

Endnotes

Introduction

- 1 Information on historic trends in U.S. poverty are available at the U.S. Census Bureau website: http://pubdb3.census.gov/macro/032006/pov/new04_100_01.htm.
- 2 The Census Bureau's poverty thresholds for 2006: <http://www.census.gov/hhes/www/poverty/threshld/thresh06.html>.
- 3 Ayana Douglas-Hall and Michelle Chau, (2007), *Basic Facts about Low-income Children: Birth to Age 18*, National Center for Children in Poverty: http://www.nccp.org/publications/pub_762.html.
- 4 *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half*, (2007), Center for American Progress: http://www.americanprogress.org/issues/2007/04/pdf/poverty_report.pdf.
- 5 Monica Lesmerises (2006), *Bad News on Poverty*, Century Foundation: <http://www.tcf.org/list.asp?type=NC&pubid=1397>.
- 6 *Christian Churches Together's Statement on Poverty* (2007), Christian Churches in the USA: <http://www.christianchurchestogether.org/poverty/>.
- 7 Steve Holt (2006), *The Earned Income Tax Credit at 30: What We Know*, Brookings Institution: http://www.brookings.edu/metro/pubs/20060209_Holt.htm.
- 8 Harry J. Holzer (2004), *Encouraging Job Advancement Among Low-Wage Workers: A New Approach*, Brookings Institution: <http://www.brookings.edu/es/research/projects/wrb/publications/pb/pb30.htm>.
- 9 Sharron Parrott and Arloc Sherman, (2006), *TANF at 10: Program Results are More Mixed Than Is Often Understood*, Center on Budget and Policy Priorities: <http://www.cbpp.org/8-17-06tanf.htm>.
- 10 Vicky Turetsky (2006), *Families Will Lose At Least \$8.4 Billion in Uncollected Child Support If Congress Cuts Funds—and Could Lose Billions More*, Center for Law and Social Policy: http://www.clasp.org/publications/incentivepayments_jan18.pdf.
- 11 *Healthy Child Campaign* (2007), Children's Defense Fund: http://www.childrensdefense.org/site/PageServer?pagename=healthy_child&JServSessionIdr008=x3tqoa2hs2.app7b.
- 12 Isabel Sawhill (2006), *Opportunity in America: The Role of Education, Future of Children*: http://www.futureofchildren.org/usr_doc/Opportunity_Policy_Brief.pdf.
- 13 Bernard Wasow (2004), *Rags to Riches? The American Dream is Less Common in the United States than Elsewhere*, Century Foundation: <http://www.tcf.org/Publications/EconomicsInequality/ragrchr.pdf>.
- 14 Vee Burke, et al. (2004), *Children in Poverty: Profiles, Trends and Issues*, Congressional Research Services: http://openrcs.cdt.org/rpts/RL32682_20041201.pdf.
- 15 Adam Carasso, et al. (2007), *Kids Share: How Children Fare in the Federal Budget*, Urban Institute: http://www.urban.org/UploadedPDF/411432_Kids_Share_2007.pdf.
- macro/032007/pov/new04_200_01.htm.
- 5 *Current Population Survey* (2007), POV14: Families by Householder's Work Experience and Family Structure, U.S. Census Bureau: http://pubdb3.census.gov/macro/032007/pov/new14_200_01.htm.
- 6 *Reasons for working less than 35 hours* (2007), Bureau of Labor Statistics: <ftp://ftp.bls.gov/pub/special.requests/lf/aat20.txt>.
- 7 *Facts About the Cost of Health Care* (2007), National Coalition on Health Care: <http://www.nchc.org/facts/cost.shtml>.
- 8 Mishel et al., op. cit.
- 9 Harry J. Holzer (2004), *Encouraging Job Advancement among Low-wage Workers: A New Approach*, Brookings Institution: <http://www.brookings.edu/es/research/projects/wrb/publications/pb/pb30.htm>.
- 10 Beth Shulman (2007), "Making Work Pay" in Edwards, J., Crain, M. and Kalleburg, A.L. (eds.) *Ending Poverty in America*, UNC Chapel Hill.
- 11 Julie Hatch and Angela Clinton (2000), "Job Growth in the 1990s: A Retrospective" in *Monthly Labor Review*, US Department of Labor: <http://www.bls.gov/opub/mlr/2000/12/art1full.pdf>.
- 12 Randy Ilg (2006), "Change in Employment by Occupation, Industry and Earnings Quartile, 2000-2005" in *Monthly Labor Review*. US Department of Labor: <http://www.bls.gov/opub/mlr/2006/12/art2full.pdf>.
- 13 Howard Wial and Alec Freidhoff (2006), *Bearing the Brunt: Manufacturing Job Loss in the Great Lakes Region, 1995-2005*, Brookings Institution: http://www3.brookings.edu/metro/mei/20060727_manufacturing.pdf.
- 14 Daniel Aaronson and Bhashkar Mazumder (2007), *Intergenerational Economic Mobility in the U.S.: 1940 to 2000*, Federal Reserve Board of Chicago: http://www.chicagofed.org/publications/workingpapers/wp2005_12.pdf.

Chapter 1

- 1 Lawrence Mishel et al. (2007), *The State of Working America 2006/2007*, Economic Policy Institute.
- 2 Shelia R. Zedlewski and Sandi Nelson (2003), *Many Families Turn to Food Pantries for Help*, Urban Institute: http://www.urban.org/UploadedPDF/310895_snapshots3_no17.pdf.
- 3 *Occupational Employment Statistics for Washington, D.C.* (May 2006), Bureau of Labor Statistics.: http://www.bls.gov/oes/current/oes_47900.htm.
- 4 *Current Population Survey* (2007), POV04: Families by Age of Householder, Number of Children, and Family Structure, US Census Bureau: http://pubdb3.census.gov/macro/032007/pov/new04_200_01.htm.

- ¹⁵ Thomas Hertz (2006), *Understanding Mobility in America*, Center for American Progress: http://www.americanprogress.org/kf/hertz_mobility_analysis.pdf.
- ¹⁶ Ibid.
- ¹⁷ Jennifer Cheeseman Day and Eric C. Newburger (2002), *The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings*, U.S. Census Bureau: <http://www.census.gov/prod/2002pubs/p23-210.pdf>.
- ¹⁸ Mishel et al., op. cit.
- ¹⁹ Laura Rios, Personal Interview, (February 2007).
- ²⁰ Signe-Mary McKernan & Caroline Ratcliff (2002), *Transition Events in the Dynamics of Poverty*, US Department of Health and Human Services: <http://aspe.hhs.gov/hsp/poverty-transitions02/>.
- ²¹ Joan Fitzgerald and Andrew Sum (2007), "What Can Worker Training Do?" in *The American Prospect*: http://www.prospect.org/cs/articles?article=what_can_worker_training_do.
- ²² Mishel et al., op. cit.
- ²³ *Median Weekly Earnings of Full-Time Wage Workers by Union Affiliation and Selected Characteristics* (2007), Bureau of Labor Statistics: <http://www.bls.gov/news.release/union2.t02.htm>.
- ²⁴ Beth Shulman (2007), "Making Work Pay" in Edwards, J., Crain, M. and Kalleburg, A.L. (eds.) *Ending Poverty in America*, UNC Chapel Hill.
- ²⁵ Mishel et al., op. cit.
- ²⁶ Heather Boushey et al. (2007), *Understanding Low Wage Work in the United States*, See Table 3: Low-Wage Occupations in 2005: Occupations with More than 500,000 Employees: <http://www.inclusionist.org/files/lowwagework.pdf>.
- ²⁷ Lori Kletzer (2003), "Trade-related Job Loss and Wage Insurance: A Synthetic Review" in *Review of International Economics* Vol. 12 Issue 5: http://people.ucsc.edu/~lkletzer/LKletzer_RIE_Nov2004.pdf.
- ²⁸ Scott C Bradford et al. (2006), "The Payoff to America from Global Integration" in *The World Economy* 29 (7), 893–916: http://www.iie.com/publications/chapters_preview/3802/2iie3802.pdf.
- ²⁹ Hu Angang et al. (2003), *China's Economic Growth and Poverty Reduction (1978-2002)*: <http://www.imf.org/external/np/apd/seminars/2003/newdelhi/angang.pdf>.
- ³⁰ *Gross Domestic Product: Fourth Quarter 2006* (2007), Bureau of Economic Analysis, U.S. Department of Commerce: <http://www.bea.gov/beat/newsrel/gdpnewsrelease.htm>.
- ³¹ Julie Hatch and Angela Clinton op. cit.
- ³² Mishel et al., op. cit.
- ³³ Ibid.
- ³⁴ *Some 60 million Workers Would Join a Union if They Could* (2007), AFL/CIO: <http://www.aflcio.org/join-aunion/voicework/efca/57million.cfm>.
- ³⁵ Richard Freeman (2007), *Do Workers Still Want Unions? More than Ever*, Economic Policy Institute: <http://www.sharedprosperity.org/bp182.html>.
- ³⁶ *Unfair Advantage: Worker's Freedom of Association in the United States under International Human Rights Standards* (2000), Human Rights Watch: <http://hrw.org/reports/pdfs/u/us/uslbr008.pdf>.
- ³⁷ *Employee Free Choice Act: Summary* (2007), AFL/CIO: <http://www.aflcio.org/joinaunion/voicework/efca/>.
- ³⁸ *Change in Private-Sector Employer-Provided Health Insurance Coverage, 1979-2004* (2006), Economic Policy Institute: http://www.epi.org/data-zone/06/health_ins.pdf.
- ³⁹ *Change in Private-Sector Employer-Provided Pension Insurance Coverage, 1979-2004* (2006), Economic Policy Institute: http://www.epi.org/data-zone/06/pension_ins.pdf.
- ⁴⁰ *Employment and Training Administration*, (2007), US Department of Labor: <http://www.doleta.gov/programs/factsht/taa.htm>.
- ⁴¹ Donald Pellow, Personal Interview, (March 2007).
- ⁴² *Trade Adjustment Assistance (TAA) Program: Program Overview* (2007), US Department of Labor: <http://www.doleta.gov/tradeact/docs/FactSheet.pdf>.
- ⁴³ Tom Waldron et al. (2004), *Working Hard, Falling Short*, Annie E. Casey Foundation: <http://www.aecf.org/upload/PublicationFiles/Working%20Hard.pdf>.
- ⁴⁴ Fitzgerald and Sum, op. cit.
- ⁴⁵ Robin Spence and Brendan Kiel (2003), *Skilling the American Workforce 'On the Cheap': Ongoing Shortfalls in Federal Funding for Workforce Development*, The Workforce Alliance: <http://www.workforcealliance.org/atf/cf/%7B93353952-1DF1-473A-B105-7713F4529EBB%7D/twa-funding-analysis-09.pdf>.
- ⁴⁶ *10 Facts About K-12 Education Funding* (2007), U.S. Department of Education: <http://www.ed.gov/about/overview/fed/10facts/index.html>.
- ⁴⁷ David Shipler (2004), *The Working Poor: Invisible in America*. Knopf.
- ⁴⁸ Isabel Sawhill (2006), *Opportunity in America: The Role of Education*, Future of Children: http://www.futureofchildren.org/usr_doc/Opportunity_Policy_Brief.pdf.
- ⁴⁹ Jared Bernstein and Isaac Shapiro (2006), *Nine Years of Neglect: Federal Minimum Wage Remains Unchanged for Ninth Straight Year, Falls to Lowest Level in More than Half a Century*, Center on Budget and Policy Priorities: <http://www.cbpp.org/8-31-06mw.htm>.
- ⁵⁰ Mishel et al., op. cit.
- ⁵¹ *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half* (2007), Center for American Progress: http://www.americanprogress.org/issues/2007/04/pdf/poverty_report.pdf.
- ⁵² *EPI Issue Guide: Minimum Wage* (2007), Table 4: The Real Value of the Minimum Wage, 1947-2006, Economic Policy Institute: <http://www.epi.org/issueguides/minwage/table4.pdf>.
- ⁵³ Jon Gertner (January 15, 2006), "What is a living Wage?" in *New York Times*.

Chapter 2

- 1 Jon Cassidy (2006), “Relatively Deprived: How Poor is Poor?,” *New Yorker*: http://www.newyorker.com/archive/2006/04/03/060403fa_fact.
- 2 Gordon M. Fisher (1996), “Relative or Absolute—New Light on the Behavior of Poverty Lines Over Time” in *Newsletter of the Government Statistics Section and the Social Statistics Section of the American Statistical Association*, Department of Health and Human Services: <http://aspe.hhs.gov/poverty/papers/relabs.htm>.
- 3 Barbara Bergmann (April 2000), “Deciding Who’s Poor” in *Dollars and Sense*: <http://www.dollarsandsense.org/archives/2000/0300bergmann.html>.
- 4 U.S. Census Bureau (2007), Historical Poverty Tables, Table 4 <http://www.census.gov/hhes/www/poverty/histpov/hstpov4.html>.
- 5 U.S. Census Bureau (2006), *Income Climbs, Poverty Stabilizes, Uninsured Rate Increases* http://www.census.gov/Press-Release/www/releases/archives/income_wealth/007419.html.
- 6 *Rural Transportation at a Glance* (2005), USDA Economic Research Service, Agriculture Information Bulletin: http://www.ers.usda.gov/publications/aib795/aib795_lowres.pdf.
- 7 Matt Hampton (February 2, 2007), “Immigrants Shy From Food Stamps: Report” in *Queens Tribune*: <http://www.queenstribune.com/news/1170434631.html>.
- 8 *Food CPI, Prices and Expenditures* (2007), US Department of Agriculture: <http://www.ers.usda.gov/Briefing/CPIFoodAndExpenditures/Data/table7.htm>.
- 9 Lucilla Tan (May 2000), “Spending Patterns of Public-Assisted Families” in *Monthly Labor Review*, Bureau of Labor Statistics: <http://www.bls.gov/opub/mlr/2000/05/art2full.pdf>.
- 10 Heather Schoonover and Mark Muller (2006), *Food Without Thought: How U.S. Farm Policy Contributes to Obesity*, Institute of Agriculture and Trade Policy: <http://www.iatp.org/iatp/publications.cfm?accountID=421&refID=80627>.
- 11 *Overweight and Obesity: Health Consequences* (2007), Centers for Disease Control and Prevention: <http://www.cdc.gov/nccdphp/dnpa/obesity/consequences.htm>.
- 12 *Household Food Security in the United States, 2005* (2006), US Department of Agriculture: <http://www.ers.usda.gov/publications/err29/>.
- 13 Nancy O. Andrews (1998), *Housing Affordability and Income Mobility for the Poor: A Review of Trends and Strategies*, Meeting America’s Housing Needs: <https://www2398.sslodomain.com/nlihc/doc/mahnaffordability.pdf>.
- 14 *Consumer Expenditures in 2004* (2006), Bureau of Labor Statistics: <http://www.bls.gov/cex/csxann04.pdf>.
- 15 *Out of Reach* (2006), National Low-Income Housing Coalition: <http://www.nlihc.org/oor/oor2006/?CFID=12293514&CFTOKEN=29365010>.
- 16 *Income, Poverty and Health Insurance Coverage in the United States* (2005), Table 4, U.S. Census Bureau: <http://www.census.gov/prod/2006pubs/p60-231.pdf>.
- 17 Harry Holzer et al. (2007), *The Economic Costs of Poverty in the United States: Subsequent Effects of Children Growing Up Poor*, Center for American Progress: http://www.americanprogress.org/issues/2007/01/pdf/poverty_report.pdf.
- 18 *Means-Tested Programs: Information on Program Access Can be an Important Management Tool* (2005), Government Accountability Office: <http://www.gao.gov/highlights/d05221high.pdf>.
- 19 Elizabeth Warren (2004), *The Two-Income Trap: Why Middle-Class Mothers and Fathers are Going Broke*, Basic Books.
- 20 Elizabeth Warren (2007), “The Vanishing Middle Class” in *Ending Poverty in America*, ed. John Edwards, Marion Crane and Arne L. Kalleberg, UNC Chapel Hill.
- 21 Ron Haskins and Isabel Sawhill (May 2007), “Using Carrots and Sticks” in *American Prospect*: http://www.prospect.org/cs/articles?article=using_carrots_and_sticks.
- 22 *Kids Count 2007*, analysis of data from the U.S. Census Bureau: http://www.kidscount.org/sld/compare_results.jsp?i=722.
- 23 State data provided by Nation’s Network of Child Care Resources and Referral: <http://www.naccrra.org/randd/data/2004-2005Priceof-Care.pdf>.
- 24 Tom Waldron et al. (2004), *Working Hard, Falling Short*, Annie E. Casey Foundation: <http://www.aecf.org/upload/PublicationFiles/Working%20Hard.pdf>.
- 25 Bergmann, op. cit.
- 26 *Strengthening Rural Families* (2004), Annie E. Casey Foundation: <http://www.aecf.org/upload/PublicationFiles/RF2022K560.pdf>.
- 27 *Poverty in America: Economic Research Shows Adverse Impacts on Health Status and Other Social Conditions as well as the Economic Growth Rate* (2007), Government Accountability Office: <http://www.gao.gov/new.items/d07344.pdf>.
- 28 *Public Opinion on the Uninsured* (2004), Kaiser Family Foundation: http://www.kff.org/spotlight/uninsured/upload/Spotlight_Jan06_Uninsured-3.pdf.
- 29 Elizabeth Warren (2004), *The Two-Income Trap: Why Middle-Class Mothers and Fathers are Going Broke*, Basic Books.
- 30 *Employer Health Benefits Survey* (2006), Kaiser Family Foundation: <http://www.kff.org/insurance/7527/upload/7528.pdf>.
- 31 Evelyn Blumenburg (2003), “Transportation Costs and Economic Opportunity Among the Poor” in *Access Almanac*, Number 23: <http://www.uctc.net/access/23/Access%2023%20-%2007%20-%20THE%20ACCESS%20ALMANAC.pdf>.

- 32 Margy Waller (2005), *High Cost or High Opportunity Cost? Transportation and Family Economic Success*, Brookings Institution: <http://www.brookings.edu/es/research/projects/wrb/publications/pb/pb35.pdf>.
- 33 Tom Waldron (2005), "Actuarial Discrimination: City Residents Pay up to 198% More for Car Insurance Than County Residents" in *The Abell Report*, Abell Foundation. <http://www.abell.org/pubsitems/arn105.pdf>.
- 34 Alan Berube and Elizabeth Kneebone (2006), *Two Steps Back: City and Suburban Poverty Trends, 1999-2005*, Brookings Institution: http://media.brookings.edu/mediaarchive/pubs/metro/pubs/20061205_citysuburban.pdf.
- 35 Alan Berube and Bruce Katz (2005), *Katrina's Window: Confronting Concentrated Poverty Across America*, Brookings Institution: http://www3.brookings.edu/metro/pubs/20051012_concentrated-poverty.pdf.
- 36 *What are Persistent Poverty Counties?* (2007), Rural Poverty Research Center: <http://www.rprconline.org/>.
- 37 *The Measure of Poverty: A Report to Congress as Mandated by the Education Amendments of 1974* (1976), U.S. Department of Health, Education, and Welfare.
- 38 Dean Jolliffe (2006), "Adjusting For Living Costs Can Change Who is Considered Poor" in *Amber Waves*, US Department of Agriculture: <http://www.ers.usda.gov/AmberWaves/November06/Features/Adjusting.htm>.
- 39 Ibid.
- 40 *Setting the Standard for American Working Families: A Report on the Impact of the Family Economic Self-Sufficiency Project Nationwide* (2003), Wider Opportunities for Women: http://www.wowonline.org/docs/FINAL_FESS_report_072103.pdf.
- 41 For more information on the National Center for Children in Poverty' Family Resource Simulator see http://www.nccp.org/frs_guide.html, and for more information on the Economic Policy Institute's Basic Family Budget Calculator see http://www.epi.org/content.cfm/datazone_fambud_budget.
- 42 *Setting the Standard for American Working Families: A Report on the Impact of the Family Economic Self-Sufficiency Project Nationwide* (2003), Wider Opportunities for Women: http://www.wowonline.org/docs/FINAL_FESS_report_072103.pdf.
- 43 *Self-Sufficiency Guide for North Central Indiana* (2005), Workforce Development Strategies, Inc.: <http://www.wdsi.org/downloads/Self-Sufficiency%20guide%20FINAL%20DRAFT4.pdf>.
- 44 *State of the Minimum Wage* (January 8, 2007), Center for American Progress: <http://www.american-progress.org/issues/2007/01/minwage.html>.
- 45 Wayne Vroman (2003), *Extending Unemployment Insurance (UI) Protection*, Urban Institute: http://www.urban.org/UploadedPDF/410786_ExtendUI2003.pdf.
- 46 *2007-2008 Assets & Opportunity Scorecard* (2007), Corporation for Enterprise Development: <http://www.cfed.org/focus.m?parentid=31&siteid=2471&id=2471>.
- 47 Ray Boshara (2003), "The \$6,000 Solution: Wealth, Like Debt, is Self-Replicating" in *The Atlantic Monthly*: http://www.newamerica.net/publications/articles/2003/the_6_000_solution.
- 48 Cassidy, op. cit.
- 49 Adam Smith (1776), *The Wealth of Nations*, Bantam.
- 50 Amartya Sen (2000), *Development as Freedom*, Anchor.
- 51 J. Larry Brown et al. (2004), *Building A "Real Ownership Society"*, Institute on Assets and Social Policy: <http://www.tcf.org/publications/retirementsecurity/ownershipsociety.pdf>.
- 52 See Testimony of Witnesses, House Committee on Ways and Means, Subcommittee on Income Security and Family Support, Wednesday August 1, 2007: <http://waysandmeans.house.gov/hearings.asp?formmode=detail&hearing=581&comm=2>.
- 53 Statement of Dr. Patricia Ruggles, PhD, National Academy of Sciences, Testimony Before House Committee on Ways and Means, Subcommittee on Income Security and Family Support, Wednesday August 1, 2007: <http://waysandmeans.house.gov/hearings.asp?formmode=view&id=6283>.
- 54 Mark Greenberg (2007), "Making Poverty History" in *American Prospect*: http://www.prospect.org/cs/articles?article=making_poverty_history

Chapter 3

- 1 President George W. Bush (2002), *President Congratulates Welfare to Work Graduates*, The White House: <http://www.whitehouse.gov/news/releases/2002/06/20020604-18.html>.
- 2 Martha Coven (2005), *An Introduction to TANF*, Center on Budget and Policy Priorities: <http://www.cbpp.org/1-22-02tanf2.htm>.
- 3 Pamela Loprest and Sheila Zedlewski (2006), *The Changing Role of Welfare in the Lives of Low-Income Families With Children*, Urban Institute: http://www.urban.org/UploadedPDF/311357_occa73.pdf.
- 4 Alec MacGillis (May 7, 2007), "On Poverty, Edward Faces Old Hurdles: Critics Say He brings Few Fresh Ideas to Signature Issues" in *Washington Post*: <http://www.washingtonpost.com/wp-dyn/content/article/2007/05/06/AR2007050601322.html>.
- 5 Nancy K. Cauthen (2007), *Improving Work Supports: Closing the Financial Gap for Low-Wage Workers and their Families*, Economic Policy Institute: <http://www.sharedprosperity.org/bp198/bp198.pdf>.
- 6 *Indicators of Welfare Dependence: Annual Report to Congress* (2007), Department of Health and Human Services: <http://aspe.hhs.gov/hsp/indicators07/ch2.pdf>.
- 7 Jason Furman (2006), *Tax Reform and Poverty*, Center on Budget and

- Policy Priorities: <http://www.cbpp.org/4-10-06tax.pdf>.
- ⁸ Ami Nagel and Nicholas Johnson (2006), *A Hand Up: How State Earned Income Taxes Help States Escape Poverty in 2006*, Center on Budget and Policy Priorities: <http://www.cbpp.org/3-8-06sfpp.pdf>.
- ⁹ Ibid.
- ¹⁰ Steve Holt (2006), *The Earned Income Tax Credit at Age 30: What We Know*, Brookings Institution: http://www.brookings.edu/~media/Files/rc/reports/2006/02childrenfamilies_holt/20060209_Holt.pdf.
- ¹¹ Leonard E. Burman and Laura Wheaton (2005), *Who Gets the Child Tax Credit?*, Urban Institute: http://www.urban.org/UploadedPDF/411232_child_tax_credit.pdf.
- ¹² Furman, op. cit.
- ¹³ Paul Amato (2005), *The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-Being of the Next Generation*, Future of Children: http://www.futureofchildren.org/usr_doc/05_FOC_15-2_fall05_Amato.pdf.
- ¹⁴ *Keep What They've Earned: Tax Credits for Working Families* (2007), Children's Defense Fund: http://www.childrensdefense.org/site/PageServer?pagename=tbo_vita_ca.
- ¹⁵ Craig Gunderson, Michael LeBlanc and Betsey Kuhn (1999), *The Changing Food Assistance Landscape: The Food Stamp Program in a Post-Welfare Reform Environment*, US Department of Agriculture: <http://www.ers.usda.gov/publications/aer773/aer773.pdf>.
- ¹⁶ Michael LeBlanc, Bling-Hwan Lin, David Smallwood (2006), "Food Assistance: How Strong is the Safety Net?" in *Amber Waves*, Vol. 4, Issue 4, US Department of Agriculture: <http://www.ers.usda.gov/AmberWaves/September06/Features/FoodAssistance.htm>.
- ¹⁷ *The Safety Net in Action: Protecting the Health and Nutrition of Young American Children* (2004), Children's Sentinel Nutrition Assessment Program: <http://dcc2.bumc.bu.edu/csnappublic/CSNAP2004.pdf>.
- ¹⁸ *Healthy Food, Farms and Families* (2007), Bread for the World Institute: <http://www.bread.org/learn/hunger-reports>.
- ¹⁹ *An Analysis of Food Stamp Program Redemption Pattern* (2006), US Department of Agriculture: <http://www.fns.usda.gov/oane/MENU/Published/FSP/FILES/ProgramOperations/EBTRedemption.pdf>.
- ²⁰ *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half* (2007), Center for American Progress: http://www.americanprogress.org/issues/2007/04/pdf/poverty_report.pdf.
- ²¹ "Who's Minding the Kids? Child Care Arrangements Winter 2002" (2005), *Household Economic Studies*, US Census Bureau: <http://www.census.gov/prod/2005pubs/p70-101.pdf>.
- ²² Karen Shulman and Helen Blank (2006), *State Child Care Assistance Policies 2006: Gaps Remain with New Challenges Ahead*, National Women's Law Center: <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport2006.pdf>.
- ²³ State data provided by Nation's Network of Child Care Resources and Referral: <http://www.naccrra.org/randd/data/2004-2005PriceofCare.pdf>.
- ²⁴ Shulman and Blank, op. cit.
- ²⁵ David Edie (2006), *Toward a New Child Care Policy*, Urban Institute: http://www.urban.org/UploadedPDF/311347_childcarepolicy.pdf.
- ²⁶ Blau, David & Erdal Tekin (2001), "The Determinants and Consequences of Child Care Subsidy Receipt by Low-Income Families" in *The Incentives of Government Programs and the Well-Being of Families*, Meyer, Bruce & Greg Duncan, eds, The Joint Center for Poverty Research.
- ²⁷ Robert Lynch (2004), *Exceptional Returns: Economic, Fiscal and Social Benefits of Investments in Early Childhood Development*, Economic Policy Institute: [http://www.epinet.org/books/exceptional/exceptional_returns_\(full\).pdf](http://www.epinet.org/books/exceptional/exceptional_returns_(full).pdf).
- ²⁸ Berube, Alan (2006), *The New Safety Net: How the Tax Code Helped Low-income Working Families During the Early 2000s*, Brookings Institution: http://www3.brookings.edu/metro/pubs/eitc/20060209_newsafety.pdf
- ²⁹ *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half* (2007), Center for American Progress: http://www.americanprogress.org/issues/2007/04/pdf/poverty_report.pdf.
- ³⁰ Lynch op. cit.
- ³¹ Lawrence Mishel et al. (2007), *The State of Working America 2006/2007*, Economic Policy Institute.
- ³² *Health, United States, 2006: Chartbook on Trends in the Health of Americans* (2006), National Center for Health Statistics: <http://www.cdc.gov/nchs/data/hus/06.pdf>.
- ³³ *Medicaid: A Primer* (2007), Kaiser Commission: <http://www.kff.org/medicaid/upload/Medicaid-A-Primer.pdf.pdf>.
- ³⁴ *State Children's Health Insurance Program at a Glance* (2007), Kaiser Commission: <http://www.kff.org/medicaid/upload/7610.pdf>.
- ³⁵ *Health, United States, 2006: Chartbook on Trends in the Health of Americans* (2006), National Center for Health Statistics: <http://www.cdc.gov/nchs/data/06.pdf>.
- ³⁶ Institutes of Medicine, Committee on Environmental Justice (1999), *Toward Environmental Justice: Research, Education, and Health Policy Needs*, The National Academies.
- ³⁷ *Medicaid: A Primer* (2007), Kaiser Commission: <http://www.kff.org/medicaid/upload/Medicaid-A-Primer.pdf.pdf>.
- ³⁸ Janet Currie and Jonathan Gruber (1996), "Saving Babies: The Efficiency and Cost of Recent Changes in the Medicaid Eligibility of Pregnant Women" in *The Journal of Political Economy*, Vol. 104, No. 6, December 1996.
- ³⁹ Jeanne M Lambrew (2007), *The State Children's Health Insurance Program: Past, Present, and Future*,

- The Commonwealth Fund: http://www.commonwealthfund.org/userdoc/991_Lambrew_SCHIP_past_present_future.pdf?section=4039.
- ⁴⁰ *All Kids Coverage* (2007), Center for Policy Alternatives: <http://www.stateaction.org/issues/issue.cfm/issue/AllKidsCoverage.xml>.
- ⁴¹ *Good For Kids, Good For The Economy: Health Care for All Kids in Illinois* (2005), Families USA Foundation: <http://www.familiesusa.org/assets/pdfs/Illinois-All-Kids-Oct-2005.pdf>.
- ⁴² Center for Policy Alternatives, op. cit.
- ⁴³ Nancy K. Cauthen (2007), *Improving Work Supports: Closing the Financial Gap for Low-Wage Workers and their Families*, Economic Policy Institute: <http://www.sharedprosperity.org/bp198/bp198.pdf>.
- ⁴⁴ *Boston Non-profit Receives New MacArthur Foundation Award for "Creative and Effective" Institutions* (2006), Community Catalyst: http://www.communitycatalyst.org/press_room/press_releases?id=0008.
- ⁴⁵ Robert L. Rose, "For Welfare Parents, Scrimping Is Legal, but Saving is Out" in *Wall Street Journal*, 1990.
- ing Performance in the American Dream Demonstration: A National Demonstration of Individual Development Accounts*, Center for Social Development: <http://gwweb.wustl.edu/csd/Publications/2002/ADDreport2002.pdf>.
- ⁵ *Individual Development Accounts: Providing Opportunities to Build Assets* (2007), Corporation for Enterprise Development: http://www.cfed.org/imageManager/IDANetwork/ida_one_pager_022607.pdf.
- ⁶ Schreiner, Clancy, and Sherraden, op. cit.
- ⁷ Amanda Moore McBride, Margaret Lombe, and Sondra G. Beverly (2003) "The Effects of Individual Development Account Programs: Perceptions of Participants" in *Social Development Issues* 25 (1&2), 59-73: <http://gwweb.wustl.edu/csd/Publications/2003/WP03-06.pdf>.
- ⁸ Deborah Page-Adams and Michael Sherraden (1997), "Asset Building as a Community Revitalization Strategy" in *Social Work*, 42, 423-434: http://sitemaker.umich.edu/sw560.articles/files/page-adams_sherraden_article.pdf.
- ⁹ Richard K. Green and Michelle J. White (1997), "Measuring the Benefits of Homeowning: Effects on Children" in *Journal of Urban Economics*, 41, 441-461: <http://econ.ucsd.edu/~miwhite/gw-jue-reprint.pdf>.
- ¹⁰ Ibid.
- ¹¹ Robert A. Hummer, et al. (1999), *The Influence of Asset Ownership on the Risk of Adult Mortality in the United States*, Population Research Center: http://www.prc.utexas.edu/working_papers/wp_pdf/99-00-04.pdf.
- ¹² Michael Sherraden (2005), *Inclusion in Asset Building*, Testimony for Hearing on "Building Assets for Low-Income Families" before the Subcommittee on Social Security and Family Policy, Senate Finance Committee: http://gwweb.wustl.edu/csd/Publications/2005/Sherraden_Testimony.pdf.
- ¹³ Ray Boshara, Edward Scanlon, and Deborah Page-Adams (1998), *Building Assets for Stronger Families, Better Neighborhoods and Realizing the American Dream*, Corporation for Enterprise Development: <http://www.cfed.org/publications/Building%20Assets%20-%20first%20edition.pdf>.
- ¹⁴ Howard Karger (2005), *Shortchanged: Life and Debt in the Fringe Economy*, Berrett Koehler.
- ¹⁵ Uriah King, Leslie Parrish, and Ozlem Tanik (2006), *Financial Quicksand: Payday Lending Sinks Borrowers in Debt with \$4.2 billion in Predatory Fees Every Year*, Center for Responsible Lending: http://www.responsiblelending.org/pdfs/rr012-Financial_Quicksand-1106.pdf.
- ¹⁶ Neil F. Carson (2004), *Capital Ideas: Five New Ways to Serve America's Unbanked*, Ford Foundation: http://www.fordfound.org/publications/ff_report/view_ff_report_detail.cfm?report_index=526.
- ¹⁷ Keith Ernst, John Farris and Uriah King (2004), *Quantifying the Economic Cost of Payday Lending*, Center for Responsible Lending: <http://www.responsiblelending.org/pdfs/CRL-paydaylendingstudy121803.pdf>.
- ¹⁸ Patricia Cirillo (2004), *Payday Advance Consumer Satisfaction Survey*, Community Financial Services Association of America: http://www.checkintocash.com/images/media_center/Cypress_Research.pdf.
- ¹⁹ Uriah King, Wei Li, Delvin Davis and Keith Ernst (2005), *Race Matters: The Concentration of Payday Lenders in African-American Neighborhoods in North Carolina*, Center for Responsible Lending: http://www.responsiblelending.org/pdfs/rr006-Race_Matters_Payday_in_NC-0305.pdf.
- ²⁰ *The High Costs of Being Poor: What it Takes for Low-income Families to Get By and Get Ahead in Rural America* (2004), Annie E. Casey Foundation: <http://www.aecf.org/upload/PublicationFiles/RF2022K560.pdf>.
- ²¹ Ibid.
- ²² *Predatory Mortgage Lending* (2007), Center for Policy Alternatives: <http://www.stateaction.org/issues/issue.cfm/issue/PredatoryMortgageLending.xml>.
- ²³ Elizabeth Warren (2004), *The Two*

Chapter 4

- ¹ Reid Cramer, Rourke O'Brien and Ray Boshara (2007), *The Assets Report 2007: A Review, Assessment and Forecast of Federal Assets Policy*, New America Foundation: <http://www.newamerica.net/files/Assets%20Report%202007%20Elec.pdf>.
- ² *Building the American Dream: Asset Building as a Foundation* (2004), Demos: <http://www.newamerica.net/files/Assets%20Report%202007%20Elec.pdf>.
- ³ Lillian Woo and David Buchholz (2007), *Return on Investment: Getting More From Federal Asset-Building Policies*, Corporation for Enterprise Development: http://www.cfed.org/imageManager/_documents/publications/hips2/return_on_investment.pdf.
- ⁴ Mark Schreiner, Margaret Clancy, and Michael Sherraden (2002), *Sav-*

- Income Trap: Why Middle-Class Mothers and Fathers are Going Broke*, Basic Books.
- ²⁴ Robert Greenstein (2005), *The Earned Income Tax Credit: Boosting Employment, Aiding the Working Poor*, Center on Budget and Policy Priorities: <http://www.cbpp.org/7-19-05eic.htm>.
- ²⁵ Dick Mendel (2005), "Double Jeopardy: Why the Poor Pay More" in *Advocasey*: Winter 2005, Annie E. Casey Foundation: http://www.larimer.org/compass/high_cost_of_being_poor_2005.pdf.
- ²⁶ Chi Chi Wu (2005), *Picking Taxpayers' Pockets, Draining Tax Relief Dollars: Refund Anticipation Loans Still Slicing Into Low-Income Americans' Hard-Earned Tax Refunds*, National Consumer Law Center: http://www.consumerfed.org/pdfs/2005_RAL_Report.PDF.
- ²⁷ Mark Muecke and Rob Schneider (2003), *Payday Lenders Burden Working Families and the Armed Forces*, Consumers Union: <http://www.responsiblelending.org/issues/payday/reports/page.jsp?itemID=29577670>.
- ²⁸ Steven Graves and Christopher Peterson (2005), *Predatory Lending and the Military*, University of Florida Law School: <http://www.responsiblelending.org/issues/payday/reports/page.jsp?itemID=28012455>.
- ²⁹ Ozlem Tanik (2005), *Payday Lenders Target the Military*, Center for Responsible Lending: <http://www.responsiblelending.org/pdfs/ip011-PaydayMilitary-0905.pdf>.
- ³⁰ Graves and Peterson, op. cit.
- ³¹ Elizabeth Warren (2003), *The New Economics of the American Family*, prepared for a symposium on October 10-11, 2003, American Bankruptcy Institute: <http://68.72.75.1/abidata/online/conference/03symp/Warren.html>.
- ³² Consumer Affairs (2004), "Judge Upholds Racketeering Complaints Against H&R Block" in *Consumer Affairs News*: http://consumeraffairs.com/news04/hr_block_suit2.html.
- ³³ Wendy J. Cholbi (1999), "On the Fringe" in *Swarthmore College Bulletin*, Swarthmore College: http://www.swarthmore.edu/bulletin/archive/99/june99/fringe_banking.html.
- ³⁴ Jeanne M. Hogarth, Chris E. Anguelov, and Jinkook Lee (2004) "Why Don't Households Have a Checking Account?" in *Journal of Consumer Affairs* 38 (1), 1-34.
- ³⁵ Matt Fellowes (2007), "Making Markets and Asset for the Poor" in *Harvard Law and Policy Review*, Brookings Institution: http://www.brookings.edu/~media/Files/rc/papers/2007/0723childrenfamilies_fellowes/20070723.pdf.
- ³⁶ Ray Boshara (Feb. 8, 2005), "Share the Ownership" in *Washington Post*: <http://www.washingtonpost.com/ac2/wp-dyn/A6385-2005Feb7?language=printer>.
- ³⁷ William H. Gates and Chuck Collins (2005), *Building Assets and Asset Wealth*, Institute on Assets and Social Policy: <http://iasp.brandeis.edu/pdfs/columns/april05.pdf>.
- ³⁸ Thomas M. Shapiro (2004), *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*, Oxford University Press.
- ³⁹ Franklin Raines (2002), "Forty Acres and a Mortgage" in *Sojourners*. Sept/Oct 2002.
- ⁴⁰ *Why SEED Accounts?* (2007), Corporation for Enterprise Development: <http://www.cfed.org/focus.m?parentid=31&siteid=288&id=291>.
- ⁴¹ Shapiro, op. cit.
- ⁴² Ray Boshara, Reid Cramer, Leslie Parrish, and Anne Stuhldreher (2006), *The Assets Agenda 2006: Policy Options to Broaden Savings and Asset Ownership by Low-income and Moderate-Income Americans*, New America Foundation: http://www.newamerica.net/files/Doc_File_3006_1.pdf.
- ⁴³ Ray Boshara, *Individual Development Accounts: Policies to Build Savings and Assets for the Poor*, Brookings Institution: <http://www.brookings.edu/es/research/projects/wrb/publications/pb/pb32.pdf>.
- ⁴⁴ Liz Pulliam Weston (2006), "Why its Smarter to Buy Than Rent?" in *MSN Money*: <http://moneycentral.msn.com/content/Banking/Home-buyingguide/P72655.asp>.
- ⁴⁵ Ross Eisenbrey and William Spriggs (2005), *Two Steps Back: African Americans and Hispanics Will Lose ground under Social Security "Reform"*, Economic Policy Institute: <http://www.epinet.org/issuebriefs/212/ib212.pdf>.
- ⁴⁶ *Homeownership Trends* (2006), Joint Center for Housing Studies of Harvard University: http://www.jchs.harvard.edu/publications/markets/son2006/son2006_homeownership_trends.pdf.
- ⁴⁷ Barbara Lipman (2006), *Locked Out: Keys to Homeownership Elude Many Working Families with Children*, Center for Housing Policy: http://www.nhc.org/pdf/pub_locked_out_03_06.pdf.
- ⁴⁸ *The State of the Nation's Housing* (2006), Joint Center for Housing Studies of Harvard University: http://www.jchs.harvard.edu/publications/markets/son2006/son2006_executive_summary.pdf.
- ⁴⁹ Jason Furman (2007), *Trends in Retirement Security*, Testimony Before the U.S. House Committee on Ways and Means: http://www.webprod-serv.brookings.edu/~media/Files/rc/testimonies/2007/0131saving_furman/furman20070131H.pdf.
- ⁵⁰ Bernard Wasow, *Reforming Tax Incentives to Promote Private Savings for Retirement*, Century Foundation: <http://www.tcf.org/Publications/retirementsecurity/wasowsoa8-2-06.pdf>.
- ⁵¹ Ibid.
- ⁵² William G. Gale, J. Mark Iwry, and Peter R. Orszag (2004), *Improving the Saver's Credit*, Brookings Institution: http://www.brookings.edu/~media/Files/rc/papers/2004/07saving_gale/pb135.pdf.
- ⁵³ Peggy Clark and Amy Kays (1999), *Microenterprise and the Poor: Findings from the Self-Employment Project Five-Year Survey of Microentrepreneurs*, Aspen Institute: http://www.fieldus.org/Publications/Microenterprise_and_Poor.pdf.

- ⁵⁴ Joyce Klein, Ilgar Alisultanov and Amy Kays Blair (2003), *Microenterprise as a Welfare to Work Study: Two Year Findings*, Aspen Institute: <http://www.fieldus.org/Publications/WT-WRpt3.pdf>.
- ⁵⁵ *Microenterprise Development* (2007), Center for Policy Alternatives: <http://www.stateaction.org/issues/issue.cfm/issue/MicroenterpriseDevelopment.xml>.
- ⁵⁶ Fred M. Ssewamala, Margaret Lombe and Jami C. Curley (2006), *Using Individual Development Accounts for Microenterprise Development*, Center for Social Development: <http://gwbweb.wustl.edu/csd/Publications/2006/WP06-08.pdf>.
- ⁵⁷ Ibid.
- ⁵⁸ *Hunger 2005: Strengthening Rural Communities and Hunger; 2007: Health Food, Farms and Families*, Bread for the World Institute: <http://www.bread.org/learn/hunger-reports/>.
- ⁵⁹ Cecilia Elena Rouse and Lisa Barrow (2006), *U.S. Elementary and Secondary Schools: Equalizing Opportunity or Replicating the Status Quo*, Future of Children: http://www.futureofchildren.org/usr_doc/06_5563_Rouse-Barrow.pdf.
- ⁶⁰ *Trends in College Pricing* (2003), College Board: http://www.collegeboard.com/prod_downloads/press/cost03/cb_trends_pricing_2003.pdf.
- ⁶¹ Beth Shulman (2003), *The Betrayal of Work: How Low-Wage Jobs Fail 30 million Americans*, The New Press.
- ⁶² Rouse and Barrow, op. cit.
- ⁶³ Tom Waldron, Brandon Roberts and Andrew Reamer (2004), *Working Hard, Falling Short*, Annie E. Casey Foundation: <http://www.aecf.org/upload/PublicationFiles/Working%20Hard.pdf>.
- ⁶⁴ Ray Boshara, Reid Cramer, Leslie Parrish, and Anne Stuhldreher (2006), *The Assets Agenda 2006: Policy Options to Broaden Savings and Asset Ownership by Low-income and Moderate-Income Americans*, New America Foundation: http://www.newamerica.net/files/Doc_File_3006_1.pdf.
- ⁶⁵ Ayana Douglas-Hall and Michelle Chau (2007), *Basic Facts About Children: Birth to Age 18*, National Center for Children in Poverty: http://www.nccp.org/publications/pub_762.html.