

Social Policy Report

Strengthening Social Programs to Promote Economic Stability During Childhood

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ABSTRACT

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

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FROM THE EDITOR

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

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

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

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

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

Strengthening Social Programs to Promote Economic Stability During Childhood

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

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

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

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

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

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

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

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

What Is Economic Instability?

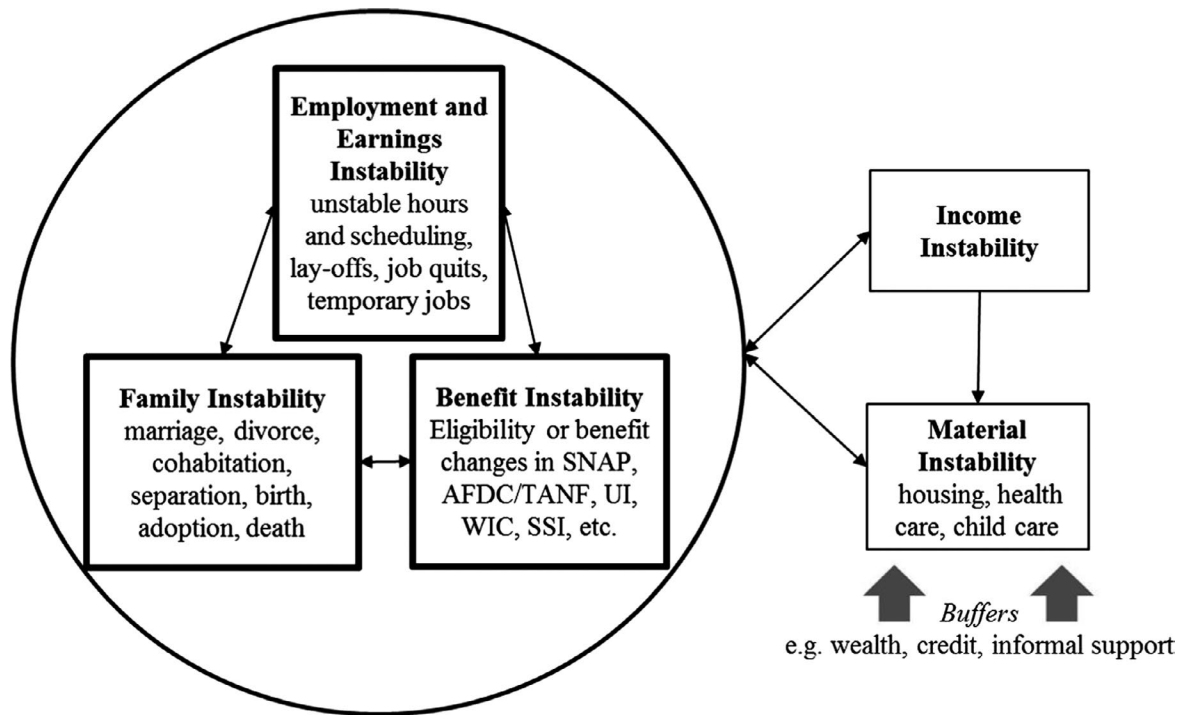
In keeping with Hill et al. (2017), we define economic instability in this report as “repeated changes in employment, income, or financial well-being over time, particularly changes that are not intentional, predictable, or part of upward mobility” (p. 374). Some research has described a similar concept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

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

The Rise In Earnings and Income Volatility

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

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



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

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

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

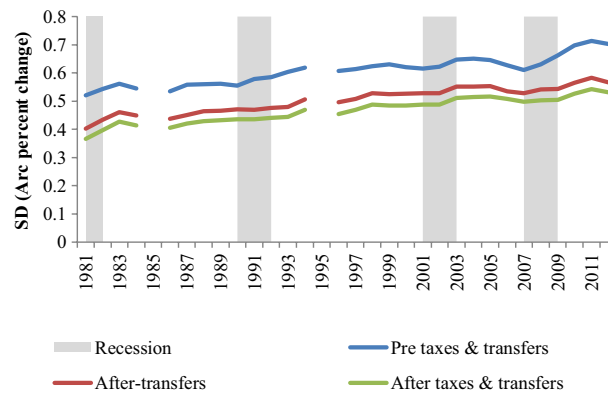
same economic cycles (Ziliak et al., 2011).

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

Causes of Economic Instability

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

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



Adapted from Hardy (2017)

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

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

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

Measuring Economic (In)stability

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

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

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

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

Employment Instability

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

Family Instability

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

with less educated, single, or non-White parents (Brown et al., 2016; Cavanagh & Huston, 2006; Perkins, 2019). Family structure is known to be both a driver and a consequence of economic inequality more broadly (McLanahan & Percheski, 2008). Most of what we know about family structure and economic well-being relates to how discrete changes, such as divorce or relationship dissolution, affect family income (e.g., Avellar & Smock, 2019; Holden & Smock, 1991), but changes in family structure could alter economic circumstances in multiple ways, including access to health insurance (Peters, Simon, & Taber, 2014), residential mobility (Kull, Coley, & Lynch, 2016), and material hardship (Heflin, 2016).

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Safety Net Instability

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

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

How Economic Instability Matters to Child Development

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

Parental Investments

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

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

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

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

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

Stress

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

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

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

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

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

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

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

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

Family Routines

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

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

Moderators of Instability's Effects

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

Evidence on Economic Instability and Child Outcomes

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

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

How Policies and Programs Could Reduce or Moderate Economic Instability

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

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

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

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

Table 1. Policy Strategies to Promote Economic Stability

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

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

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

Cost and Benefit Considerations

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

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

Approach 1: Reduce Earnings Instability

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

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

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

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

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

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

Approach 2: Stabilize Income Through Transfers

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

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

Among the most salient policy changes that reduced the insurance mechanism within the overall safety net for low-income workers was the retreat from providing robust cash assistance, which occurred with the transition away from Aid to Families with Dependent Children to TANF in 1996. The welfare caseload fell noticeably, and states spent proportionately less of their block grants over time on cash assistance (Bitler & Hoynes, 2016; Hardy et al., 2019; Shaefer et al., 2015). In lieu of access to the standard unemployment insurance system described above—perhaps because they do not work in a covered sector or are otherwise inconsistently employed or employed part-time (West et al., 2016, June)—welfare cash assistance can operate as an important financial buffer.

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

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

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

Approach 3: Create Consistency In Developmental Contexts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Conclusion and Recommendations

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

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

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

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

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

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