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# “I FEEL LIKE SOME PEOPLE WORK TWICE AS HARD TO GET HALF AS MUCH”

## Children’s and Adolescents’ Perceptions and Experiences of Poverty and Inequality

**C**hildhood poverty in the United States remains a persistent and pervasive concern. U.S. Census estimates indicate that, in 2020, 11.6 million children (16 percent of all individuals under age 18) in the United States lived in poverty.<sup>1</sup> Considerable research evidence links childhood experiences of poverty to harmful effects on physical and mental health; social and behavioral functioning; and cognitive, academic, and educational outcomes.<sup>2</sup> Yet, less is known about how children and adolescents view their experiences of poverty or how they perceive, interpret, and understand their economic circumstances.

In particular, little research has assessed how children and adolescents from economically disadvantaged backgrounds perceive their family’s relative socioeconomic position and their ideas about economic inequality more generally.<sup>3</sup> To address this gap, this brief presents findings on children’s and adolescents’ perceptions of their families’ experiences of living in poverty and their views about wealth, poverty, and economic inequality.

The findings reported in this brief are drawn from the final report for the Childhood and Family Experiences Study (described in Box 1). The study used qualitative research methods to understand how a sample of children, adolescents, and parents perceive and experience poverty and their interactions with social safety net programs, such as the Temporary

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<sup>1</sup> Shrider, Kollar, Chen, and Semega (2021).

<sup>2</sup> National Academies of Sciences, Engineering, and Medicine (2019).

<sup>3</sup> Heberle and Carter (2015); Mistry et al. (2021); Quint et al. (2018); Ruck, Mistry, and Flanagan (2019).



## BOX 1

### DESCRIPTION OF THE CHILDHOOD AND FAMILY EXPERIENCES STUDY

The Office of Planning, Research, and Evaluation in the Administration for Children and Families, U.S. Department of Health and Human Services, contracted with MEF Associates to study the perspectives of children, adolescents, and their parents who experience poverty.\* MDRC, a subcontractor of MEF Associates, conducted the study in partnership with MEF Associates.

The study used qualitative methods to center the voices of parents and their children in both rural and urban contexts in the United States. The research team conducted in-person, semi-structured interviews with at least one child and one parent in 30 families—10 in each of three communities (Los Angeles, New York City, South Central Appalachia)—from July 2019 through January 2020.† Interviews were conducted with families before the onset of the COVID-19 pandemic, which affected daily life, work, and school beginning in spring 2020. In fall 2020, the research team conducted follow-up interviews with nine parents—three in each of the three communities—to understand how the pandemic had affected their families. A separate brief presents findings from these follow-up interviews.‡

Study families were demographically diverse and reflected their communities. Families in Los Angeles were primarily Hispanic or Latino/a.§ In South Central Appalachia, families were primarily White non-Hispanic. Families in New York City were primarily Black (African American or African) and Hispanic or Latino/a. About three-fifths of the study households had two or more adults, and about three-tenths had more than two generations.

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NOTES: \*This study was conducted under the Understanding Poverty: Childhood and Family Experiences and TANF Office Culture project. More information is available on the Office of Planning, Research, and Evaluation website: [www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016](http://www.acf.hhs.gov/opre/project/understanding-poverty-childhood-and-family-experiences-and-tanf-office-culture-2016).

†Mistry et al. (2022). The research team also interviewed a parent from an eleventh family in Los Angeles. The parent initially provided consent for her child to participate in the study, but later withdrew it. Thus, the study includes information from the parent, but not the child, in this family. The study team recruited another family to ensure that the study included information from children or adolescents in 10 families from Los Angeles. The research team recruited study participants from smaller communities within three larger areas of the United States, in Los Angeles, New York City, and South Central Appalachia. This brief refers to the larger areas, and reports statistics from them, to maintain the confidentiality of the study participants. “Los Angeles” refers to the city of Los Angeles. “New York City” refers to the five boroughs of the Bronx, Brooklyn, Manhattan, Queens, and Staten Island. “South Central Appalachia” included 85 counties in North Carolina, Tennessee, and Virginia and seven cities in Virginia as specified by the Appalachian Regional Commission. In November 2021, Catawba and Cleveland Counties in North Carolina were added to the South Central region. Appalachian Regional Commission (2021).

‡Strassberger (2022).

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

Assistance for Needy Families (TANF) program and the Supplemental Nutrition Assistance Program (SNAP). An accompanying report reviews the expansive literature on families’ perspectives and experiences of poverty.<sup>4</sup>

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<sup>4</sup> Quint et al. (2018).

## ABOUT THIS BRIEF

As part of the Childhood and Family Experiences Study, the research team conducted individual interviews with 47 children and adolescents, ages 7 to 17. Interview topics included perceptions and experiences of family economic circumstances and material hardship. Children and adolescents also responded to a set of interview questions that used an image of a ladder to learn about what they think about their socioeconomic status relative to others.<sup>5</sup> (See Box 2.) The ladder’s bottom (first) rung represents families with the least money, and the top (tenth) rung represents families with the most money. In addition, interviewers asked children and adolescents to share their perspectives on what it means to be rich, middle class, and poor, and to reflect on whether they see society as fair and equitable. The research team analyzed data from interview transcripts and identified common themes.<sup>6</sup>

The brief presents the findings in three ways. First, the brief includes a “thick description” (that is, a description that illustrates how individuals are interacting with their context) of children and adolescents from three study families—one family from each of the three communities included in the study—to convey a more holistic portrayal of the study families’ lives. (See “Themes, Diverse Voices, and Experiences: The Perspectives of Children and Adolescents in the Childhood and Family Experiences Study,” beginning on page 5.) The research team selected these families for the final report because their perspectives and experiences illustrate themes that emerged from the data analysis.<sup>7</sup>

Second, the brief uses the following terms to convey the prevalence of themes that emerged across children and adolescents:

- “**Few**” refers to 20 percent or fewer of cases.
- “**Some**” refers to between 21 percent and 50 percent of cases.
- “**Many**” refers to 51 percent or greater of cases.

Third, the brief presents findings using direct quotes from children and adolescents about their perceptions and experiences. It includes the age and community of residence for children and adolescents, but uses pseudonyms instead of actual names to protect their identities. Some of these direct quotes are from the children and adolescents from the three families described in “Themes, Diverse Voices, and Experiences: The Perspectives of Children and Adolescents in the Childhood and Family Experiences Study,” on pages 5 through 7. To more easily trace the experiences of these three families, the pseudonyms appear in **BLUE** and their communities in **bold** the first time they’re mentioned in a passage.

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<sup>5</sup> Goodman, Maxwell, Malspeis, and Adler (2015); Martin-Storey et al. (2018); Mistry et al. (2015); Mistry and Elenbaas (2021); Quon and McGrath (2014); Rivenbark et al. (2019).

<sup>6</sup> Mistry et al. (2022).

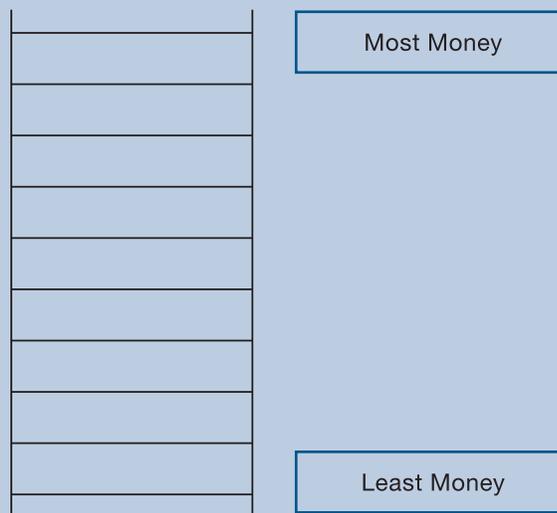
<sup>7</sup> Qualitative studies often use a “thick description” of a subset of participants. Duncan, Huston, and Weisner (2007); Yoshikawa, Weisner, and Lowe (2006); Deutsch and Tolan (2018); Goodnow, Miller, and Kessel (1995).

## BOX 2

### INTERVIEW QUESTIONS ABOUT HOW CHILDREN AND ADOLESCENTS PERCEIVE THEIR SOCIOECONOMIC POSITION

Interviewers showed an image of a ladder to learn about what children and adolescents think about their socioeconomic status relative to others.\* The ladder's bottom (first) rung represents families with the least money, and the top (tenth) rung represents families with the most money.

*For this next question, I want you to imagine that this ladder pictures how American society is set up. At the top are the people who have the most money and at the bottom are the people who have the least money. Now, think about your family.*



*Where do you think they would be on this ladder? Mark an X on the step where you think your family would be on this ladder.*

[The respondent then places a mark on the ladder.] *Why did you put your family there?*

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NOTES: \*Goodman, Maxwell, Malspeis, and Adler (2015); Martin-Storey et al. (2018); Mistry et al. (2015); Mistry and Elenbaas (2021); Quon and McGrath (2014); Rivenbark et al. (2019).

The brief presents the findings in three sections:

- 1** Themes, Diverse Voices, and Experiences: The Perspectives of Children and Adolescents in the Childhood and Family Experiences Study
- 2** How Children and Adolescents Perceive Their Family's Economic Circumstances
- 3** How Children and Adolescents Perceive Poverty, Wealth, and Economic Inequality

## THEMES, DIVERSE VOICES, AND EXPERIENCES: THE PERSPECTIVES OF CHILDREN AND ADOLESCENTS IN THE CHILDHOOD AND FAMILY EXPERIENCES STUDY

### South Central Appalachia



**ASHLEY** (age 15), **JORDAN** (age 13), and **JESSICA** (age 11) live in **South Central Appalachia** with another sibling (age 17, not interviewed for this study); their father, Mark; Mark's parents; Mark's girlfriend, Wendy; and Wendy's son, who is in elementary school. None of the four adults in the household work outside the home.

When asked whether he thought his children were aware of their family's economic circumstances, Mark said that his children were very aware. Although he said he does not "think they worry about money inasmuch as they worry about me...my health isn't in the best shape," both Ashley and Jessica commented that they know that Mark, Wendy, and their grandparents worry about money. Ashley said she tries to avoid asking for things, even something she needs, because she worries about how her caregivers will feel when they say "no." She said, "They don't like it really. I think it hurts them and bothers them. They want to do something for you and they don't have the money to do it and it just really bothers them." Jessica said her dad "usually does not" have enough to take care of their needs, "because my dad has no money, like, zero. Sometimes, he borrows stuff from his friends." She sometimes feels frustrated and angry when she cannot participate in an activity or do something for herself. She explained:

Because, one time, when I asked Daddy, can he let me join cheerleading, or basketball, or soccer, or one of those, he said I wasn't allowed because they didn't have enough gas and money to pay for it... It made me mad because, like, Daddy doesn't want me to do anything. He won't let me do sports. He won't let me get my hair cut and a bunch of stuff. And, sometimes, [I] got really mad—really, really mad.

Ashley, Jessica, and Jordan all said that some, but not all, wealthy people are "stuck up," "spoiled," and selfish. They gave a range of explanations for why someone might be rich, including that they make "a lot of money at their jobs" and that they "get money from their families or other families, and save...the money up and get rich." They think poverty is hard. Ashley, for example, described being poor as having "hardly any money, no house, no food, [and people] have to find stuff to eat on the streets and stuff." All the siblings said that it was not fair that some people have more money than others. Jordan felt that those with money should help families who do not have enough money and that the government should help people get jobs.

### Los Angeles

**ALEJANDRA** (age 17) lives in **Los Angeles** with her parents, Elena and Felipe, and her brother who is in elementary school (not interviewed for this study). Based on Elena's account, this household includes both citizen and undocumented family members. Felipe works as a day laborer, but Elena

reported that he was not working at the time of the interview because he had health problems. Elena was not working at the time of the interview and said her primary responsibility was raising her children and supporting their education.

Alejandra is aware that her family struggles economically and that they have to prioritize meeting basic needs, such as clothing and food. She said that her mom tells her when she is and is not able to give her money to go out with her friends and that “it kind of sucks, but I understand the situation.” There are times Alejandra will not ask for something she needs or wants because she knows her family cannot afford it. For example, she said:

I remember a couple of years ago, they bought me a new pair of shoes. And we just didn't have, like, money enough to spend on both me and my brother. So, I was, like, “Get them for him” because they bought his [current pair of shoes] earlier. . . . [I]t hurts them. But, obviously, there's not a lot that they could do. I mean, my mom is, like, an immigrant, and my dad is the one working. So, it's like they wish they could give me more, but they can't.

In describing her family's economic status, Alejandra chose the third rung on the 10-rung ladder because, she said, they had “enough to, like, get by. I just think we're in an okay situation.” She said that they placed a priority on needs (for example, food) over wants, and usually had enough money to make ends meet.

Alejandra's perspective on wealth and poverty emphasized contrasts between those with and without financial means, access, and opportunities. She said that people who are rich have money, power, and privilege and can “buy anything at any time.” She described being poor as not having enough resources or struggling to meet one's needs, and the middle class as having enough money to live an “okay life.” She did not think it was fair that some people have more money than others, or that “some people work twice as hard to get half as much...for example, my dad works so much, and he comes home so tired.”

## **New York City**

**ADRIANNA** (age 16) and **JALEN** (age 8) live in **New York City** with their mother, Tiffany, and two other sisters (not interviewed for this study). An older brother (age 21, not interviewed for this study) had just moved out, giving Adrianna a bit more room to do her homework on the couch or in her bedroom. Tiffany reported working full time as an engineer for a national hotel chain, earning about \$32,000 a year with some benefits (health insurance for her but not for her children, life insurance, a 401(k) retirement account, and vacation time).

Adrianna and Jalen indicated slightly differently points on the ladder when asked about their family's relative socioeconomic position. Adrianna placed their household on the third rung from the bottom, and Jalen placed them between the fifth and sixth rung. The difference may have been related to their perceptions of their family's ability to meet all of their needs and wants. Adrianna, for example, shared that Tiffany usually takes care of the things they need but sometimes has difficulty affording things they want. She recalled not being able to get a pair of new shoes because her mom “had bills

to pay.” Adrianna mentioned having recently started a part-time summer job as a retail assistant because she wanted to gain some work experience and earn a little money to help her mom with bills and have some money for herself. In contrast, Jalen expressed a much more limited understanding of his family’s economic circumstances. He did not think his mom worries about money and said that she usually gets him something he needs when he asks, “except for a toy.”

When asked about what she thinks it means to be rich, however, Adrianna described the lives of the rich as “bad” because “they’ve got all the things they want, they buy what they think can make them happy, but it doesn’t.” Jalen, however, said that “it’s good to be rich.” Adrianna said being middle class means that “they’re living in, like, public housing, or someone making a low income, working people, pretty much,” whose life is “stressful ’cause they’re always working.” She thinks that the poor cannot afford housing and that there should be resources to help them afford a place to live. Both Adrianna and Jalen said it would be fairer if everyone had equal amounts of money. Jalen said those who are wealthy should give a portion of their money to others.

## HOW CHILDREN AND ADOLESCENTS PERCEIVE THEIR FAMILY’S ECONOMIC CIRCUMSTANCES

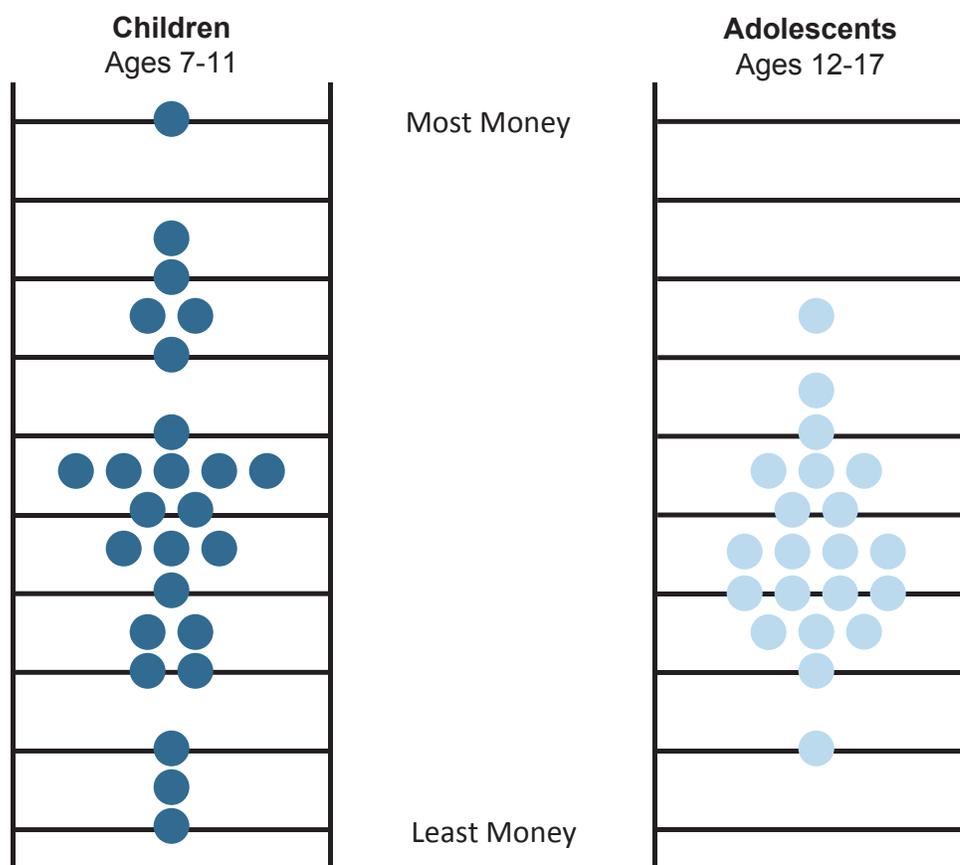
Many children and adolescents rated their family’s economic well-being as just below or at the midpoint of a 10-rung ladder. (See Box 2.) As Figure 1 shows, many children and adolescents positioned themselves mostly between the fourth and sixth rungs. In evaluating their family’s relative (not objective) socioeconomic position, they drew on their own experiences and assessed themselves in relation to others they perceived to be better- or worse-off than they were.

Children’s and adolescents’ ratings reflect their perceptions of their family’s experiences with managing resources and making ends meet. For example, **ASHLEY**, age 15, from **South Central Appalachia**, rated her family as being between the third and fourth rungs of the ladder, “Cause we don’t really have that much money. I try to help them out the best way I can. . . . [W]hen I turn 16 this year, I’m gonna try to get a job and work up some money and help my family out.”

In describing their position on the ladder, children and adolescents also drew on their experiences and understanding of how their families secured basic needs, such as food and clothing, and paid bills. For example, a few children and adolescents commented on their family’s spending habits. “We don’t waste money,” explained Yvette, age 12, from Los Angeles, who said that they have enough money to “pay the bills and buy important things.” Both Mackenzie and Lily, ages 10 and 9, respectively, from South Central Appalachia, said that they were aware that their family was trying to save money. Mackenzie placed her family between the fifth and sixth rungs because “they have a few thousand bucks because they’re trying to save up [for a house], but they have to pay the bills and stuff, but they’re not poor, but they’re not rich completely, and they’re like—they’re in the middle.”

Some children and adolescents evaluated their own position in relation to others. Their perspectives were informed by what they saw around them: mostly family members and others in their community

**FIGURE 1**  
**HOW CHILDREN AND ADOLESCENTS PERCEIVE THEIR FAMILIES' ECONOMIC CIRCUMSTANCES**



SOURCE: Interview data collected for the Childhood and Family Experiences Study.

NOTES: Each dot represents a response to the following interview question (also see Box 2): [The interviewer hands a piece of paper with a picture of a ladder on it to the child or adolescent.] *I want you to imagine that this ladder pictures how American society is set up. At the top are the people who have the most money and at the bottom are the people who have the least money. Now, think about your family. Where do you think they would be on this ladder? Mark an X on the step where you think your family would be on this ladder.*

Child sample size = 25; adolescent sample size = 21.

also coping with economic hardship and financial difficulties. For example, Brooke, age 12, from South Central Appalachia, considered a number of people in her family as she explained her rating between the fourth and fifth rungs, including her dad (who works), her dad’s girlfriend (who doesn’t work), and an aunt who is less well off than they are. Similarly, Manuel, age 17, from Los Angeles, explained his decision to put himself on the sixth rung: “Because we are not rich, but we are not homeless... They [the rich] have a lot of money to spend on crazy or stupid stuff. Normal people don’t do that.”

In addition to rating their family's relative socioeconomic position, children and adolescents were asked if their families usually had enough money to meet their needs and wants. Many children and adolescents indicated that their families "sometimes" had enough money for what they needed and wanted. However, many adolescents also said that their families did not experience enduring or multiple forms of material hardship (for example, lack of food, trouble paying bills, or not being able to afford health care). This was likely due, in part, to family's receipt of public assistance benefits, including SNAP and Medicaid, as discussed in the final report.

Many children and adolescents were aware that their families struggled economically. Many children and adolescents reported knowing about their family's financial constraints. Ana, age 14, from New York City, discussed the significance of the timing of her mom's paychecks for meeting their family's needs: "Because sometimes my mom...goes food shopping if she gets paid at a certain time. She's gotta wait until a certain time... Paychecks are every two weeks usually." And Brooke, age 12, from South Central Appalachia, recalled a time when a trip to the dentist was delayed because her dad didn't get his paycheck, which left them without enough money for gas for the car.

Some children and adolescents also displayed an understanding that necessities such as the rent and bills were paid first, before making other purchases. Nicolas, age 14, from New York City, said that he sometimes has to do without modest needs, such as binders for school, because "you got to buy food, you got [to] pay the light bill, you got to pay the water and things like that." **ALEJANDRA**, age 17, from **Los Angeles**, described why her family usually doesn't have enough money to get everything they want "because I feel like we always prioritize our needs over wants. So, it's always like we need new shoes, or we go buy that...it's always a priority instead of, like, I want this." Brianna, age 8, from South Central Appalachia, said she was "pretty sure we'd have enough to buy food," but "sometimes clothes like dresses that are probably my size, they probably cost way too much. Or shoes like tap shoes, I really wanted those, but I can't get them."

A few children and adolescents made reference to the fact that their families were providing for them, as well as for their siblings, and that the costs added up when they tried to meet everyone's requests. Isabelle, age 7, from South Central Appalachia, "wanted another pair of shoes, but we couldn't get it because we didn't have the money for it, and also all three of us [referencing her siblings] wanted something but we couldn't get it." Manuel, age 17, from Los Angeles, gave a hypothetical example: "If my sister wants the same phone that I want, it's, like, I'm going to spend \$2,000 on two phones just for two kids."

A few children and adolescents knew that their families were trying to save money and that this influenced whether or not they could get things they needed or wanted. Yvette, age 12, from Los Angeles, said that "sometimes, we've got money to buy more important things. And then other times, we don't have enough money, so we have to save up money." She mentioned needing a computer for school but not being able to get one. She said she "was sad because [my mom] has to work to get the money...and didn't have money to buy it for me."

Many adolescents and some children understood the importance of being resourceful and needing support from others to help manage their family's economic circumstances. They spoke about how

their family found ways to get what they needed, especially for school. Natalie, age 13, from South Central Appalachia, knows that, when her “mom doesn’t have enough by herself, my [older] sister chips in,” and that her dad helped buy school supplies. Ethan, age 11, from South Central Appalachia, said that “people give us clothes that’ll fit us, and sometimes people buy us clothes.” A few children, such as 10-year-old Kave from New York City, explained that “this year my parents didn’t buy school supplies. I went to a church and they had school supplies.”

A few adolescents were aware that their family sometimes asked others to help pay for clothes and school supplies, or even rent. Victoria, age 14, from Los Angeles, described a time when her family needed to get help from her aunt:

There was a day where they didn’t pay the rent and the manager came to ask for the rent. My mom said she was still not working, only him [my dad], and there wasn’t enough money for this. Then came my aunt and she loaned her money and when [my mom] started working she used her money to pay off that loan.

Some children and adolescents described their families’ resourcefulness. Nathan, age 7, from South Central Appalachia, said that when his family doesn’t “have a lot of money...we go out to Dollar Tree...everything is one dollar, everything.” Michael, age 13, from Los Angeles, said that because he only used the internet on his phone and could connect at his aunt’s house, he told his mom to drop his line from their phone bill. “I’m just wasting their money,” he said.

**ADRIANNA**, age 16, from **New York City**, said she made do with the clothes she had for a school trip, even though it made her feel “sad and a little angry because I didn’t want to be, like, the outcast.” She said:

When I went to [a school trip to a university], I needed a white shirt, a button-down [\$15 each], and I couldn’t get them because [my mom] couldn’t afford to buy them. And...I had, like, colored shirts, and...I felt awkward with a different-colored shirt and everyone else was wearing white, but, no, it was fine. I wore the colored button-down shirt and had to go with the shirts that I had. But for the next [time] when I had to go to [a school trip to a different university], she bought me all white shirts.

**ASHLEY**, age 15, from **South Central Appalachia**, was one of a few children and adolescents who indicated that, at times, they were hungry because their family didn’t have enough money for food. She described how they got through a recent situation:

We had to wait until my dad got his [food stamps] and we got some food in the house, and then on the 13th [my father’s girlfriend] got hers and we spent all the food stamps and we got everything stocked up... It was okay but at the same time it didn’t feel okay... Me and my siblings did [feel hungry]. I had to go in there and search for stuff. And [my grandmother] usually keeps beans. She knows how to make cornbread and stuff, so she cooked that for the past couple of days and we ate that for dinner ‘cause that’s all she had until my dad and them went and got some [food].

Many adolescents, but few children, said that they did not ask for things they needed or wanted because they knew their family struggled financially. **ALEJANDRA**, age 17, from **Los Angeles**, said that she held back on asking for a keyboard piano until a special occasion: “It’s not necessarily a need, but I wanted it really badly. I didn’t ask for it for a long time, so I asked for it for my birthday last year.” Gabrielle, age 13, from New York City, explained:

I needed some new basketball sneakers for basketball because my old ones didn’t fit anymore. But then I didn’t ask for them. . . . Because I felt like because at that time my mom was, like, low on money for the house, so I know asking for some sneakers would put her all the way back.

Even though he is only 8 years old, Hector from Los Angeles knows his parents sometimes do not have enough money for the things they need, explaining, “Because I’ve seen them not having enough money. Because when we go to a shop, and they buy some [things], and we had to leave something.” Hector decided that if something he wants looks expensive, he will not ask for it. He said, “I feel good, because I don’t want [my parents] to use their money.”

Many children and adolescents believed that their parents worried about how much money their family had, even though their parents tried to shield them from experiences of economic hardship. This included a few of the very youngest children in the study, especially from South Central Appalachia. Madison, age 7, from South Central Appalachia, said her mom “worries on the light bills and the water bills.” Claire, age 10, from South Central Appalachia, said she knows her dad worries “because he can’t buy nothing for our house. . . . He worries about his work because he gets sick.”

A few children also said that they knew when their parents were worried about money because they saw them trying to earn more money, either by working more hours or by other informal means. Orma, age 10, from New York City, knows her mom is worried when her work hours change. She said, “Because she usually works on Saturday and Sunday, so, sometimes [when she says] ‘I’m gonna work on Monday, Tuesday, and Wednesday, and Thursday,’ maybe she’s worried about how much money we have, so she needs more money.”

Children and adolescents also shared their parents’ concerns about how much money their family had. Interestingly, although many children said that they worried, only some adolescents said they did so. It is not clear why more children reported worrying compared with adolescents. One possibility, as discussed in the final report, is that, because parents reported being less open with younger children about finances, children made inferences based on what they saw and heard. This fits with children’s focus on their family’s everyday experiences. Claire, age 10, from South Central Appalachia, said that she does not want her family “to go broke or nothing.” Lily, age 9, from South Central Appalachia, is aware that her parents are trying to save up for a house, and this long-term goal feeds into her own preoccupation with helping her family watch their spending. She explained, “Sometimes I worry about the budget because of, like, if it’s too much, like \$52, like we go to [a discount store], and we get 52 things, and we spend \$52. I worry about the budget a lot because I don’t want them to spend so much money.”

Although fewer adolescents said they worried about their families' experience of economic hardship, those who did focused on basic needs and made connections between their family's economic situation and structural factors, such as job instability. Yvette, age 12, from Los Angeles, said that she sometimes worries because her mom's job is insecure. "Where my mom works, they're trying to, like, close down her work. So, sometimes, we worry about, like, would it be the same if my mom didn't work anymore," she said. "Sometimes, I worry about, like, what would happen if they don't have enough money to pay the bills." Asked if she ever talked with her mom about her concerns, Yvette responded, "No... Unless [my mom] asks... It makes me feel better because I know that we do have enough money, and I don't have to be, like, thinking that maybe they don't, maybe they do."

## HOW CHILDREN AND ADOLESCENTS PERCEIVE POVERTY, WEALTH, AND ECONOMIC INEQUALITY

Children and adolescents described wealth and poverty in different ways and the middle class as "average" and "normal." Adolescents offered more nuanced perspectives than children, noting variability among the rich and the poor.

Few children or adolescents referenced themselves, their families, or their own direct experiences when discussing their beliefs about the rich, the poor, and the middle class. Instead, almost all referred to the rich, poor, and middle class with phrases such as "They are..." or "They don't have,..." avoiding first-person pronouns. Although many of the families in the study reported low incomes and economic hardship, children and adolescents did not necessarily describe their own families as "poor."

Many children and adolescents described the rich and the poor in starkly different ways. Michael, age 13, from Los Angeles, noted that the rich have "cars, houses, mansions, anything," whereas the poor have "no food, no phones, no houses, no shoes." **ALEJANDRA**, age 17, from **Los Angeles**, said that the rich "can have whatever they want at any time," but that the poor "don't have enough to, like, have all the necessary resources."

Many children and adolescents commented that people who were experiencing poverty lacked material possessions and sometimes had to endure extreme conditions. For example, **ADRIANNA**, age 16, from **New York City**, described being poor as having "nothing, to barely be able to buy food... They live in a shelter, or they...live on the streets...and ask for change." In contrast, Mariam, age 9, from New York City, said that individuals who are rich "wouldn't care about the starving people...and sometimes if people are very—too—rich, they won't even care about their family."

Some adolescents were more cautious about making broad generalizations and, instead, highlighted variability among those who are rich or poor. Gabrielle, age 13, from New York City, first asked the interviewer to clarify, saying, "Like, poor in the streets or in your house poor?" She then continued, "Okay, I'm going to start with streets. When you don't have a house and you can't afford food or clothes, stuff like that. And when you're poor but you have a house, you struggle to pay for food and things that you want." **ASHLEY**, age 15, from **South Central Appalachia**, noted that "some rich peo-

ple, not saying all rich people, but some rich people are stuck up. They won't share their money with some people that need help. . . . But some rich people do take care of other people and do help them get on their feet and get a house.”

In contrast to their descriptions about wealth and poverty, children's and adolescents' responses about what it means to be middle class were brief. Some children responded, “I don't know.” Of those who did provide a response, many children and adolescents described being middle class, as Bailey, age 12, from South Central Appalachia, did: “You're not poor but you're not rich. That you're like in the middle.”

In some instances, children's and adolescents' interpretations of what it means to be middle class were informed by what they observed in their communities. In thinking about who is middle class, **ADRIANNA**, age 16, from **New York City**, identified “store owners 'cause they're not poor but they're not rich, either; they're in the middle.” She went on to say of someone who is middle class: “I guess they're living in, like, public housing, or someone making a low income, working people, pretty much,” whose life is “stressful 'cause they're always working.” In contrast, Damian, age 17, from New York City, said:

Middle class is being able to have a comfortable lifestyle. . . you can do what you want but you can also [meet] your needs, so you don't gotta worry about your needs, but you can also, like, live good. Like not have to worry about, “oh, am I going to eat tonight” or stuff like that. You're not worrying about if you have enough money to do what you want.

Similarly, Ana, age 14, from New York City, saw middle-class individuals as being able to secure everything they need. But she qualified it, saying, “Yes, they're okay. They can basically afford certain things. But they also have gotta be careful with what they spend. For example, my uncle, he's got a house. He's got everything. But he also has gotta be careful what he spends his money on.”

Many children and adolescents viewed wealth and poverty as caused by factors within a person's control (for example, not trying hard enough). Some also mentioned factors outside an individual's control (for example, being born into a poor family or having a low-paying job). Adolescents' responses were more complex and included references to multiple factors.

Many children and adolescents referenced individual factors in explaining why someone might be rich or poor. For example, Isabelle, age 7, from South Central Appalachia, believed that people are poor because “they don't go to work.” **JALEN**, age 8, from **New York City**, said that people are rich “because they work every day and every hour, and they do what their bosses tell them to do.” Ana, age 14, from New York City, cited several factors, mostly focused on effort, when describing why someone might be poor. She explained, “Some people are poor because some people don't finish college. Some people drop out. Some people just are too lazy to work. Some people just work hard and with one mistake they give up.”

Overall, adolescents gave more complex responses than did children and included a mix of factors within and outside an individual's control. Damian, age 17, from New York City, for example,

touched upon multiple reasons for why someone might be rich: “Like, there’s different scenarios,” he explained. “Some people are born rich, into money, and some people are born locals, and people make choices to, like, get rich. Some people have ideas that make them rich. Some people are determined and some people are not.” This assortment of reasons mirrored Damian’s rationale for why someone might be poor:

Some people are born into it. Some people make dumb decisions or some people make good decisions, but, like, say...some veterans are poor and homeless on the streets because the government or whoever doesn’t take care of them or whatever... Some people make dumb choices and make their self poor... Some people get divorce[d] and just lose everything.

Victoria, age 14, from Los Angeles, spoke to the interdependency among factors within and beyond one’s control, saying, “But although someone is intelligent, one has to be in a job that pays well and all needs are met. That’s rich for me.” Similarly, **ASHLEY**, age 15, from **South Central Appalachia**, shared:

I think some people, where they make enough money at their job than other people do [and] they become rich, they get to buy a house in their name, and the poor people, they don’t make that much money. [Here] you can go work at a store. If you wanted to work off at a factory or [an industry complex about 50 miles away] to make more money, but there’s hardly anybody that makes enough money up there, so yeah.

Both children and adolescents said they thought that economic inequality is unfair, children more so than adolescents. They said they believe that the government and wealthy individuals should redistribute resources to families who need them.

Many children’s and adolescents’ justifications for why economic inequality is unfair touched on beliefs about what society should and could be. **JALEN**, age 8, from **New York City**, said, “Because it’s good to be fair and to have equal money so nobody gets that broke...I think that it’s good to help people and be grateful and be thankful.” Jalen’s response captures well children’s notions of fairness as anchored in equality and in efforts to correct inequality by redistributing resources to ensure that everyone has the same amount.

In contrast, **ALEJANDRA**, age 17, from **Los Angeles**, offered a more nuanced response, as she considered her own family’s circumstances. She said, “Well, from my perspective, I feel like some people work twice as hard to get half as much. And, for example, my dad works so much, and he comes home so tired for someone else to make millions.” When asked by the interviewer whether there should be help for those who don’t have enough money to meet their family’s needs, Alejandra responded, “Well, I think, it’s, like, the right thing to do because, obviously, like, a lot of people aren’t in the position to move up in the economic field. And I feel if they have a lot of money, then why not put it to good use?”

Some children and adolescents commented on individual effort. Garrett, age 14, from South Central Appalachia, said he believes society is fair “because you’ve got to work for what you want.” In response to a question about whether families should receive help if they don’t have enough money to meet their needs, he said, “To a degree... You don’t want the poor family to rely on the other family.”

Austin, age 16, also from South Central Appalachia, noted that others should help families who don't have enough money, "but honestly, it's, like, up to them because they earned the money."

When interviewers asked who should be helping families who struggle, some children and adolescents mentioned the government, whereas many indicated that wealthier individuals should help. Lily, age 9, from South Central Appalachia, elaborated:

I feel like if they have like millions of dollars...they should try not [to give] too much money that they run out, but help [those who are poor]...like give them a place to stay and give them some clothes and some food and...give them some money...just let them get a job and make enough money to get their own house.

At a young age, Lily was able to weave together the need to secure basic needs with job security. Like her, many of the children and adolescents in the study understood the daily struggles of many families similar to their own and saw the need for broader societal and economic support to help them become more self-sufficient.

## CONCLUSION

The findings reported in this brief advance understanding of children's and families' experiences of poverty and economic hardship. The findings are noteworthy given the diversity of the families in the Childhood and Family Experiences Study (that is, by geographic region, urban and rural communities, and inclusion of families with children ages 7 through 17). This diversity allowed the research team to analyze commonalities as well as differences in children's and adolescents' perspectives and experiences of living in poverty.

Overall, the children and adolescents interviewed for this study indicated an awareness that their families struggled financially and could not always afford to meet all of their needs and wants. They assessed their family's socioeconomic position as close to or just below the midpoint on a 10-rung ladder of social status, in relation to others they perceived as being better or worse off than their families. Many children and adolescents reported that they knew that their parents worried about finances, but they did not describe their families as being "poor." Instead, they described their families as "doing okay." Children and adolescents, but especially adolescents, understood the need to place a priority on needs over wants, and to delay purchases. These insights are key contributions of the study, given the sparse research on children's perspectives and experiences of poverty.<sup>8</sup>

Children and adolescents described poverty as having few material possessions and living in difficult circumstances, but they did not refer to their own circumstances when describing what it means to be poor. They described wealth as an abundance of material possessions and access to resources and opportunities, and the middle class as "normal." Children, more so than adolescents, said that

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<sup>8</sup> Heberle and Carter (2015); Mistry et al. (2021); Quint et al. (2018); Ruck, Mistry, and Flanagan (2019).

economic inequality is unfair. Both children and adolescents mentioned that wealthier families and the government should help those who are less well-off. The findings are mostly consistent with an expansive body of developmental science research, but are more broadly applicable to children and adolescents from more economically disadvantaged backgrounds.<sup>9</sup>

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<sup>9</sup> Chafel and Neitzel (2005); Elenbaas and Mistry (2021); Flanagan and Kornbluh (2019); Flanagan et al. (2014); Heberle and Carter (2015); Kornbluh, Pykett, and Flanagan (2019); Mistry et al. (2021); Quint et al. (2018).

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