicting the white middle-class heteronormative nuclear family's hegemony. We see this in Cecilia's case, whereby she married at the end of November of 2016 and her parents were unable to claim her on their taxes - despite her still living with them and the financial support they gave to her as she completed school. It is further important to note that as a family collective - Cecilia, her parents, and her husband - it may have been more financially advantageous for her not to marry so her parents could receive the EITC. She and her husband did not have a child at that time either, therefore, they do not receive an EITC. Additionally, other tax calculations are necessary, particularly the education tax credits that her parents and husband would be eligible to receive for helping to pay for her college tuition. Therefore, policymakers should consider if it is advantageous to have a complicated tax policy that could influence marriage decisions.

CHAPTER VIII: SUPPORTING YOUNG ADULT CHILDREN AT TAX TIME

In this chapter, I explore the motivations and meaning behind the allocations of financial support from the EITC that parents give to their young adult children. In the interviews, I asked participants if they allocated any of their refund to their young adult children, what they allocated for and the reason for the allocation. In deciding how to allocate their EITC, the women I interviewed consider their child's level of responsibility and independence and how these concepts relate to their notions of adulthood for their children. I also consider how the women's decisions are made within contexts of economic, gendered, and racialized risk.

Like decisions about whether to claim their child or not, the women consider where their children are on the continuums of "responsibility", "independence", and ultimately "adulthood" to guide their allocation decisions. Essentially, they assess their child's progress in their role transition to adulthood. While some parents do appear to hold beliefs of a sharp transition, from allocating some of their refund to their young adult child one year to not allocating to them the next year, it is more common that the parents change what they allocate for and how much they allocate. This is a recognition of what they perceive as their child's changing needs over time - due to both chronological age and developmental age. These allocations are described by the participants as support to a young adult child who the parent views as still "dependent" though also transitioning to adulthood. Importantly, the parents make assessments of their child's developmental needs and respond to those needs according to their own beliefs and ability.

As with decisions about the filing and claiming of taxes, the respondents also describe what they feel are their responsibilities to their children as a parent. Therefore, the women's allocation of financial support to their young adult child is shaped by their perceived role as a parent across their child's development, their beliefs and expectations about their child's

financial independence and responsibility, their child's progress in reaching those goals of financial independence and responsibility, and the parent's financial ability to assist their child in reaching those goals. For example, over time parents might expect that their child assumes more responsibility over their regular expenses and needs. This includes things like clothing, personal hygiene products, food and bills.

Lastly, I show that participants perceived role as a parent and their beliefs and expectations for their children are complicated by structural inequalities that produce unique risks for young people from low-income and racialized backgrounds. The term "responsibility" is powerful in showing how dominant and oppressive narratives of self-sufficiency, motherhood, and citizenship create situations that have no clear optimal pathways. The post-industrial and neoliberal state has offered a very narrow path towards an acceptable transition to adulthood (du Bois-Reymond, 2015; Silva, 2012). This transition requires higher levels of education and credentials never before demanded of the citizenry, and failure to acquire those credentials means most young people, particular young people from low-income families and families of color, are relegated to a poverty-wage labor market that offers few routes to economic security let alone mobility. Many parents are left to absorb this economic risk, and become one of young people's only safety net. This "privatization of risk" makes low-income families "risk managers", yet, as one respondent poignantly stated, "I am not economically secure myself."

This chapter is organized topically to show how contextual factors (or conditions) shape how parents think about and consider allocating portions of their EITC to their young adult children. I begin with exploring the context of when parents have a young adult child who is a full-time student, and how parents consider various "independence", "responsibility", "autonomy", and "adulthood" goals in how they allocate. Within this context, I then explore how

the condition of job loss and economic hardship further complicates these decisions about allocation, specifically how economic hardship constrains parents' ability to financially support their adult child.

I then shift to young adult children are not full-time students. This is a unique situation in which parents cannot claim their young adult child and I highlight how parents both attempt to support their children's autonomy and independence as well as manage risks that their children face. Further exploring the context of when young adult children are not claimed for the EITC, I shift to examining the dynamics between respondents who were both mothers and grandmothers. In this section I explore how respondents with daughters who are mothers themselves relate to their daughters and grandchildren as it relates to the EITC. I also examine how the respondents and their daughters relate within the framing of independence, responsibility, and adulthood, and how it has particular influence in contexts when there are misalignments between the mother's thoughts and attitudes and the daughter's actions and lived experience.

I then provide a unique case to further demonstrate the agency parents have in shaping their ideas of independence, autonomy, and adulthood and the ways in which they support their young adult children. Specifically, I explore how one respondent has attempted to support her young adult child in ways that align with the normative idea "exploration" during "emerging adulthood", despite the challenges she faced raising him and her immigrant family context that encouraged normative ideals of success, like marriage and homeownership.

I end the chapter with a discussion of the terrain low- and moderate-income families face during their child's transition to adulthood, how the EITC assists (or not) this transition, and how parents are often left to assume the risks during the transition.

Supporting A Young Adult Child In College

All respondents with adult children enrolled in college wanted to allocate some of their refund to their adult children. This type of allocation of the refund fits within the eligibility requirements of the EITC – that parents can claim an adult child between the ages of 19 and 24 if they are a full-time student. This also aligns with the assumption that young adult children who are in college may continue to receive financial support from their parents, and in fact may be financially dependent on their parents. Though the respondents I spoke with described varied household/family financial arrangements, it was clear that the parents were the primary earners in the household. In line with the EITC policy, the respondents described how they understood that a portion of their refund comes from claiming their child who is a full-time student, and therefore it makes sense to them to allocate some of the refund to their young adult child.

Michelle is one interviewee who articulates this specifically in her claiming of her 22-year-old twins. Michelle is a 49-year-old black woman who has an 18-year-old son, and 22-year-old twins who are away at college. Michelle has an income just under \$25,000. Her EITC amount was about \$5,600. Michelle also, has an older 28-year-old son who lives about 30 minutes away from her and is now married to his wife and has two children of his own. Michelle claimed her oldest son while he was in college in his early twenties, therefore she was familiar with the eligibility criteria before her twins enrolled in college. Michelle explains that she came to understand that she receives a larger refund by claiming her twins, than if they claimed themselves.

By understanding her refund in this manner, Michelle gives her twins large portions of her refund – typically between \$1,200 and \$1,500 to each of them every year to help them with living expenses they have while they are away at college. Michelle notes that this past year she gave them \$500 each, explaining that tax refund was smaller than year's past. However, she still

gave to her 22-year-old twin son and daughter \$500 each as “without them I probably wouldn’t even have gotten any of that”. Michelle also used her previous year’s refund to help her 22-year-old son pay off city parking tickets as he is applying to be a police officer and he cannot have ticket debt to be accepted for the job.

Michelle is a respondent that believes parents should be able to claim their children as long as the child is financially dependent on the parent because she believes the refund should be used to support the children – regardless of age. In describing what she does for her children, she states, “I pretty much support them, financially support them. If they’re away from college and they need business taken care of, I’m going to take care of the business for them.” It has been important to her to support them as they become more independent, as their independence translates to assistance when she needs a little financial help, as she “can always call them.”

Therefore, Michelle has a close relationship with her children, stating “me and my kids are tight”. This extends to her finances as she is open with her children about her refund stating:

I talked about the tax refund as letting them know when I'm going to file it. This is what I'm getting back, this is when I'm expecting it and this is what we going to do for the house and this is what I'm going to do for you all.

When asked about her children Michelle says she is “proud” of them, and “I like how independent they are, they’re very independent” and that they budget their money well.

Therefore, she feels comfortable giving them money at tax time as she “knows they’re going to do the right thing”. Conversely, Michelle typically allocates a smaller amount to her 18-year-old son, stating: “With him being the youngest I give him 500.” This appears to be an assessment of the financial need, that since her twins are older, away at college, and taking care of most of their personal expenses they have a greater need than her 18-year-old son who lives with her.

Nicole does something similar with her two adult children, though she only claims one for the EITC. Nicole is a 43-year-old black woman who has 5 children who live with her: 8-year-

old, 13-year-old, 15-year-old, 20-year-old son, and a 24-year-old daughter. Nicole's income is just under \$35,000. She had an EITC of about \$3,500 and a refund of nearly \$10,000. Her 20-year-old son works a seasonal job and is a full-time student, so Nicole claims him for the EITC. Nicole's 24-year-old daughter, Sasha, has been claiming herself for about three years. As described in the previous chapter, Nicole believes that her daughter is on her way to adulthood and independence – which was a reason for allowing her to claim herself.

Despite not claiming Sasha, Nicole includes Sasha in her allocations of her refund among her children. In particular, she is trying to help her daughter out with her student loan debt in hopes that helping her daughter will provide the assistance necessary to become fully financially independent and move out on her own. Nicole states: “When income tax come I try to help my daughter because she went away to college and we're trying to get down ... her loan. I try to help her with that.” This past year Nicole gave her daughter about \$200.

For her son, Nicole includes him in the allocation with her younger children noting: “We go shopping together. I would give him money to put in his account.” Nicole also notes that she gives less to her oldest daughter Sasha, than to her younger ones. This shows that though Nicole wants to help Sasha, it is something “extra” because she feels she has the financial ability to do so given the lump sum tax refund. As Nicole notes, Sasha “does her own thing” referring to shopping for clothes and personal items. Versus with her younger children, Nicole has the responsibility and obligation to provide for their clothing and personal items as they are unable to purchase those items on their own.

Nicole's allocation decisions illustrate how she is considering her role as a parent to foster her children's development into adults. This is seen with the changes over time with her oldest daughter - she is now exclusively helping her with her student loan debt, as becoming debt

free is an important goal Nicole has for her daughter. Sasha has also signaled to Nicole her progress towards financial independence and responsibility by her doing “her own thing” when it comes to shopping for her personal items. For her son, Nicole has shifted to giving him money at tax time so he can purchase the things he wants and needs, recognizing his independence and responsibility, versus taking him shopping like she does with her younger children.

Economic Hardship Limiting Assistance To Young Adult Children.

Two participants originally had plans to allocate some of their refund to their young adult children who were in college, however a reduction in their income prevented them from doing so. This provides an example of how limited resources can shape the extent to which a parent can financially support their young adult children - even when they claim them - particularly when the parent loses a job or experiences a reduction in hours at work. Furthermore, though the EITC and tax refund can be an important safety-net for parents, it may sometimes be insufficient for also supporting the financial needs of young adult children who are in college.

Alisia is a 32-year-old Latina woman who has three daughters— 18 years old, 14 years old, and 7 years old. During the first interview in the beginning of March 2019, Alisia had two part-time jobs, earning about \$25,000 a year. She earns an EITC of about \$4,400. Alisia’s oldest daughter, Cindy, is starting her first year of college, but had an issue with her financial aid application which resulted her losing her financial aid. This resulted in her acquiring a tuition bill that is now on a payment plan.

During the first interview, in March, Alisia shared that she planned to use some of her EITC to help her daughter with the tuition bill. However, at the second interview, in July, she shared that she no longer had one of her part-time jobs, therefore she had been using her tax refund to pay her bills. Alisia states:

I pretty much got caught up on my bills and I kind of been living off of it for now because I'm underemployed. I had my car loan. I was a little bit behind in it before. I'm already up-to-date with that. There's my rent because the neighborhood that I'm in, the rent went up. I caught up on that as well. That's pretty much it.

Alisia's situation demonstrates the impact of macro socio-economic factors on low-income single parent households. Given the growth of part-time low-wage work, many working-class single parents rely on multiple jobs to make ends meet. Macro-level forces driving rising housing costs also direct resources away from other important family economic needs – like education. While the EITC is helping Alisia during this period of economic-hardship, she is no longer able to help Cindy with her tuition bill, and is now urging Cindy to assume higher levels of financial responsibilities.

Alisia notes that she has been able to help her daughter out with transportation costs. However, she is unable to assist her with the tuition bill and states that the bill is now Cindy's to pay. Alisia states that Cindy will not be able to enroll in another semester of school until the tuition bill is paid. Therefore, now Alisia is strongly encouraging Cindy to get a job to pay the tuition bill. Cindy states, "I'm rushing her. I'm like, "You need to get something, you need to get a job, like McDonald's...Because now she's not going to be able to go through the next semester unless she has that paid off." Alisia is particularly concerned about Cindy getting back in school due to her own challenges with education, stating "if you skip that semester, then you need to work harder to get back on track." Though Alisia cannot help her daughter with the tuition at the moment, once Cindy gets a job Alisia doesn't expect her to contribute to the household expenses until her school bill is paid.

Dylan: Do you have expectations for her to contribute anything [to the household expenses]?

Alisia: Not right now, because I want her to finish paying that little amount that she owes for school. Right now, I want her to focus on that.

Dylan: Then if she continues to work, once she's taken care of that?

Alisia: Then yes, I do need some money.

Alisia primarily sees her role as a parent as supporting Cindy to become independent and responsible as soon as possible. Alisia's belief is that Cindy should be financially independent very soon and this manifests in setting the expectation that the tuition bill is Cindy's responsibility and that once the bill is paid for Cindy is expected to contribute financially to the household expenses. Yet, this transition is also shaped by Alisia's financial ability to assist Cindy. Unlike Michelle who allocated some of her refund to her young adult children to help with their college costs or support them while in college, Alisia notes "I'm low income...I can't put you through to college." Alisia's present financial situation accentuates the role of the family's socio-economic reality in shaping how parents and children negotiate the child's transition to adulthood. It remains to be seen how Cindy manages this transition, yet her experience of being expected to both attend college and contribute to the economic needs of the family is a reality that many young adults from low-income families must face.

Kathy describes a similar relationship with her young adult children. Kathy is a 51-year-old black woman who has an 18-year-old daughter and a 22-year-old son who live with her, as well as a 30-year-old son who lives with her part-time. She has an income around \$17,000 and her EITC was about \$3,000. Kathy's 18-year-old and 22-year-old recently started working. Her daughter, Mika, is working part-time through work-study at school and her son, John, recently started working full-time at Wal-Mart. For the 2018 tax year, Kathy claimed John and Mika for the EITC because they were in school full-time. However, she only gave them about \$100 each from her refund, because of her financial situation. Kathy notes, "they knew that it was tougher this time. Where I'm lucky is that my kids, I'm open with them about my financial situation. Where I'm lucky is that they understand that and they try not to be a burden."

Similar to Michelle, Kathy mentioned during both interviews how she has always been very open with her children about her financial situation. Kathy states that this has been particularly helpful because by them understanding her financial situation, it has fostered expectations that they contribute to the household finances as they have become older. Kathy shares an interaction with her daughter.

Kathy: "I'll do the bulk but you guys are going to have to do something." My daughter's conversation was, "What is John doing?" I was like, "Well, John gives me \$300 a month. He's also paying the internet so you can look at Family Guy all night." Then she was like, "Well, what am I doing?"

Dylan: Then what did she say?

Kathy: Then she was like, "I need a job. I need a real job." That's what she said. She's doing a work-study. I don't expect as much from her because she's in school. She's a full-time student. There's not that expectation.

While Kathy wants her daughter to focus on school and therefore does not expect her to make major financial contributions to the household finances, she is also leading her daughter towards assuming greater responsibility over her own expenses and needs. For example, she expects Mika to pay her own cellphone bill with the money she earns and help with keeping the house clean.

Slightly different from Alisia, Kathy doesn't expect much in the form of financial contribution from her children if they are in school full-time stating: "I don't want to interfere with her studies. As long as she's in school, I wouldn't expect that." This is one way that Kathy supports her children, by not having expectations beyond that they attend school full-time. However, at the same time, Kathy doesn't provide a lot of additional support to assist her children while they are in school, and unlike Michelle and Nicole, she does not see her tax refund necessarily as a resource to assist them with their college expenses.

In fact, a practice has developed among her children that they contribute some of their tax refund as well as their school financial aid refund check to the household expenses. Kathy notes:

I think it's just like a tradition thing, when you do your taxes, like I'll give you a couple of dollars. I mean even when they got their refunds from school, like you know, after their financial aid took care of things, they would come and give me money.

Kathy's dynamics with her children illustrate how the transition to adulthood can build off of earlier parent-child interactions. Kathy and her children are very open with each other about finances. Kathy has articulated her expectations of her children over the years, therefore her children are clear what beliefs and expectations she has for them in terms of independence and responsibility as they transition to adulthood. As she mentioned in one interaction with her middle son that she is "trying to get him to understand that Peter Pan, you have to grow up." Kathy's children appear to have responded to this by assuming a sense of duty to contribute to the household as they can - as noted by the "tradition thing" they have developed over time.

Alisia and Kathy's relationships with their adult children highlight an alternative form of supporting children while they are full-time students compared to Michelle and Nicole. They both value the importance of education, and support their children's endeavors through encouragement and paying the majority of the household bills, however their limited financial resources restrict the extent to which they can directly financially support their children's education. In fact, Alisia and Kathy show that some parents may expect that their children contribute financially to the household. Therefore, parents play an important role in the transition to adulthood for young adults, and this role is situated within the broader family context which includes the socio-economic status of the family.

Summary

The experiences described above show how parents consider and encourage their child's independence, responsibility and autonomy while they are in college. It demonstrates the

important role parents can have in supporting their children and shaping their trajectories. Besides the family, higher education is one of the only other institutions that provides some structure for the transition to adulthood. Yet, success in higher education is also contingent on support from the private family sphere, which is shaped by the socio-economic context the family is in. The EITC can play an important role in parents' ability to support their children financially while they are in college, as seen with Michelle, and even after college, as seen with Nicole. These provisions of support are viewed as a way to assist their child towards greater levels of independence and ultimately adulthood.

Yet, economic hardship can also constrain parents' ability to support their children as much as they desire. Alisia and Kathy demonstrate how this economic hardship may also influence the level and type of independence and responsibility parents expect of their children. Specifically, parents may have expectations that their children make contributions to the household finances or assume greater responsibility over their own bills and debts. Yet, importantly, the parents "do the bulk" as Kathy says, and are primarily responsible for economic well-being of the families and therefore manage the economic risks the family must navigate. Ultimately, this demand that young adults to combine work and college, which may place them at a disadvantage compared to their middle-class peers who can focus more exclusively on school.

Supporting Young Adult Child Not In College

If a child is between 19 years old and 24 years old and a full-time student or any age and "totally and permanently disabled" they are considered a qualifying child for tax purposes. A few respondents had young adult children living with them who do not fit these eligibility requirements, therefore they could not claim them for the EITC. However, despite not claiming

their young adult child, some respondents reported allocating at least a small portion of their EITC and tax refund to their adult child. I describe how one respondent navigated this.

Supporting Young Adult Children In Their Transition In A Precarious Economy

Sharon is a 47-year-old black woman who has a 14-year-old daughter, a 20-year-old son, and a 26-year-old son. She has an annual income was around \$34,000 for 2018, which earned her an EITC amount was about \$2,200 and her total refund around \$4,200. Sharon's oldest son, James, enrolled in college for about two years after he graduated from high school, but decided it wasn't a good fit for him and decided to discontinue his studies. Sharon's 20-year-old son, Keith, started college after graduating high school, but then stopped taking classes for half a year, and in 2019 was planning to start classes again.

Sharon's relationship with her two oldest sons further accentuates the important role parents can have in transition to adulthood. In particular, she shares the challenges that parents can have in supporting young adults who do not follow the normative ascribed path through college. Due to neither her nor her sons being able to claim the EITC, they are left without any form of support for this transition period.

This policy regime places mothers like Sharon in difficult and frustrating situations, as they feel they have a moral obligation to their children - yet with that moral obligation comes addition burden. During the first interview, Sharon explains how every year she uses a portion of her refund to cover traffic tickets and other costs for her boys. Sharon describes a frustration with having to support her adult sons – particularly her 26-year-old. This frustration is heard when she says “just as quick as you get it, is as quick as it disappears. It's so weird when (laughs) somehow the world knows like ‘she got this money put up! And she saving it’ and then something happens.”

Sharon's notes that her two adult sons are trying to become more responsible in taking care of their own financial needs. However, they have had a number of parking tickets and other road violations, in addition to a totaled car from an accident, that they are unable to afford. Sharon notes that if she doesn't help with the tickets "he'll get a boot" and the "tickets double". Furthermore, Sharon and her son are co-owners of the car, therefore if the tickets are not paid Sharon states that "they (the state) will take my tax money", something she wants to avoid.

During the first interview, Sharon stated that her oldest son James was having the most difficulty with paying for the tickets he received. Though, she notes that she will not be able to continue helping him. Sharon states:

It's basically if you really want to like get to the bottom line, it's basically like the last two years helping him out with something...And at the time it like between his Lyft pay and whatever. And I paid like \$800 to get tires put on the car. This year is the last year. This year is the last year. Cause I think next year I might just get like \$2000 maybe, cause the youngest she getting ready to turn 15, she 14 so it's going to be based off of 14.

Sharon wants her sons to be more independent, therefore steps in to help them with these expenses because they work for Lyft and Doordash, therefore their employment is contingent on having a car and being able to drive. Her allocations are therefore essential to their ability to be more financially independent, yet she is feeling the economic strain from supporting them.

During the second interview she noted that her 20-year-old son Keith was in a car accident that totaled the car. Though she received an insurance payout to help purchase a new car, she still owed \$1,000, and she used her tax refund to help pay for that.

It is important to situate Sharon's family within the broader economic structure they encounter of job precarity and a bifurcated labor market of "good jobs and bad jobs" (Kalleberg, 2011; Weil, 2014). This includes the rise of so-called "gig" work, or contract work - like Lyft and Doordash - that are entirely driven by demand, offering limited job security. Given this context, it is not surprising that Sharon's sons struggle to find stable employment and are unable

to make ends meet through their gig jobs at Lyft and Doordash. Sharon's sons undoubtedly face additional challenges securing employment due to only having a high school education and the employment discrimination they may face as young Black men. Sharon is their only safety-net, and source of stability. Given the U.S. Reliance on market-driven solutions, all of the risk is shifted to Sharon.

Still, similar to other parents, Sharon's sons are not fully dependent on her for all of their financial and material needs. In fact, Sharon notes that she believes they are on their way to full independence.

They're pretty much there... They already know what they need to do. They do, they just need a little bit more income, but they are independent and they've been that way for a while. They are getting better, like independent as kids, get dress and stuff like that, so now it's like they graduated from that point. They know they got to buy food, they know they got to pay rent and all these other bills that come up because the other day my son was like, the older one that's 26-year-old, we have to get our plate stickers. He got paid this weekend... He paid his car note and he wanted to buy the same sticker for his plates on his own. He was like, "Ma, you know we got to pay our place stickers this month." He said, Mama, "why you ain't tell me it was going to be all of is?" I started laughing, but this also let me know and reassured me that he is definitely growing up...

Sharon describes a developmental process she is seeing in her sons. The process began with them dressing themselves, then "graduating" to getting soap and tissue for the house, purchasing their own food., contributing to bills, and plate stickers. Furthermore, Sharon notes that her sons help take care of their sister and that "she's lucky to have them." While Sharon is the "financial head of household" and arguable the "primary earner", the economic and material well-being of the entire household is also contingent on not only the extent to which her sons take care of their own expenses but also how they contribute to the household expenses and care for their sister. Sharon's family shows how that instead of strict relations of "dependent child" with young adult children, there is a movement to an interdependent relationship between parents and their

children. This also includes the greater responsibility older siblings can take in helping to support and raise their younger siblings.

At the same time, Sharon's family also demonstrates how the structural conditions of anti-Black racism influence how Black parents expend resources to keep their children safe and absorb the costs of potentially racially biased policing. For example, though it is impossible to know the extent to which racial prejudice plays in the tickets Sharon's sons receive, Sharon describes two incidents in a manner that she questioned the circumstances.

The ticket thing is a problem because they always getting pulled over. They always getting pulled over, but they can't get them on no license or nothing like that, they can't get them on things like that. They can't get them on no license or insurance because both of the cars are insured. They get them one time, they pulled my other son over - the middle kid. [They] say that the lights went off. The lights are automatic - it's a new car. He got the ticket for that - moving violation ticket. Then one time he got a ticket because they say he didn't make a right- he didn't put the signal for a right turn, so small things, but those tickets double.

Sharon's tone and manner of describing these situations conveyed her doubt that these were valid incidents, and rather were biased interactions with law enforcement officials. These two moving violation incidents for her son Keith resulted in his license being suspended and costs related to getting it reinstated because he was under 21 years old. This also resulted in her son being limited in his ability to make money for a while because like James, he is doing Lyft and DoorDash as a way to make money. Given evidence that Black people are more likely to be pulled over and ticketed by the police (Baumgartner et al., 2018; Pierson et al., 2020), this highlights the costs that Black parents in particular can incur in raising and supporting their children's transition to adulthood. It not only highlights the impact of tickets and fees on the economic well-being of Black families, but also how tickets and fees can lead to restrictions that limit one's ability to work - as it did for Keith. Due to the nature of contractual work, the risk of unemployment and loss of income is absorbed by the family - and in this case by Sharon.

Sharon's family emphasizes the interdependence that many, if not most, families have while children are transitioning to adulthood. As noted, most mothers in this study believed in a gradual transition to adulthood - not a sharp jump from child to adulthood. During that gradual transition young adult children assume more responsibility over their own needs and desires and parents assume less responsibility while still providing support. The challenge for families like Sharon's is that they are excluded from formal social policy due to normative ideas of family and development which are unable and unwilling to address the circumstances of low-income families. In the case of the EITC, the foundation of tax policy rests on a middle-class ideal - only available if the young adult child goes to college - and yet the credit is for lower-income families. When there are multiple adults in a family/household, tax law only allows for "dependency" as an option for filing as a tax unit.

The reality is that many families are interdependent, and the wage labor and non-wage labor is vital to the survival and thriving of the family. This demonstrates how financial risk is shifted to individual families, particularly to parents, and the detrimental impact the privatization of the transition to adulthood can have on low-income families. Young people with limited education are mostly relegated to "bad jobs" that lack benefits and security and this can result in parents' continued financial responsibility of them, without any support from social policy. Together, this limits Sharon's son's ability to assume greater levels of independence and responsibility, Sharon's ability to support them in achieving more independence, and places the whole family in economic risk. It also places Sharon in a contradiction where she wishes she was able to receive a tax benefit from "taking care" of her sons but also wants them to be able to claim themselves and receive a benefit that allows them to be more financially independent.

Being A Grandmother: Support To Adult Daughters And Grandchildren

When a young adult child has their own child, dynamics between the parent and child may change. The women I interviewed spoke to these changes, and the ways it influenced how they allocated their EITC. A common theme for these women was a shift of attention to their children to their grandchildren. In particular, these women had higher expectations of independence, responsibility, and autonomy for their child who was now a parent themselves. At the same time, the women whose child had their own child while in high school or within a couple years of graduating from high school spoke to recognizing that their child was transitioning both to adulthood and parenthood.

There were some differences in how the women allocated their EITC based on where their child and grandchildren lived, and living arrangements also shaped the purposes for allocating from the EITC. Furthermore, gender and gender inequality may also impact these allocations. Specifically, among the multigenerational households only daughters had their children living in the household. One respondent had a son who lived with her who had a child of his own, his child lived with the mother.

Among those interviewed, three respondents had daughters living with them who had children of their own. An additional four respondents had daughters who lived on their own with their children. Two respondents had sons who had children. One respondent had a son who was married and living with his wife and children. Another respondent had a son who lived with her who had a child who lived with the child's mother. All of these respondents, except for this last respondent, reported allocating some of their tax refund to their child's family, typically in ways to support or give to their grandchildren.

Yet, there were important differences in how the women viewed these allocations and how they related to their child's transition to adulthood. Specifically, the women who viewed

their adult children as responsible and independent viewed their allocation from their EITC as a way to “spoil” and invest in their grandchildren. Conversely, mothers who believed their adult child was not as independent, responsible, and autonomous as they desired them to be as they felt they were expending resources they should not have to in order to support their child and grandchild. I will first provide examples of the women who viewed their allocations as a way to “spoil” and invest in their grandchildren, and then shift to those who felt they were expending too much resources to support their child and grandchild.

Spoiling And Investing In The Grandchildren

Michelle has three grandchildren by her 28-year-old son and daughter-in-law. With excitement in her voice Michelle says:

Michelle: I buy so much for the grandkids that the big kids get mad. I love my grandbabies. I love my grandbabies. Grandma will take them to the movies, we do a lot.

Dylan: What type of things do you buy?

Michelle: I buy them clothes. I buy them shoes or mainly, I just give them money to put in their piggy banks. They're good budgeters too.”

Like Michelle, other respondents who had grandchildren described their excitement and joy in “spoiling” their grandchildren and their EITC and tax refund gave them an opportunity to do a little extra. Similar to what Halpern, et al (2014) share in how some of families they spoke to stated that receiving the EITC is “like Christmas”, a few of my respondents also reported this in relation to their grandkids. For example, Denise has 3 grandchildren and she states:

I try to make up for Christmas, so I buy a little stuff after Christmas for them. Like now Christmas coming up, and I may get them something, but it don't be as much. So once Christmas over, then I try to get them a little more.

Importantly, these respondents mentioned how their children had their own tax refunds, and that their responsibility shifts to their grandchildren. This speaks to the shifting roles when a parent’s child becomes a parent themselves. The presence of a new generation shifts the parent’s

identity to a grandparent, and the child to a parent, and these new identities come with new responsibilities. Deborah spoke to this directly in relation to her daughter, that she is “not mom”, and she differentiates between what she does for her grandson and what she hopes her daughter will do her son.

My daughter’s boy is in Gerber. Every year with my taxes, I take \$100 out for my grandbaby. So, he’s 6, there’s \$600 in his account... Now her thoughts on why she don’t have a Gerber for her baby - “Because you have one” “But I’m not mom.” So I hope she get it, we don’t argue about it. I invested into you, I invested into him.

Grandparents can play an important role through their “spoiling” and investing in their grandchildren. Deborah’s very concerned for her grandson’s future and saving for his college is one way she can set it him for future success. Concurrently, Deborah speaks to the context of being a “young mother” and how she still helps her daughter financially when she can.

I understand it. I was a young mother. So, I’m quite supportive but I also to ask her to identify why did you have your childcare this month? Because you didn’t earn it? Or did something other than what you should of done? And that’s how I raised my children. What were the specifics of giving the help. So, whenever my daughter needs help, I will help in the capacity that’s I’m comfortable with.

Here and elsewhere in our conversations, Deborah spoke about how she recognized the challenges her daughter sometimes had in earning enough to afford all her bills and expenses, as she had similar challenges. She was also keen on making sure that her daughter was being “responsible” with her money, as she didn’t want her daughter to get into a “*circle of mismanaging*”. Deborah’s concerns are multi-generational as she is concerned about both her daughter and grandson, and she recognizes her daughter’s wellbeing is connected to her grandson’s well-being. This speaks to the additional ways parents may need to the manage economic risks of material hardship their adult children can face.

While the giving of small gifts, as described by Michelle and Denise, may not necessarily be a concern of social policy, intergenerational transfers for social mobility may be. The

government may be interested in the extent to which families can contribute to the economic well-being and social mobility through multiple generations. Especially since family income and family wealth is a major contributor to economic mobility and can also be a barrier to mobility.

Supporting A Daughter Who Is A Mother

While Deborah speaks to the balancing of encouraging higher levels of responsibility Feelings of concern for the well-being of one's grandchildren may become larger obligations for some women who are helping to support their daughter's children. In particular, Karen, provides an example of a grandparent expending a substantial amount of support to a granddaughter due to her concern for her granddaughter's safety and well-being. Karen is a 40-year-old black woman who has a 15-year-old son, and a 20-year-old daughter who has her own daughter who is almost 3 years old. Karen had an earned income for 2018 of about \$17,500 and her EITC was around \$3,300. Her daughter, Katie, lives with her and works, and filed her own tax return and claimed her 3-year-old.

During the first interview, it became clear that once her daughter had her own child Karen's concern shifted from her daughter to her granddaughter and felt she was doing quite a bit for her granddaughter. This included the allocation of her tax refund. Karen states:

Karen: I think I picked up a few things for the baby. That was it. Because my thing is, once you have children, in my eyes as a mother, you're put on the back burner. Go sit down over there. I got her. It's me and her now. Not you. You had enough of that. Go ahead.

Dylan: This was the first year that she [Karen's daughter] filed her own taxes, but then also you were more focused on your-

Karen: The grandbaby.

Dylan: Your grandbaby, and what type of things did you do for the grandbaby?

Karen: At that point, she just really felt like that was my child. I was buying her clothes, I was buying her Pampers, toys. Basically, everything.

The feeling of responsibility to her granddaughter was a common theme Karen shared during both interviews. Karen described how she would frequently watch her granddaughter when Katie was at work or went out with friends. Karen generally did not mind watching her granddaughter, though she was concerned by what she thought was her daughter not assuming her responsibilities as a parent and an adult. Karen really wondered the extent to which Katie accepted that she was a parent.

I had a little get-together at the house with coworkers, I think in December, January or something. She was like, "Mom, what are you getting ready to do?" I said, "I'm having a little get-together with my coworkers." "Can you keep Camila because I don't want to take her out and it's cold?" "You have \$20? If I'm going to bend over backwards and help you with your child and I'm having a little get-together in the house, I'm going to need some money out your pocket." "I don't have any money." "You do know I have access to all of your cards and I can check all of your balances. Don't do that. Go ahead and order a Lyft, take her with you. You don't even have to be on the bus stop. Don't do that." She really thought that that was my child.

Camila, Karen's granddaughter, is a source of conflict at times between Karen and Katie. Karen describes how she feels Katie isn't doing what she thinks she should as a parent, and Karen shares stories about how Katie says she isn't treated like an adult or a parent. This could also be exacerbated by Camila calling Karen "Mama" instead of Katie. Karen redirects Camila to call her "Granny", yet from Karen's account it seems that Camila identifies Karen as the primary caregiver.

Ultimately, Karen's greatest concern is for the safety and well-being of her granddaughter. This concern is escalated due to an abusive relationship Katie is in and mistakes she has recently made. For example, Katie attempted to have her tax refund paid to a debit card that is in Karen's name, though Karen advised her not to do this, because she correctly believed that the IRS would not issue the refund.

Dylan: With your tax return, was there anything that you did for [Katie]?

Karen: She had a couple of tickets. She wanted a phone. They're still holding her taxes. The way she set up her tax return this year-- I have prepaid cards. American Express Surf Card is the prepaid American Express. Her and my son are sub accounts and she asked me about it, "I wonder if I should send this to my card?" I told her, "No, because when the IRS attempts to send it to this card, it's not going to show your name. It's going to show my name". That's what happened and the day that she's supposed to get a tax return in February, they kept sending it. I kept getting alerts they were trying to send it through and she finally got a letter like, "We can't send it to an account that's not yours". At that point, she had to wait for a letter and now it's not even in an expected date. I said, "You will get it eventually, but I told you not to do that. She'd still be getting \$3,000 back and she, "I need my money. I need my money".

Dylan: - tickets and the phone and so part of that was because she didn't get her refund.

Karen: Yes, I was like, "When you get that, I'm going to need that back." Which is, I think she owes me \$750. Still hasn't came.

Dylan: \$750, is that for both the phone and the tickets?

Karen: Yes, because they were going to take her car.

Katie's phone was broken – it was smashed by her boyfriend. Karen described an abusive relationship between Katie and her boyfriend, that he had beat up Katie multiple times.

Therefore, Karen wants to make sure Katie has access to a phone in case of emergencies and so Karen can contact her and her granddaughter. Karen says, "He's [Katie's boyfriend] supposed to have fixed it but at the same time, I have my granddaughter." Karen did not want Katie's car taken, because she knew that it would be permanently loss. Karen is an important safety net to Katie. Though, it has reached a point for Karen that she is considering kicking Katie out of the house. Karen states,

I think for her age and some of the things that we've been through since the baby has been born, I don't even know why I still allow her to live in my house. I don't even know why I allow her to still be-- She's always going to be a part of my life. I'm always going to love her. I'm always going to wish for nothing but the best, but some of the things that she's still doing now, that she did.... I'm trying not to do it but in a minute she might have to get out of my house. I taught them before you can play, you have to pay your bills. You have to pay your bills, you have to pay your debt. If you don't do that, you're really not an adult. I'm sorry.

Karen highlights the tension that some parents can have with their children specifically when there are grandchildren involved. She loves and wants the best for her daughter, however she also feels stressed and burdened due to what she feels is Katie's irresponsibility and not meeting the tasks that Karen thinks would make her "an adult."

When it comes to the EITC and the tax refund, tax law can complicate finances for families like Karen's. Karen is the financial head of household, and is shouldering the majority of the bills for the house, despite the agreement that Katie would contribute. In Karen's case, this extends to expenses related to caring for her granddaughter. However, Karen stopped claiming Katie two years ago when she turned 18 and had her daughter. Karen also never claimed Camila. Karen was unaware that she could have claimed her granddaughter for the EITC. When I share that she potentially could claim her granddaughter, Karen says she would have done that due to situation she has with Katie.

If I would have fully knew that rule, I would have done it because of what I went through with my daughter and me having the grand-baby all the time while she was going through whatever she was going through with that guy, it's ridiculous. If I knew I could have legally did that, I would have done that. What I choose to give you, if anything, is what you get.

Karen is the financial head of the household, is paying all the bills, and is now allocating some of her tax refund to help her daughter out because she didn't file her taxes correctly. Katie is not meeting Karen's ideas of independence and responsibility, and therefore feels she is "really not an adult." Therefore, looking back she would have tried to claim her granddaughter until she thought Katie was more responsibility. Concurrently, Karen is managing multiple risks, particularly related to Katie's abusive relationship, Katie not consistently contributing to the household, and Katie's tax return filing mistake. This causes Karen to allocate additional money from her refund to help Katie, and by extension her granddaughter.

Karen's allocation of her tax refund and her thoughts on it are contrasted with Mary who also has a daughter living with her who has her own children. Though Mary reports allocating some of her refund to her grandchildren, she views these as "extras" and says that her daughter, Jada, does the bulk of taking care of her children's material needs. Jada is also consistent in her contribution to the household finances. Unlike Karen, Mary had the experience of claiming a grandchild, therefore she is aware she is legally able to claim her grandchildren. However, Mary does not want to nor feel any need to claim her grandchildren. She feels that her daughter is being responsible and on her way towards independence.

Mary is not going above and beyond what she feels she needs to in supporting Jada. Mary also does not speak of Jada in a manner that expresses her doubt in Jada's ability to be a parent or an adult, or that she feels that she is more of the parent to the grandchildren than Jada is. Mary's EITC is allocated to her other younger children and a few extras for her grandchildren. Mary has more flexibility in deciding how she spends her tax refund, and the extent to which she allocates some of it to her grandchildren, because she does not have the concerns that Karen does in regards to the safety and well-being of her grandchildren. Therefore, the management of additional and/or unexpected risks, as Karen is doing, may be related to a parent's assessment of a child's level of independence, responsibility and transition to adulthood.

The Adult Child's Perspective Of Parenthood. Yet, young adult children may perceive these intergenerational dynamics from a different perspective. Stephanie provides this young adult/young parent perspective. Stephanie is a 25-year-old white woman who has a 9-year-old daughter. They live with Stephanie's mom (Lauren), stepfather, and step brother. In the previous chapter I described the conflicts that Stephanie has with her mom and stepfather around who should be able to claim her 9-year-old daughter.

When Stephanie graduated from high school and started to work she could have claimed her daughter, however her mom and step-father claimed her. Stephanie describes what happened when she asked for a portion of the EITC and tax refund

She was like, "I'll buy her some school uniforms, and I'll take you out to eat." I'm like, "If you're claiming both of us, that's not enough. Just school uniform and taking me out to eat?" She was like, "Okay, I'll give you like \$100 too." I'm just like, she's missing the whole point. That's not enough. You would probably get, I don't know, maybe nine, 10 grand for both of us, and you want to give us maybe 200 or 300, maybe? That's not enough. Then when it would come time for the school fees and the school uniform, she would tell me like, "I need money because you have to contribute too. This is your daughter too." She's forever telling me, "Ask her dad, ask her dad. We need money for school uniform, ask her dad." Even though she would have already had the money, she still would have been like, "Ask her dad, ask her dad." Because that would have gone on the house, the bills. She would have said she was going to buy stuff for Michaela, but it would have gone to the house, the bills.

Stephanie did not feel that her mom allocated enough of the refund to her and her daughter, given the amount she thinks she receives (though Stephanie overestimates how much her parents would receive, since they would only receive credits for Michaela). Even when an agreement is made, as in school uniforms in Stephanie's case, expectations can change around who is responsible for different expenses. This demonstrates the tension that can arise in a multigenerational family setting when there are limited financial resources. Stephanie's mom and stepfather are financially constrained, and the EITC provides a substantial source of income. They feel that Stephanie has a larger responsibility to the family.

Comparing Stephanie's situation with her mom and stepfather to Karen with her daughter Katie can highlight the role of conflicting expectations. In both cases, the financial heads of the households (Lauren and her husband and Karen) expect their daughters to become more responsible for various expenses in the household. Though it appears that Stephanie may be contributing more to the household than Katie does, it is not enough for Lauren and her husband.

This demonstrates how the structure of the EITC and tax law can create complicated situations for some families, especially when there are multiple individuals who feel entitled to the EITC, there is economic strain, and there are different perceptions of responsibility. In particular, it seems that Karen, and Lauren and her husband, feel that they have a larger financial responsibility than they should, that their daughters are not as independent as they would like. The EITC and tax refund can become a site of conflict, because it is a large sum of money that is tied to the responsibility of raising children and a supplement for working class families.

Current EITC policy cannot appropriately respond to such intergenerational family dynamics. The reality is that the economic well-being of each member of the family is tied to the contribution of others. Tax policy for working class families does not respond to these interdependent responsibilities. Though it may be true that Katie and Stephanie contribute less financially to the household expenses and may not be entirely independent, they are not exclusively “financial dependents” on their parents either. They are not minor children who depend on their parents for all of their material needs. Furthermore, tax policy does not account for the non-paid labor that multiple generations may do to raise their children.

“Emerging Into Adulthood”: Supplementing A Child’s Transition To Adulthood

The last parent I will consider is Olivia. In many ways, Olivia’s perspective of her young adult son’s transition to adulthood mirrors the literature on emerging adulthood. Specifically, Olivia has been highly financially supportive of her adult son, and wanted him to have “freedom” to be young. While Olivia’s broader family socio-economic context may help contribute to her beliefs and approaches with her son. Indeed, of all the respondents she was the most upwardly mobile – at least at the time of interview – and much of her family was successful in reaching typical middle-class goals – middle-income jobs, marriage, and homeownership.

Indeed, as she said “my parents’ goals were always like, ‘You’re going to buy a house and leave.’” Yet, as previously described Olivia charted a different path that put her at odds with her family for some years.

Olivia is a 42-year-old Latina woman. She has a 13-year-old son living with her, and she lives in the garden apartment of a house where her mom and brother live. Olivia also has a 25-year-old son who moved out on his own in 2016. In 2017 Olivia had an annual income over \$40,000, but then lost her job in 2018 and only had an earned income of about \$7,500 for the year. Olivia did not have an EITC for the 2017 tax year, and had a refund that was just a few hundred dollars. However, for the 2018 tax year she had an EITC of about \$2,500 and a refund around \$3,500. Olivia’s extended family - her mother and siblings - are solidly middle class. Her mom owns the house that Olivia lives in, and many of her siblings own their own homes as well. By living in the garden apartment in her mom’s house, Olivia pays \$300 a month for rent, which she considers small, and throughout the interview Olivia described ways in which she keeps her expenses low so she can travel.

Olivia describes how it was important to her to supplement living expenses for her oldest son, Jesse, stating “I don’t want him to stress about school. If it was up to me he wouldn’t work.” Up until Olivia lost her job she would pay Jesse’s car insurance and buy him food. Furthermore, Jesse comes over to her apartment frequently to do his laundry and have meals with the family. Olivia did not use the language of responsibility and independence in referring to her son and how she interacts with him and supports him.

In regards to her tax refund and EITC, Olivia states “when he graduated from high school, at one point, that return just ended up being for him” - to support different things related to finishing high school and then things he needed for college. She also noted that within the first

couple years of him being in college she used her refund to help Jesse with car repairs costs and car insurance. Then one year when she had a large refund she used it to pay off his car loan.

Olivia described a conversation with her son,

Olivia: “Just let me do this for you [pay for the car] so that you can have that freedom and air to breathe in so that you can have the experience that if you want to go out with your friends or do something, you don't have to feel like...Now, you can live with your friends. They're going to probably wanting to go out to do whatever...”

Dylan: You can't because you-

Olivia: “You got a car and you've got insurance and you've got rent and you've got food.” He comes home every week and he does laundry with me. Of course, I pay for the soap. I pay for the-- He's my son. I want him to have the experience and I want to be able to have fun while he's doing that.

It was very important for Olivia for her son to have “freedom” to go out with his friends, and she felt that having to work a lot and pay different bills would prevent him from doing so.

Olivia was cognizant to the fact that Jesse’s friends did not have to work to pay their bills and she didn’t want him to be different from them. Referring to a conversation with her son she goes on to say:

“You don’t make great money to really live, like go out and do thing and experience your life.” Even sometimes now on a Friday night he’s like “I have to stay home. I can’t go out. Me and my roommate are going to stay home, make food, get some beers.” That’s nice, but how’s that living? Just staying in your apartment watching Netflix. I don’t get that. That’s not living to me... He doesn’t have to prove that he’s financially responsible or an adult.

Olivia’s concern for her son is not that he “prove that he’s financially responsible or an adult”, her concern is that he is “financially free” to “see all these beautiful things” and “do the things that [he] loves.”

Olivia’s belief of the transition to adulthood aligns more with the conventional definitions of “emerging adulthood”. Olivia wants Jesse to have of extended period of adolescence where he has freedom to have new and different experiences and form his identity free of economic

constrains. Olivia also seems to be responding to middle-class normative ideas of the period of emerging adulthood - that parents have a responsibility to supplement their child's progression to independence and adulthood. Due to being embedded within a broader family structure that also supports her financially and materially, Olivia was in a position to supplement Jesse's early adult years.

Olivia's approach with her son may be due to the financial and social resources she has access to through her broader network and the fact that she has held a middle-income job for some years. Her approach may also be informed by her own path that violated the traditional expectations in her family, therefore she may value a path for her son that offers him more freedom. Furthermore, given that she ascribes to a perspective that is more in line with the conventional "emerging adulthood", there may also be social and societal influences – for example she wanted her son to have the same "freedom" his friends have.

Interestingly, Jesse has pushed back against Olivia's support of him - taking actions to establish his independence. Olivia stated that she encouraged him to stay living with her so he could save on rent, but he was insistent on living with his friends. Jesse was resistant to Olivia paying off his car loan. Yet, his push for independence may have laid an important foundation for when Olivia had to withdraw her support when she lost her job and was unable to allocate some of her EITC to help support him in the 2018 year.

Discussion

As explored in this chapter and the following chapter, my interviews with parents who receive the EITC suggest that many low- and moderate-income families make assessments of their child's demonstrated level of responsibility, independence, and attainment in reaching "adulthood" and use these assessments to guide their actions of financial support to their child.

Importantly, these assessments of responsibility, independence, and adulthood are shaped by a variety of factors. In this chapter, I explore how a young adult's college attendance, employment, and parenthood help shape parents' expectations of their child. Additionally, I demonstrated how the availability of family financial resources and a child's economic need can shift how parents support their young adult child and the expectations they have of their child. To further complicate these contexts, I demonstrated how some parents may also need to manage a variety of risks that their young adult children face.

As detailed in the previous chapter, the EITC and tax policy generally treats the transition to adulthood as a discrete event, instead of the gradual transition that is for many families. The transition to adulthood is a period of adjustment, adaptation, and transformation for parents and children alike – though the “end” result varies. It is a period of negotiation of new expectations, desires, and roles between parents and children, not a discrete event in which a child becomes an adult. This transitional period is characterized by its elements of increased autonomy and independence for most young adults, but the parent's role in the transition is less clear. While some parents may be releasing some of their responsibility for their child, their responsibility to their child is also in flux during this period as the parent adapts the type of support they give and how they give it.

This chapter demonstrates that many low-income parents face limitations to the types and level of support they can give to their young adult child as their child transitions to adulthood. While some may be able to provide some financial support to their children while they are in college, others cannot due to job loss and low wages. Greater levels of interdependence can emerge where young adults not only need to assume more financial responsibility over their own needs, but they are also expected to contribute financially to the household expenses. Therefore,

some parents are able to allocate some of their EITC to their young adult children, and some aren't. As detailed in the previous chapter, this reveals some of the limitations of the EITC policy, and adds a layer by prompting the question whether the amount of the EITC is enough, and what role do other policies have in providing financial security during the year to families like those interviewed in this study.

This chapter confirms the precarious individualized pathway to adulthood that young adults from low-income families encounter (du Bois-Reymond, 2015; Shanahan, 2000). Though our perspective on the individualization of the transition to adulthood may be shaped by the timeframe we adopt (1940s and beyond) (Settersten & Ray, 2010), it is equally important to question how “standard” the transition was for low-income families and families of color back then and today (Coontz, 1992; Syed, 2017; Syed & Mitchell, 2014). I sought to illustrate how families lack institutional support and are overlooked by policy when family members do not align with dominant ideologies of the life course. Tax policy, like most public policies, privileges the values of a middle-class ideal. The eligibility requirements for the EITC highlight the misalignment of policy with the lived experience of those the policy is supposed to respond to. EITC policy also excludes an entire demographic (young adults between 19 to 25 years old who are not full-time students) due to their deviation from the middle-class ideal of full-time college attendance post-high school.

While some of the families would like to provide more support to their young adult children who are in college and/or taking on greater levels of responsibility for their personal economic needs, they are unable to do so due to their own limited economic resources. For some families, this may shape parents' assessments and expectations of responsibility, independence, and ultimately adulthood, accelerating their expectations of their young adult children. This

shows the impact of “private troubles” of the transition to adulthood (Settersten, 2011), particularly for lower income families. Importantly, when families are managing multiple economic hardships (low-wages, unemployment), the financial resources offered through the EITC are not enough to address their family’s immediate economic needs (housing, food, utilities) as well as support their children’s “human capital” development. Many young people in these families triage multiple responsibilities – work, school, and contributing to the family finances.

This chapter also shows how grandparents can play an important role in the economic well-being of their grandchildren – both directly and through supporting their grandchild’s parent. For the participants in this study, the scope of a grandparent’s support, and their attitudes about that support, was shaped by the extent to which their child was perceived as responsible and independent. More specifically, grandparents who mostly gave gifts to their grandchildren were happy doing so, while grandparents who were more directly responsible for their grandchild’s general well-being had conflicts with their child.

These findings suggest that when young adult children become parents, their own parents may desire to shift their focus to the grandchildren and assume an identity as a grandparent. This can be generally positive for grandparents who now “spoil” their grandchildren and therefore sustain positive intergenerational ties. Yet, conflict may rise when parents feel that their children are not assuming enough responsibility and independence that is necessary as a parent. Importantly, parents feel they must assume, or continue, greater levels of financial responsibility for both their child and grandchild. This extends the time they are “parenting” and delays their own transition to “grandparenthood.”

Given the limited public support of the transition to adulthood, outside of higher education, families are left to manage the various “private troubles” or risks young people face. Parents must manage the risks of economic hardship and both their own and their child’s unemployment. Additionally, the types of risks to managed vary by race and gender. Black women who have sons are cognizant of the physical threats their sons face as they get older and therefore may expend additional resources to protect their sons. This did not arise as a concern among respondents who were not Black. Future research can further explore this. Furthermore, given gendered expectations about parenthood, families with daughters may be more likely to assume greater costs, and risks, associated with parenthood.

CHAPTER IX: DISCUSSION AND IMPLICATIONS

While the politics and policy that came out of the New Deal era gave rise to a growing welfare state in the United States, as Cooper (2017) argues, the alliance of neoliberal and social conservative politics since the 1970s worked to dismantle the welfare state and shift more risk and responsibility of economic security back to the family. Cooper (2017) argues that establishing the "self-sufficient family" is a fundamental goal of present-day U.S. politics, as politicians and policymakers view the welfare state as corrupting the "natural" state of the family. Furthermore, the family should function as a natural support and insurance that assumes the responsibilities of social reproduction. We have seen this narrative and politics play out explicitly with the continued commitment among social conservatives to marriage promotion campaigns and the promotion of "self-sufficiency" among neoliberals, therefore including Republican and Democratic politicians. Concurrently, the approach to social rights or concern for individual material well-being has taken shape within the universality of the "family ethic" or the White middle-class heteronormative nuclear family (Abramovitz, 1996). This means that public policy has largely served to protect and grow the material resources of families that align with the White middle-class nuclear family, while minimally responding to the diverse needs and challenges of those whose family life takes alternative forms (Cohen, 1997; Collins, 1998; Josephson, 2016).

In addition, racialized communities largely lacked access to the welfare state that emerged from the New Deal era and when they finally gained greater access efforts to dismantle the welfare state were underway. Notably, at no point in time has the White middle-class heteronormative nuclear family not been held up as the ideal, nor have family formations outside of it attained equal status in relation to social policy. Therefore, the two prescriptions for family

economic security and social reproduction that the state offers are marriage and/or work. Given the long legacy of racial inequities, discrimination, and segregation in education, work, and wealth generation, this places families of color at a disadvantage as “the market” offers less for their labor and property compared to White families. This dissertation provided additional evidence of how the EITC, a policy that is typically heralded as a successful anti-poverty program, is not necessarily situated to address these historical and contemporary inequalities.

Coupled Households

In chapter four, I used national data to demonstrate that Black and Latinx women eligible for the EITC are more likely to live in households with extended family members. Since the tax code is primarily concerned with relationships between married partners and between parents and children, tax policy largely neglects the extended family formations among low-income families. I also demonstrated how while White women, on average, experience a more significant "marriage penalty" (reduction in their EITC) if they married their cohabitating spouse, the penalty is minor considering the significant benefit they receive from their higher-earning partners. Marriage for EITC-eligible White women provides a sizeable economic boost that more than offsets the decrease in EITC benefit.

Marriage does not provide the same economic benefit for EITC-eligible women of color, particularly Black women, who, on average, have a similar level of earnings as their partners. This inequity for Black women speaks to oppressive institutional practices and constraining structural conditions that both Black men and women face in the labor market. Marriage does not provide the same economic security for low-income women of color as it does to White women, therefore addressing structural and systemic racism is key to addressing poverty among low-income families.

Impact of Policy and Possible Reform

There is suggestive evidence that the EITC has limited impact on heterosexual couples' decisions to marry and that some low-income married couples may unknowingly file erroneous tax returns as single tax filers as they view their taxes and finances as separate from the other aspects of their lives together (Halpern-MeeKin et al., 2014). This evidence speaks to the disconnect between the structure of tax policy – which centers joint filing among couples – and how low-income families experience their finances and tax filing. Therefore, while I am unconvinced that the prospect of an EITC marriage penalty will influence couples' decisions to marry, the experience of a tax audit due to erroneous filing has not been empirically explored and should be. Moving to an individual income tax filing similar to other countries could decouple marriage from income tax filing (D. A. Brown, 2021; Infanti, 2010), thereby eliminating marriage penalties in the EITC.

Households With Young Adults

In chapter four, I also showed how Black and Latinx women are more likely to have an adult child living with them whom they cannot claim for the EITC due to the requirement that the child is a full-time student. Relaxing this requirement by allowing parents to claim their adult child up to 24 years old, regardless of their student status, would address the classist and racist underpinnings of the tax policy and provide some economic relief for families with young adult children. Still, the structure of the EITC, which provides a smaller benefit for each additional child, translates to only a modest benefit for parents. Instead of expanding parents' eligibility to claim their adult children, policy advocates have focused on expanding young adults' eligibility to claim the EITC for themselves. The American Rescue Plan Act expanded the maximum EITC

for those who do not claim children from \$540 to \$1,500 and minimum age eligibility from 25 to 19 years old.

Findings presented in chapters four, seven, and eight provide evidence that expanding eligibility for the EITC to young adults may be advantageous for many families. As shown in chapter seven, many parents may already encourage their children to work and claim themselves on their taxes, and the expanded EITC would provide an additional tax refund to these young people. Yet, other parents desire to keep claiming their young adult children given the large amount of financial support they provide to their child. Furthermore, as shown in chapter four, 58 percent of Black young adults who live with their EITC-eligible single parents have zero earned income; therefore, they would not benefit from this expanded EITC. Thus, Black single mothers, in particular, may experience acute economic hardship from having to support their young adult children who face higher rates of unemployment and underemployment within a hostile labor market. The underpinnings of the expanded Child Tax Credit (CTC) in the American Rescue Plan Act of 2021 could provide a framework for addressing the economic conditions of low-income young adults and their families, along with the developmental expectations and goals of young people.

Policy Reform To Respond To Young Adults

The expansion of the CTC in the American Rescue Plan Act has garnered robust conversation about the prospects of the U.S. following other nations and finally instituting a “child allowance.” Policymakers should build on the expanded CTC to include young adults. For example, instead of being tied to the relationship between a caregiver and child, the benefit could follow the child, as a universal basic income (or guaranteed income) for all children up to a certain age. Additional research would need to explore the appropriate age limits. The

Affordable Care Act recognized the continued financial interdependence between young adults and their parents by allowing young adults to stay on their parent's insurance up until 26. This policy privileges the health and economic needs of middle- and upper-class families who are more likely to have employer-sponsored and private market insurance.

Centering the economic concerns of low-income families may mean extending age eligibility for the CTC or child allowance to 26 years and allowing the young adults to be the direct recipient of the benefit if the family decides it is what makes the most sense for them. This expanded child allowance provides support and a level of economic stability to young adults as they transition to adulthood – regardless if that transition involves higher education or labor market participation. Notably, an "allowance" until the age of 26 helps to address what Settersten (2011) calls the “private troubles” of the transition to adulthood. Bidadanure (2012) argues that guaranteed income support to young adults promotes "real autonomy," or one's capability to achieve personal goals. Importantly, a guaranteed income to young people can help address economic inequality in early adulthood that provides more opportunities to middle and upper-income young people. Also, it may mitigate against future costs of unemployment and other adverse outcomes later in life that arise from the "scarring effects" of precarious entry into the labor force (Bidadanure, 2012).

Lastly, for individuals with disabilities, the “child allowance” could switch to a guaranteed income after 26, further aligning with the current EITC structure that allows parents to receive the benefit for children who have a disability regardless of age. The creation of a child allowance and guaranteed income for young adults are promising reforms that could address the structural inequalities enshrined in the law. It would provide necessary economic assistance to families of color, who are disproportionately impacted by the classist and racist underpinnings of

our tax policy and align with parents' goals of fostering autonomy among their young adult children.

Research In the Absence Of Reform

We may see an expansion to the CTC to include 18-year old's and children with disabilities. However, I am less optimistic about an expansion of a child allowance and basic income to young adults, given entrenched beliefs about "self-sufficiency" that translates to a disdain for anything that resembles "welfare," and racist beliefs that blame families of color for their family formation and economic well-being (Cohen, 1997; Cooper, 2017; Gilens, 1999; Schram et al., 2009). Therefore, additional research can explore the barriers and challenges that families have accessing the benefits they are already eligible for.

Exploring the challenges parents who claim a young adult child is ripe for additional research. As shown in chapter seven, several respondents experienced difficulties in claiming their young adult child for the EITC. Many parents were also unaware that they could claim their young adult child. These barriers to receiving the EITC are an under-examined issue. In my conversations with various tax scholars and practitioners, they were not surprised to hear about these barriers given the complexity of tax policy and the limited resources that low-income families have to navigate compliance if the IRS denies their initial EITC claim.

With the lowering of the EITC age eligibility for individuals who do not claim children from 25 to 19, tax filing errors may increase as young adults stand to gain a much larger tax refund than they have received historically. Targeted education campaigns at higher education institutions could deliver information about EITC eligibility to parents and young adults who are students to increase their knowledge about the program and the correct way to file one's taxes given their circumstances. Additional research is necessary to examine the prevalence of the

challenges parents encounter when claiming their adult children. Tax scholars and professionals can raise further awareness of the issue to help mitigate against challenges in the next couple of years.

Caregiving And Intergenerational Support

This dissertation adds to the long line of research demonstrating the importance of extended family networks among low-income families, particularly low-income Black and Latinx families. Using national data, I estimate that Black and Latina single women with children who are EITC-eligible are more likely to reside in households with extended family members compared to their White peers. My findings suggest that these household living arrangements have important implications for family economic well-being, as measured by household income and poverty. Importantly, tax policy largely overlooks these extended family living arrangements due to the lack of refundable tax credits that they can access.

This dissertation demonstrates that one way extended family matters for EITC eligible families is through the provision of childcare, particularly among Black families. This is not surprising given the long line of research documenting the centrality of the Black extended family, especially grandmothers, in the raising and care of children. Yet, what is new is the finding that one way that mothers “give back” to their children’s essential caregivers is by giving money from their tax refund. Furthermore, I provide evidence of how this “giving back” generates intergenerational solidarity between daughter and mother, as many of the women continued to give money from their tax refund to their mothers for many years after the provision of childcare.

Scholars have documented how families that experience racial, gender, and economic oppression, and the intersections of those oppressions, have long looked to their extended family

for help with childcare and the general raising of children (Burton, 1996; Burton & Dilworth-Anderson, 1991; Nelson, 2000; Sandstrom & Chaudry, 2012; Stack, 1975b). Recently, Dow (2011; 2016b) documented how Black Middle-class mothers adopt an "integrated mothering" ideology that, along with the expectation and desire to work and be financially self-reliant, the women she interviewed desired to have family and/or community members be their child caregivers. Therefore, the findings from my study contribute to our knowledge of the importance of the Black extended family in raising children among low and moderate-income Black women-led families and how extended family ties are maintained, given that nearly all of the women that used family caregivers in my study identified as Black or African American.

The centrality and importance of the Black extended family and wider Black community for the social and economic well-being of families and children should not be understated. Scholars and activists continue to push for an analysis that examines the collective impact of the unpaid labor of Black women in particular (Banks, 2020; Collins, 1990; Mendenhall et al., 2017; Pittman & Oakley, 2018). The monetary "gifts" that the respondents in my study give to their child's caregiver is a recognition of this unpaid labor and is a way to generate and maintain positive social ties. I would argue that our efforts to create a "care infrastructure" must adequately support these types of family care arrangements. While there are obvious economic implications of supporting care work, we should not overlook the social and community implications that family care arrangements have for many families. These social and community implications include supporting culturally important roles within family collectives, like caregivers (Kivett, 1993; Pittman & Oakley, 2018; Stack & Burton, 1993).

Policy Reform To Address Caregiving

The COVID-19 pandemic has heightened the nation's awareness of the centrality of care work. The shift to "remote" schooling and the closing of many child care centers has exposed the "care crisis" that has disproportionately impacted women (Mahdawi, 2021; Strauss, 2021). Yet, scholars, researchers, and parents have long sounded the alarm to this care crisis before the pandemic (Rosen, 2007; Schochet, 2019; Vogtman, 2017). The centrality of the ideal nuclear family in the U.S. is structured on the paid labor of a man in the public sphere and the unpaid labor of a woman in the private sphere (Abramovitz, 1996). A majority of Americans appear to have internalized the nuclear family ideal as most believe that it is best to have at least one parent at home with children (Graf, 2016).

In the early 1970s, the advocacy efforts of organized conservative Christians were key to pressuring President Nixon's veto of the bipartisan Comprehensive Child Development Act. Under the guise that the universal childcare was "anti-family" as it was going to force all children into "communal care" (it wasn't), conservative Christian advocacy organizations, predominately led by White women fought against the bill as they view it as a federal government overreach that interfered with a mother's nature duty to take care of her children (R. M. Brown, 2002). The Personal Responsibility and Work Opportunity Act of 1996 (PRWORA) devolved much of the welfare system that was concerned with low-income families to the states, and this included the Child Care and Development Fund (CCDF) which provided block grants to states to decide how they would provide financial support for child care for working families (Cooper, 2017; Vesely & Anderson, 2009). The marriage of neoliberalism that shifts risk and responsibility to the family with the social conservative politics of the Christian right has maintained that the families should be "self-sufficient" and therefore government investment into things like child care should be limited (Cooper, 2017). Therefore, it is unsurprising that the

United States has moved at a snail pace in creating a universal policy to address the raising and care of children.

Additional research is necessary to explore if tax policy is an appropriate avenue to support family care arrangements. The American Rescue Plan Act increased the dollar limit for allowable child care expenses for the Child and Dependent Care Tax Credit (CDCTC) from \$3,000 to \$8,000, increased the maximum reimbursement percentage from 35% to 50%, and made the credit fully refundable (The National Law Review, 2021). While this may help many families, it is unclear the extent to which low-income families will benefit as it requires families to pay for childcare before receiving the tax credit, which is delivered later when the individual files a tax return. It is also unclear how it may help families that have family members providing childcare, especially since the CDCTC is a reimbursement for paid expenses. This structure offers no support to the women I interviewed who relied on the unpaid care labor provided by their family members. Providing the CDCTC to all families, regardless if they paid for childcare or not, might be a way to support the care of children. Furthermore, the CDCTC would operate under the assumption that the care and raising of children is a cost that families should be compensated for, regardless of who is doing the work (England & Folbre, 1999).

A universal system of care will most likely involve more than the tax code and reform to policies like the CDCTC. An exploration of a universal system of care is beyond the scope of this dissertation study. However, the contribution of this study is that any universal system of care must consider how it will support families that choose to have care provided within the family system. Economically and racially marginalized communities have long-established systems of mutual aid that respond to economic needs but that are also culturally meaningful. Therefore, shaping policy to support these systems of support, instead of supplanting them,

should be a goal of policymakers and social work practitioners, and advocates dedicated to social, racial, and economic justice.

Research On Policy And Practice Beyond The White Heteropatriarchal Nuclear Family

In conclusion, I'd like to argue that social work practitioners, scholars, and advocates should think more critically about how our policy and practices are shaped and informed by "traditional family values" centered around the ideal of the White heteropatriarchal nuclear family. By implicitly or explicitly centering the White heteropatriarchal nuclear family, we establish and support policies and practices that fall short of adequately responding to all families and further marginalize families, particularly families that lie at intersections of oppression and exploitation. Further delineating the power and privilege embedded within the White heteropatriarchal nuclear family, and how it "normalizes" and "naturalizes" various family policies (or the lack of them), will also help crystalize how policies and narratives marginalize communities of color and low-income families and what reforms are necessary to make families and communities whole. This approach of directly considering power and privilege moves beyond an equity lens that at times appears to be more interested in measuring the extent to which marginalized communities integrate into the majority culture's norms and values, despite its oppressive features, and into a lens that responds to both the structural conditions of inequality and the culturally meaningful ways of doing family and community.

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APPENDIX A: INTERVIEW GUIDE FOR FIRST INTERVIEW

Introduction

Now that we have completed the informed consent, I will turn on the audio-recorder and we can start the interview. As I explained earlier, I am interested to learn more about the ways you and the people close to you make ends meet. Over the two interviews, I will ask questions about the different financial resources you have – from work, the tax system, from other programs and from your family and friends.

Social Network Mapping

I will start the interview by completing the Hierarchical Mapping tool (Antonucci, 1986).

“To help guide our interview we are going to complete something I call a “social network map”. This is a chance for you to tell me about the people that are important in your life -- people you feel close to, who may help you, and who you may also help. In thinking about these people, consider the different parts of your family life – for example who is important to your financial wellbeing, taking care of your kids, other family members, and so on. Also think about all those ways that you may help other people.

I’m going to show you this picture of concentric circles. This is you in the center, and each circle represents the level of closeness between you and others and the level of support you provide each other. In some cases, the relationship may go both ways – you help a family member or friend and she (or he) helps you. In some cases, it might just go one direction, or you may help each other in different ways. For example, maybe you help your friend out financially, but s/he provides a lot of emotional support to you or takes care of your kids – or vice versa.

There are a lot of different ways that help is exchanged across family and friends. There is no “right answer” – so in filling out the map, just think about what best describes your own situation.

OK, so let’s get started.

For this inner circle, who would you say are the people that help you the most in taking care of your family? (You can just write in their first names. We’ll refer to them throughout the interview.)

Who are the people that you help the most? (They could be the same people or different people.)

For this middle circle who are the people that help you a lot, but not quite as much?

What about the people that you help a lot, but not quite as much as those you mentioned in the inner circle.

Lastly, for the outer circle who are the people whom you haven’t already mentioned but that do help you every so often?

And who are the people that you help out every so often?

Looking at these circles – what we are calling your “social network” – are there other people that are important in your life that you haven’t mentioned yet? Where would you put them? (which of the circles, in terms of closeness to you.)

Finally, are there people who are important to you that you didn’t include on the network because your relationship is stressful or otherwise difficult? Would you say they go in the inner circle, the middle circle, or are they more distant in your network?

Great. Thank you. We are going to refer to your social network throughout the interview. For now, it is great to just have the names to make it easier to refer to them throughout the interview. Now let’s move on.”

General Background

1. First, I’d like to know a little bit about yourself and your family. Tell me about the people you live with.
 - a. PROBES: How long living together. Relationship to R.

Part 1: Social Norms of Sharing and Reciprocity

2. Let’s return to the network you completed at the beginning of the interview. Looking at the inner circle (*followed by the middle circle, and then outer circle*), can you describe to me the ways that these people help you?
 - a. PROBE: Emotional, Help with children, small financial, big financial, financial emergency. Who you go to first?
 - b. PROBE: How often do they provide this kind of support?
3. Thinking about those who you receive financial assistance from, how do you feel about receiving the help?
 - a. PROBE: Always felt this way? Ever feel over stepped and asked for too much? When was the last time asked for help?
 - b. PROBE: Feel the need to “pay back” this person for what they do? Feel that they have given you more than you gave to them?
4. Now what about in the reverse. Looking at the inner circle (*followed by the middle circle, and then outer circle*) who are the family members or friends that you help?
 - a. PROBE: Small financial, big financial, emergency help, Are you the first go to?
5. Of those that you have given financial assistance to, how do you feel about helping them?
 - a. PROBE: Always felt this way? Feel that you give more than you receive? Ever feel over stepped and asked for too much? Last time asked for help.

Part 2: Use of the Earned Income Tax Credit in General

6. *Introduce the EITC. Ask respondent if they are familiar with it.* Now I'd like to ask a few questions about your tax refund. I am specifically interested in the Earned Income Tax Credit, or the EITC. The EITC works differently for different families. Can you describe how you came to get the EITC?

a. PROBE: How did you first learn about the EITC? About how much did you receive this past year? How many years have you received the EITC?

If they are unfamiliar with the EITC, then explain what it is.

The Earned Income Tax Credit, or EITC, is part of your tax refund. Actually, it usually makes up the largest portion of your tax refund. The amount of the EITC is calculated based on your income and the number of children you have. The general purpose of the EITC is to help families with children.

7. Thinking over the past couple years, what do you typically do with your tax refund when you receive it?

a. PROBE: Things for Children? Give any to family or friends?

8. FOLLOW-UP: What are some things that you wanted to do with your tax refund and EITC, but you were not able to?

a. PROBE: What prevented you?

9. How are you planning on using your tax refund next year?

a. PROBE: What are the most important things you will do with it? Why are these important to you?

Part 3: Use of Earned Income Tax Credit in Social Networks.

10. I'd like to know more about how you use your tax refund and EITC. In the past couple years how have you used your tax refund to help your family or friends?

a. PROBE: Typical to help this person(s)? How did you feel about helping this person? Others?

b. PROBE: Loaned money? What sort of agreement or terms for the loans? First time? How did you feel about giving the loan? Others?

11. Follow-up: Have you ever had conflicts with your family or friends about how you use your tax refund to help them?

a. PROBE: What was the outcome? Have you helped them since then?

12. Follow-up: (If they mention someone previously mentioned as someone they depend on or that depends on them from Part 1 circle back to that person.)

a. You previously mentioned (NAME) as someone important in your life. Tell me more about the ways you help each other.

13. How comfortable do you feel talking with your closest friends and family about your plans on how you will spend your EITC and tax refund?

a. PROBE: What is most commonly talked about?

- b. PROBE: Why don't you like talking about it?
14. Who, if anyone, do you feel obligated to share some of your EITC refund with?
- a. PROBE: How do you feel about sharing some of your EITC with this person?
 - b. PROBE: How did you come to be obligated to share? Always share? What do you think would happen if you chose not to share?
 - c. PROBE: Disagreements about the arrangement?
 - d. PROBE: If you had another important expense that prevented you from sharing your EITC with this person, how do you think they would react?
15. What kind of help do you expect from your friends and family you know who get an EITC refund?
- a. PROBE: In what ways do you help each other throughout the year?
 - b. PROBE: How long has this person been sharing their EITC with you?
 - c. PROBE: If this person was unable to help you how would you feel? How would it impact your relationship?

APPENDIX B: INTERVIEW GUIDE FOR SECOND INTERVIEW

1. Start the interview with a review of their network created last time. Do they have any updates to the network? Add anyone? Remove anyone? Move anyone?
 - a. In the last year have there been any people who have particularly helpful to you in caring for and raising your children?
 - i. Any adult who you may not be particularly close to, but is important in your child's life?

2. NOTE: *Here I will ask follow-up questions that I have from interview 1 that would not be covered below. Specifically, many questions refer to relationships, timing of things.*

“Last time we spoke you mentioned something that I wanted to follow-up about, just to make sure I understood you correctly.”

3. Great. Now let's talk about your EITC and tax refund. Last time we met you had not received your tax refund. Now that you have, can tell me a bit about how you used it?
 - a. PROBE: In our last interview you mentioned you planned on using your tax refund to (fill in what was reported in the last interview.) How did that go?
 - i. PROBE: Who helped you to make sure you did it? Tell me more about what prevented you from doing it.

4. Where did you file your taxes this past year?

5. What are some things you had to use your tax refund for that you were not expecting?
 - a. PROBE: Unexpected family expenses? Supporting a family member or friend who needed help?
 - i. PROBE: How did you come to decide that you should support this person?

6. Think about the different people in your network that might have benefited from the refund. Sometimes people think about the EITC on their own well-being. I am interested in how you spent it in ways that others may have benefited?

7. Who, if anyone, came to you for financial assistance in the past few months? What were they looking for assistance for?
 - a. PROBE: Were you able to help? How did you feel about helping? Stronger relationship? Created conflict?

8. Who, if anyone, did you feel obligated to share some of your EITC refund with?
 - a. PROBE: How do you FEEL
 - b. PROBE: How did the obligation come about?
 - c. PROBE: Disagreements about the arrangement?
 - d. PROBE: If you had another important expense that prevented you from sharing your EITC with this person, how do you think they would react?

9. Did you ever had conflicts with your family or friends about how you use your tax refund?
Can you tell me more about that?
 - a. PROBE: How did that turn out? What was the outcome? Have you helped them since then?
10. Tension who to claim. Any tensions around how you spend it?
11. When do you think you will want your child to start claiming himself/herself on his/her own taxes? (When did your child start claiming himself/herself on his/her own taxes? How did that come about?)
 - a. PROBE: What if they are living with you?
12. When your child starts to claim himself/herself on his/her own taxes do you think they will **give you some of their tax refund?** (Has your child ever given you some of his/her refund?)
 - a. PROBE: Would you expect them to?
13. How would you define financial independence for your children?
 - a. PROBE: How will things change? Do you expect them to help you if you need it? Would you go to them for financial help?
14. How do you see yourself economically in comparison to your parents?
15. How could the EITC program and tax refunds work better for you?
 - a. What are two things that are easy for you when it comes to tax refunds? What are two things that are difficult?
16. How do you think your future tax refunds will help you reach your goals and the goals you have for your family?

APPENDIX C: DEMOGRAPHIC SURVEY

Participant ID _____

1. Age: _____ years old

2. Race or Ethnicity origin (Please **check** your option)

- African-American or Black
- Hispanic or Latino
- White
- Native American or American Indian
- Asian/Pacific Islander
- Other Please Specify: _____

3. How many children under 19 years old are you the parent or guardian of that currently live with you?

_____ Children

4. How old are your children? Please list their ages in years. If they are under 1 year, please list in months.

Child 1 _____ Child 2 _____ Child 3 _____

Child 4 _____ Child 5 _____ Child 6 _____

Additional children _____

5. How many people 18 years and older live with you, including your spouse or partner, any adult children, your parents, other relatives, or roommates?

_____ people

6. What is the highest degree that you have received? If currently enrolled, please **check** your highest degree you have received.

- Less than High School
- High School or GED
- Technical or Trade certificate
- Associate's Degree
- Bachelor's Degree
- Graduate Degree

7. Currently, how many jobs do you have? If you are self-employed, please include this as one job. Please **check** your response.

- 1 Job
- 2 Jobs
- 3 or more jobs

8. How many hours do you usually work for pay during a typical workweek?

_____ Hours

9. Annual Income

Approximately how much income did you report on your tax return last year (2017)? Please **circle one.**

Less Than \$10,000

Between \$10,000 and \$14,999

Between \$15,000 and \$19,999

Between \$20,000 and \$24,999

Between \$25,000 and \$29,999

Between \$30,000 and \$34,999

Between \$35,000 and \$39,999

Above \$40,000

10. Earned Income Tax Credit

Approximately how much was your Earned Income Tax Credit last year (2017)? If you aren't sure, please make your best guess.

\$ _____

APPENDIX D: INFORMED CONSENT

Adult Consent to Participate in a Research Study

Research Project Title: The Role of the Earned Income Tax Credit in Family Economic Decision Making
Principle Investigator: Julia Henly, PhD
Graduate Student: Dylan Bellisle
IRB Protocol #: IRB18-0860

Purpose of the Research Study: Dylan Bellisle is a Doctoral Candidate at the University of Chicago in the School of Social Service Administration. Under the supervision of Professors Julia Henly and Marci Ybarra, Dylan's goal is to learn about how families make decisions on how they use their Earned Income Tax Credit (EITC) and tax refund.

You are being asked to participate in a research study about how families make financial decisions on how to spend and allocate their Earned Income Tax Credit (EITC) and tax refund, who might help with these decisions and how these decisions may impact relationships. You were selected as a participant because you stated you received the EITC and expect to receive it again.

Results of the study will be written in the dissertation study of the researcher and may later be published, presented at academic meetings and conferences, and presented to program stakeholders like the Center for Economic progress (CEP). You are encouraged to ask any questions about the study and the information in the consent form before agreeing to be in the research study.

Participation Procedures and Activities: Your participation in this study will include two interviews with Dylan and a short demographic survey at the end of the first interview. At the second interview you will be asked to update the demographic survey if you have any changes to report. Interviews will include topics about family and friends, finances, financial obligations and commitments you make in regards to your EITC.

Interviews are expected to last between one to two hours each, though they may be either shorter or longer depending on your desire to share more or less information. Interviews will be audio-recorded to aid the researcher's ability to review what was discussed. We may also follow-up with you after the second interview to clarify anything that was said in the interview.

Potential Risks/Discomforts of being in this study: Though unlikely, you could feel upset when answering some of the questions. Tell the interviewer at any time if you wish to take a break or stop the interview. Also, you are free to not answer or skip any question you feel uncomfortable with.

You may experience a loss of privacy when you are asked about your family and finances. Only the researcher will have access to your identifying information. To protect your privacy and identity, you will be asked to create a "pseudonym" or a fake name, and this name will be used in the study.

About 30 individuals will participate in this study. Though unlikely, it may be possible to connect information from your interview to you or others you mention. The researcher will take steps to secure your confidentiality, as discussed in more detail below. The researcher will protect your identity to the extent possible through reporting general themes or overall summaries.

Benefits of Being in the Study: Participation in this study may benefit public policy on the EITC by improving our understanding of how families make decisions on how to use it. Your participation may benefit organizations like the CEP who work with families like yours, so they can create programs to better serve you.

Confidentiality of Data and Limits to Confidentiality: During the study, Only the researcher and research advisors will have access to your interview and survey data. We will share the audio-recording of the interview with a professional transcription service for transcription. Your name will not be associated with the audio-recording. The company will not share any data with anyone outside the research team. Once your interview is transcribed, references to people, including yourself, in the interview transcript will be changed to fake name(s) not associated with someone's real name. Your name will not be included in the survey data. We may share the data collected from you in future studies and/or with collaborating researchers on the same topic. If we share the data that we collected about you, we will remove any information that could identify you before we share it.

We will keep your participant ID, name, phone number, and email in a separate password protected excel file. Only the researcher will have access to this information. To protect your identity, this file will be deleted at the completion of the dissertation study, which will be by the end of 2020.

The researcher will make every reasonable effort to protect the confidentiality of your research information. However, if during your participation of this study we are concerned that you may be suicidal or at immediate risk of seriously harming others, we are required to take the necessary actions. This may include notifying your doctor, police or other individuals. If during your participation in this study we have reasonable cause to believe that child abuse or neglect is occurring, we must report this to the Department of Children and Family Services as required by law. Under the circumstances above, we would not be able to assure confidentiality

Use of Your Research Data: Except for the sharing of the interview audio file with the transcription services company, only the researcher and advisors will have access to the interview and survey data collected from you.

Voluntary Participation and Right to Refuse or Withdraw: Participation in this study is voluntary. The decision to participate in this study is entirely up to you. You may refuse to take part in the study at any time without any penalty to you and will not result in any loss of benefits to which you are otherwise entitled. You may also refuse to answer any questions you do not want to answer and still remain in the study.

Financial Information: You will receive a \$25 gift card for your participation in the first interview. You will receive \$40 cash for your participation in the second interview.

Contact Persons: Questions about the study can be directed to Dylan Bellisle at: familyeitc@gmail.com

Questions about research subjects' rights may be directed to the Institutional Review Board (IRB) at:

Institutional Review Board,
School of Social Service Administration at University of Chicago
969 East 60th Street
Chicago, Illinois 60637

Telephone: 773-834-0402

Consent to allow my de-identified data to be used in future studies and/or shared with collaborating researchers on the same topic.

- Yes, I agree to have my de-identified data used for secondary purposes.
- No, I do not agree to have my de-identified data used for secondary purposes.

Consent to allow my contact information to be retained and that I am contacted about future research opportunities on the same topic.

- Yes, I agree to have my contact information to be retained and I am contacted about future research.
- No, I do not agree to have my contact information retained, and I wish to not be contacted about future research.

Consent

Your signature below indicates that you have decided to volunteer as a research participant for this study. If you have any question, please be sure to ask the researcher. You should receive a copy of this consent form

Participant's Name (Print)

Participant's Signature

Date

Name of Person Obtaining Consent

Date

APPENDIX E: IN-PERSON ANNOUNCEMENT SCRIPT

Hi, my name is Dylan Bellisle. I am conducting a study about how families make decisions on how they spend their tax refunds. I am specifically interested in families that claim at least one child under the age of 19-years-old and receive the Earned Income Tax Credit. I am particularly interested in families that have different household compositions, even if they do not file their tax returns together.

Participants in the study will be asked to complete two interviews and a short survey. The first interview would happen sometime between now and December. The second interview will be sometime next year, between March and June. The interviews are expected to last between an hour to two hours.

What is said in the interview is private. You will have an opportunity to choose a fake name for your interview so as to protect your identity and information. You will also receive \$20 cash for each interview.

I am handing out a flier with general information about the study and my contact information in case you may be interested in participating, or perhaps know someone who might be interested.

If you are interested in speaking with me now about possibly participating I will be available to speak with you.

Script for someone who expresses interest in-person.

I glad you are interested in the study. As I stated, the study focuses on families who file tax returns that include at least one child under the age of 19 years-old and receive the Earned Income Tax Credit.

First, I want to confirm. Are you familiar with the Earned Income Tax Credit?

(If Yes)

Great. You don't need to tell me the exact amount right now, but about how much EITC did you receive last year?

(If No)

That no problem. We can determine if you are eligible another way. You don't need to tell me the exact amount right now, but about how much was your tax refund last year?

(If the EITC and/or tax refund is NOT above \$1000)

I am sorry. Currently this study is only for people who received an EITC of more than \$1000, I apologize for any inconvenience. But thank you for your interest, and you are welcome to tell any friends or family you may know that might be interested and eligible about the study.

(If the EITC and/or tax refund is above \$1000)

Thank you. The next question is who currently lives with you

(If they do NOT meet the household composition requirements)

I am sorry. Currently we are looking for people who live with (list who I am looking for). I apologize for any inconvenience. However, this may change in the future. Is it okay to reach back out to you if this changes? Thank you for your interest, and you are welcome to tell any friends or family you may know that might be interested and eligible about the study.

(If they meet the household composition requirements)

Thank you. Lastly, what are the ages of your children?

(If the children are not under 19)

I am sorry. Currently we are looking for people have children under the age of 19 that are living with them. I apologize for any inconvenience.

Thank you for your interest, and you are welcome to tell any friends or family you may know that might be interested and eligible about the study.

(If the children are under 19)

Thank you. It seems that you are eligible to participate in the study. Are you still interested?

(If interested)

Great. Let's try to find a place and time to meet for the interview.

I will then ask the participant the general location they live and propose a location to meet that is close to that location. Then we will determine a time.

APPENDIX F: RECRUITMENT NOTE IN CLIENT EMAIL

Did you claim at least one child under the age of 19 last year on your taxes last year and plan to again? Did you receive a tax refund of at least \$1,000? Did you make less than \$40,000 last year? Do you currently live with another adult who is not your married spouse or child? Consider participating in a study about how families make decisions about how to spend Tax Refunds. Eligible individuals will be interviewed and compensated for their time. Please [Click Here](#) to learn more. Contact Dylan Bellisle, Doctoral Candidate at the University of Chicago at (312) 469-9067 or familyeitc@gmail.com for more information.

APPENDIX G: PHONE SCREENING SCRIPT

Hi, my name is Dylan Bellisle. You expressed interest in my study about how families make decisions on how they spend their tax refunds. I will tell you about the study and also ask you a few screening questions to see if you are interested in participating. The purpose of this study is to understand how families make decisions on how they will spend and allocate their tax refunds. I am particularly interested in families that have different household compositions, even if they do not file their tax returns together.

As a participant in the study we will have two interviews. We will have our first interview in the next few weeks if you are interested and eligible, and the second interview will be sometime next year, between March and June. The interviews are expected to last between an hour to two hours.

What you say will be private. You will have an opportunity to choose a fake name for your interview so as to protect your identity and information. You will receive \$20 cash for each interview.

First, I want to confirm. Are you familiar with the Earned Income Tax Credit?

(If Yes)

Great. You don't need to tell me the exact amount right now, but about how much EITC did you receive last year?

(If No)

That no problem. We can determine if you are eligible another way. You don't need to tell me the exact amount right now, but about how much was your tax refund last year?

(If the EITC and/or tax refund is NOT above \$1000)

I am sorry. Currently this study is only for people who received an EITC of more than \$1000, I apologize for any inconvenience. But thank you for your interest, and you are welcome to tell any friends or family you may know that might be interested and eligible about the study.

(If the EITC and/or tax refund is above \$1000)

Thank you. The next question is who currently lives with you

(If they do NOT meet the household composition requirements)

I am sorry. Currently we are looking for people who live with (list who I am looking for). I apologize for any inconvenience. However, this may change in the future. Is it okay to reach back out to you if this changes?

Thank you for your interest, and you are welcome to tell any friends or family you may know that might be interested and eligible about the study.

(If they meet the household composition requirements)

Thank you. Lastly, what are the ages of your children?

(If the children are not under 19)

I am sorry. Currently we are looking for people have children under the age of 19 that are living with them. I apologize for any inconvenience.

Thank you for your interest, and you are welcome to tell any friends or family you may know that might be interested and eligible about the study.

(If the children are under 19)

Thank you. It seems that you are eligible to participate in the study. Are you still interested?

(If interested)

Great. Let's try to find a place and time to meet for the interview.

I will then ask the participant the general location they live and propose a location to meet that is close to that location. Then we will determine a time.

Research Study on the Earned Income Tax Credit



Are you a mother that claims at least one child under the age of 19 on your taxes?

Do you receive an Earned Income Tax Credit (EITC) of at least \$1,000?

Did you make less than \$40,000 last year?

EITC

If you answered **YES** to all the above questions, consider participating in a study about how families make decisions about how they spend their Tax Refunds.

Eligible individuals will be asked to participate in two interviews and a short survey. Eligible individuals will receive a **\$25 gift card** for each interview they participate in.

Interested?

For More Information Contact:

Dylan Bellisle, MSW (Doctoral Candidate at the University of Chicago)

Phone: (312) 469-0467

Email: familyeitc@gmail.com