



Statement of

Caroline Ratcliffe, Ph.D.

Senior Fellow, Urban Institute

before the

Committee on Agriculture, Subcommittee on Nutrition

United States House of Representatives

How Does Child Poverty Relate to Adult Success?

Tuesday, October 27, 2015

The views expressed are those of the author and should not be attributed to the Urban Institute, its trustees, or its funders.

Statement of Caroline Ratcliffe
Committee on Agriculture, Subcommittee on Nutrition

How Does Child Poverty Relate to Adult Success?
October 27, 2015

Good morning, Madam Chair and members of the Subcommittee. Thank you for the opportunity to speak today.

My name is Caroline Ratcliffe, and I am an economist and senior fellow at the Urban Institute. The Urban Institute, a nonprofit research organization, brings decades of objective analysis to policy debates and is dedicated to using research to elevate the debate on social and economic policy. The Urban Institute does not take policy positions. The views I present today are my own.

Rather than focus on the Supplemental Nutrition Assistance Program (SNAP), I will describe findings from my research on childhood poverty, with a particular focus on how it relates to adult success. This research puts a spotlight on the obstacles poor children face in reaching milestones important to any young person—such as completing high school, graduating from college, and maintaining consistent employment—and helps us understand what it would take to “break the cycle” of poverty.

My research is based on data from the University of Michigan’s Panel Study of Income Dynamics, which tracks families over 40 years. These data follow children from birth, throughout childhood, and into adulthood. I will focus my testimony on answering three questions.

1. When considering child poverty, just how many children are we talking about?
2. How does childhood poverty link with adult success?
3. Beyond childhood poverty, what matters for the future success of poor children?

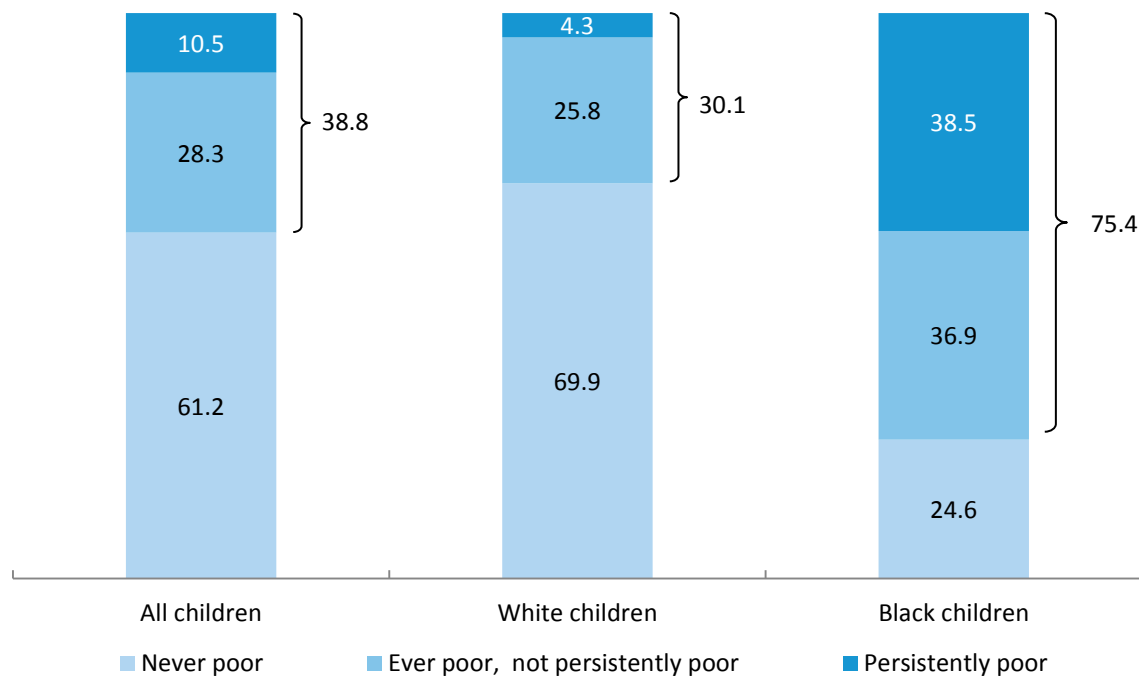
In answering these questions, we get at issues of economic mobility and how poverty and economic vulnerability cycles through to the next generation.

1. Childhood Poverty: Just How Many Children Are We Talking About?

Following children from birth through age 17 shows a much greater prevalence of poverty than the annual US poverty statistics suggest. While roughly one in five children currently lives in poverty (21.1 percent), nearly twice as many (38.8 percent) are poor for at least one year before they reach their 18th birthday (figure 1). Translating these percentages to numbers of children, roughly 29 million of today's children are expected to live below the poverty level for at least one year before age 18. Black children fare much worse; fully three-quarters (75.4 percent) are poor during childhood. The number for white children is substantial, yet considerably lower (30.1 percent). Poor children are also substantially more likely to be food insecure than their near-poor and nonpoor counterparts.

FIGURE 1

Percentage of Childhood Poor, by Race



Source: Urban Institute tabulations of Panel Study of Income Dynamics (PSID) data.

Notes: Tabulations are weighted and include children born between 1968 and 1989. Persistently poor children are poor at least half the years from birth through age 17. Ever-poor, nonpersistently children are poor at least one year, but fewer than half the years, from birth through age 17.

This research also examines a longer-term measure of poverty—persistent childhood poverty. A child is defined as persistently poor if he or she spends at least half of his or her childhood living in poverty. Among all children, 1 in 10 (10.5 percent) is persistently poor (figure 1). Again, translating this to the number of children, we expect that nearly 8 million of today's children will spend at least half their childhoods in poverty. Again, black children fare worse. Roughly 4 in 10 (38.5 percent) black children are persistently poor, while fewer than 1 in 20 white children (4.3 percent) are persistently poor.

Persistently poor children tend to cycle into and out of poverty. Over half (58 percent) of persistently poor children have three or more spells of poverty, and, thus, periods of economic instability.

Are there early markers that help identify children who are likely to be persistently poor? Yes. Children born to poor parents who have not completed high school are particularly vulnerable to persistent childhood poverty. Among children born to poor parents, children whose parents did not complete high school are 30 to 45 percentage points more likely to be persistently poor than children whose parents have some education beyond high school.

2. How Does Childhood Poverty Link with Adult Success?

Children who have been poor for at least one year before they turn 18 are less likely to reach important adult milestones, such as graduating from high school, enrolling in and completing college, and maintaining consistent employment, than children who have never been poor. Persistently poor children fare even worse.

Although more than 9 in 10 never-poor children (92.7 percent) complete high school by age 20, only 3 in 4 ever-poor children (77.9 percent) do so (table 1). When looking at the subset of children who are persistently poor, the disparity is greater. Less than two-thirds of persistently

poor children (63.5 percent) complete high school by age 20. Put another way, over a third of persistently poor children do not complete high school by age 20.

Some of these youth are likely leaving high school to help support their families. Research by my Urban Institute colleagues finds that nearly a third of out-of-school youth (ages 16–18) without a high school degree are working, with roughly half working at least 40 weeks of the year for an average of 30 hours a week (during the weeks they work). On average, the earnings of these working youth account for about 20 percent of family income.

Lower levels of educational success among poor children persist beyond high school completion. While 37 percent of never-poor children complete a bachelor’s degree by age 25, only 3 percent of persistently poor children do so. It’s unclear whether poor children gain ground after age 25, but the pattern between ages 20 and 25 suggest that any gains are likely limited.

TABLE 1

Educational Achievement and Employment by Childhood Poverty Status (percent)

	Never poor	Ever poor	Among Ever Poor	
			Not persistently poor	Persistently poor
Educational attainment				
High school diploma by age 20	92.7	77.9***	83.3	63.5***
Postsecondary enrollment by age 25	69.7	41.4***	47.6	22.8***
Completed college by age 25	36.5	13.0***	16.2	3.2***
Consistently employed ages 25–30	70.3	57.3***	63.6	35.4***

Source: Urban Institute tabulations of Panel Study of Income Dynamics (PSID) data.

Notes: Tabulations include children born between 1968 and 1989. Statistical significance for the “never poor” and “ever poor” columns is based on the difference between individuals who are never poor and those who are ever poor in childhood. Significance for the “not persistently poor” and “persistently poor” columns is based on the difference between individuals who are ever poor but not persistently poor and those who are persistently poor in childhood.

* $p < 0.1$ ** $p < 0.05$ *** $p < 0.01$

As these poor children become adults with limited education, implications arise for their long-term economic well-being. Lower-educated groups have lower wages and higher unemployment rates.

In fact, when following people up through age 30, we find that people who were poor as a child are less likely to be consistently employed as a young adult (between ages 25 and 30). They are also more likely to spend multiple years in poverty as a young adult (between ages 25 and 30).

Overall, ever-poor and persistently poor children have substantially worse educational and employment outcomes than their never-poor counterparts. The data suggest that when these children enter adulthood and have children, poverty and economic vulnerability, as well as food insecurity, will cycle through to the next generation.

3. Beyond Child Poverty What Matters for the Future Success of Children?

Among children who have experienced poverty, what are the key markers—beyond poverty—of their future success? There are three important dimensions.

First, parents' educational attainment at the child's birth is importantly related to children's academic achievement, with lower educational attainment among children with less-educated parents. This relationship persists even after controlling for family and neighborhood characteristics, including duration of childhood poverty. Compared with ever-poor children whose parents did not complete high school, children whose parents have more than a high school education are 30 percent more likely to complete high school by age 20, more than twice as likely to enroll in postsecondary education by age 25, and nearly five times more likely to complete college by age 25.

The relationships differ somewhat for children whose parents have only a high school education. Ever-poor children whose parents have a high school education (versus not completing high school) are more likely to complete high school and enroll in college or another

postsecondary program (by 11 and 60 percent, respectively), but they are not statistically significantly more likely to complete a four-year college degree. That is, they are more likely to get some post-high school education but not get through a four-year college program by age 25.

Among poor children, parents' educational attainment is not related to whether the child is consistently employed as a young adult. But, there is more to the story. Although no direct relationship with young adult employment is found, it is well established that lower educational achievement brings lower average wages and dampened opportunities for upward mobility.

So, it's not just poverty. Parents' educational attainment matters above and beyond poverty. The limited education of today's parents can create a vicious cycle that hinders future generations.

Second, residential instability is related to lower academic achievement for ever-poor children, in both high school and college completion. Ever-poor children who move for a negative reason (such as eviction or the family's need for lower rent) are worse off educationally than ever-poor children who never move. Children with two or more negative moves are 13 to 15 percent less likely to complete high school by age 20, 35 to 36 percent less likely to enroll in postsecondary education by age 25, and 60 to 68 percent less likely to complete college by age 25 than children who never move. Children with multiple negative moves also have worse educational outcomes than children who move for positive or neutral reasons.

Moves that happen for a negative reason can exacerbate already tenuous circumstances for children, particularly if the moves do not coincide with changes in the school year or promotional moves (e.g., from elementary to middle school).

Third, place and neighborhood characteristics matter for ever-poor children, even in models that take account of the length of time children spend in poverty and other family

characteristics. Children who grow up in disadvantaged neighborhoods fare much worse. Among children who have been poor, children in more advantaged neighborhoods (where poverty and unemployment rates are near 5 percent) are 22 percent more likely to complete high school by age 20 and are roughly 15 times more likely to complete a four-year college degree by age 25 than children in the most disadvantaged neighborhoods (where poverty rates top 50 percent and unemployment rates are over 25 percent).

Part of the story may be schools. Research suggests greater college enrollment is associated with high school characteristics that more likely exist in better neighborhoods, such as higher teacher expectations, social norms toward attending college, and greater staff support for college enrollment.

Summary and Policy Suggestions

To summarize, one in every five children currently lives in poverty, but nearly twice as many experience poverty at some point during their childhood. Among the strains of poverty, poor children are more likely to experience food insecurity. Ever-poor children are less successful than their never-poor counterparts in their educational achievement, which can erode employment prospects and wages throughout a lifetime.

Moreover, the educational achievement of one generation ripples through to the next. Even among the subset of ever-poor children, children of less-educated parents are less likely to achieve important educational milestones than their peers with more highly educated parents. Education and training programs, bundled with work supports such as child care subsidies, could improve financial well-being and stability for parents with limited education. Higher educational achievement has been clearly linked with higher employment rates and earnings, and receipt of child care assistance has been found to increase the economic well-being of low-wage unmarried mothers.

Beyond childhood poverty and parental education, residential instability stands out as important to children's future success. Household moves that happen for negative reasons are particularly related to worse outcomes. Federal policy allows some vulnerable children (homeless and foster care children, for example) to remain in the same school when moving across school boundary lines. However, most low-income children are left out. More flexible policies on this front would provide greater stability for children and help them succeed in school.

Also, place matters. Children who grow up in more disadvantaged neighborhoods fare much worse. Place-conscious strategies that both address current neighborhood conditions and help poor families move out of disadvantaged neighborhoods to better neighborhoods with better schools would help children succeed.

Finally, savings and assets can provide a vital cushion for low-income families. One positive savings advancement is in SNAP, which has taken steps over the years to liberalize rules related to the level of assets families can have and still participate in the program. This liberalization eases disincentives for families to save in years when they have higher incomes.

Beyond SNAP asset limits, other steps could be taken to actively encourage low-income families to save, and such savings could be used to provide stability when economic difficulties hit families. This encouragement would entail redirecting some of the \$384 billion in federal asset-building subsidies, which primarily benefit higher-income families, to lower-income families. Promising policies to promote asset-building among low-income families include promoting emergency savings with incentives linked to savings at tax time and offering matched savings such as universal children's savings accounts. Research shows that low-income families can save and build assets over time. By more efficiently and equitably promoting saving and asset building, more people will have the tools to protect their families in tough times and invest in themselves and their children.

Additional Information

Acs, Gregory, Pamela Loprest, and Caroline Ratcliffe. 2010. "Progress toward Self-Sufficiency for Low-Wage Workers." Washington, DC: Urban Institute.

Baum, Sandy. 2014. "Higher Education Earnings Premium: Value, Variation, and Trends." Washington, DC: Urban Institute.

Ratcliffe, Caroline. 2015. "Child Poverty and Adult Success." Low-Income Working Families brief. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/child-poverty-and-adult-success>.

Ratcliffe, Caroline, and Signe-Mary McKernan. 2012. "Child Poverty and Its Lasting Consequence." Low-Income Working Families Paper 21. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/child-poverty-and-its-lasting-consequence>.

———. 2012. "Child Poverty and Its Lasting Consequence: Summary." Low-Income Working Families fact sheet. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/child-poverty-and-its-lasting-consequence-summary>.

———. 2010. "Childhood Poverty Persistence: Facts and Consequences." Low-Income Working Families brief. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/childhood-poverty-persistence-facts-and-consequences>.

Roderick, Melissa, Vanessa Coca, and Jenny Nagaoka. 2011. "Potholes on the Road to College: High School Effects in Shaping Urban Students' Participation in College Application, Four-Year College Enrollment, and College Match." *Sociology of Education* 84 (3): 178–211.

Scott, Molly, Simone Zhang, and Heather Koball. 2015. "Dropping Out and Clocking In: A Portrait of Teens Who Leave School Early and Work." Low-Income Working Families brief. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/dropping-out-and-clocking>

Ruth Riley played on the 2001 University of Notre Dame women's basketball national championship team, won the WNBA Championship with the Detroit Shock, and was part of the 2004 gold medal winning Olympic team. Before her time on the basketball court, Ruth was raised in a single-parent household that relied on the food stamps, and free- and reduced-priced lunches. Because of this experience, in 2012, Ruth became an ambassador for Share Our Strength, a nonprofit that is committed to ending childhood hunger, as part of their No Kid Hungry campaign. Ruth continues to advocate for child nutrition programs across the country.

CAROLINE E. RATCLIFFE
Senior Fellow
Center on Labor, Human Services, and Population
The Urban Institute

Education

1996 Ph.D., Economics, Cornell University
1995 M.A., Economics, Cornell University
1988 B.A., Mathematics and Economics, Wheaton College

Career Brief

Caroline Ratcliffe is a senior fellow and economist at the Urban Institute. She is an expert in the asset building and poverty fields, and has published and spoken extensively on the role of emergency savings, consumer use of alternative financial sector products, poverty, and welfare programs and policies. Among her research for government agencies and foundations, Dr. Ratcliffe has evaluated programs aimed at moving low-income families into the financial mainstream and how welfare programs and policies impact families' economic well-being.

Dr. Ratcliffe's research has been published in over a dozen academic journals and she wrote a chapter for the Oxford Handbook of the Economics of Poverty entitled "*Is Poverty Incompatible with Asset Accumulation?*" Dr. Ratcliffe has provided testimony to the Senate Small Business and Entrepreneurship Committee on closing the racial wealth gap. Her work has also been cited in hundreds of news articles including the *New York Times*, *Washington Post*, *Wall Street Journal*, and *the Economist*, and she has appeared on C-SPAN, NPR, and Marketplace.

Professional Background

2011-present Senior Fellow, Urban Institute
2003-2010 Adjunct Professor of Public Policy, Georgetown University
2002-2010 Senior Research Associate, Urban Institute
2007 Visiting Associate Professor of Public Policy, Georgetown University
1996-2001 Research Associate, Urban Institute
1992-1995 Teaching Assistant, Graduate Microeconomic Theory, Cornell University
1989-1990 Assistant Tax Analyst, Congressional Budget Office
1988-1989 Research Assistant, Brookings Institution

Selected Publications

Testimony

Ratcliffe, Caroline. 2015. "The Importance of Adult Educational Attainment for Parents and Children" Testimony before the District of Columbia City Council. <http://www.urban.org/research/publication/importance-adult-educational-attainment-parents-and-children>

McKernan, Signe-Mary and Caroline Ratcliffe. 2013. "Closing the Wealth Gap: Empowering Minority-Owned Businesses to Reach Their Full Potential for Growth and Job Creation" Testimony for roundtable panel hearing before the Senate Committee on Small Business and Entrepreneurship. <http://www.urban.org/url.cfm?ID=904611>

Journal Articles

- Ratcliffe, Caroline and Signe-Mary McKernan. 2015. "Who Is Most Worried about Student-Loan Debt." Federal Reserve Bank of Boston, *Communities & Banking*, 26(1).
- McKernan, Signe-Mary, Caroline Ratcliffe, Eugene Steuerle, and Sisi Zhang. 2014. "Disparities in Wealth Accumulation and Loss from the Great Recession and Beyond." *American Economic Review Papers and Proceedings*. 104(5).
- McKernan, Signe-Mary, Caroline Ratcliffe, Margaret Simms, and Sisi Zhang. 2014. "Do Racial Disparities in Private Transfers Help Explain the Racial Wealth Gap? New Evidence from Longitudinal Data." *Demography*. 51(3).
- McKernan, Signe-Mary, Caroline Ratcliffe, and Daniel Kuehn. 2013. "Prohibitions, Price Caps, and Disclosures: A Look at State Policies and Alternative Financial Product Use." *Journal of Economic Behavior and Organization*. 95(2013).
- McKernan, Signe-Mary, Ida Rademacher, Caroline Ratcliffe, Kasey Wiedrich, and Megan Gallagher. 2011. "Weathering the Storm: Have IDA Homebuyers Fared in the Foreclosure Crisis?" *Housing Policy Debate*, 21(4).
- Ratcliffe, Caroline, Signe-Mary McKernan, and Sisi Zhang. 2011. "How Much Does the Supplemental Nutrition Assistance Program Reduce Food Insecurity?" *American Journal of Agricultural Economics*, 93(4).
- McKernan, Signe-Mary, Caroline Ratcliffe, and Yunju Nam. 2010. "The Effects of Welfare and Individual Development Accounts (IDA) Program Rules on Asset Holdings." *Social Science Research*, 39(1).
- McKernan, Signe-Mary and Caroline Ratcliffe. 2009. "Asset Building for Today's Stability and Tomorrow's Security." Federal Reserve Bank of Boston, *New England Community Developments*, Issue 2.
- Cellini, Stephanie Riegg, Signe-Mary McKernan, and Caroline Ratcliffe. 2008. "The Dynamics of Poverty in the United States: A Review of Data, Methods, and Findings." *Journal of Policy Analysis and Management Policy Retrospectives* 27(3).
- Ratcliffe, Caroline, Signe-Mary McKernan, and Kenneth Finegold. 2008. "Effect of Food Stamp and TANF Policies on Food Stamp Participation." *Social Service Review*, 82(2).
- Ratcliffe, Caroline, Patrick Sharkey, and Demetra Nightingale. 2007. "Welfare Program Performance: An Analysis of South Carolina's Family Independence Program." *American Review of Public Administration*, 37(1).
- McKernan, Signe-Mary and Caroline Ratcliffe. 2005. "Events that Trigger Poverty Entries and Exits." *Social Science Quarterly*, Special Issue on Income, Poverty, and Opportunity, Vol. 86.
- Ratcliffe, Caroline. 2004. "The Economics of Work and Family." Book review for *Industrial and Labor Relations Review*, 57(2).
- Ratcliffe, Caroline. 2002. "Premarital Childbearing and Welfare Receipt: The Role of Mothers' Receipt." *Industrial and Labor Relations Review*, 56(1).
- Lerman, Robert and Caroline Ratcliffe. 2001. "Are Single Mothers Finding Jobs without Displacing

Other Workers?" *Monthly Labor Review*, 124(7).

Holcomb, Pamela and Caroline Ratcliffe. 2000. "When Welfare Recipients Fail to Comply with Work Requirements: Indiana's Experience with Partial Benefit Sanctions." *Journal of Applied Social Sciences*, 24(1).

Favreault, Melissa, Caroline Ratcliffe, and Eric Toder. 1999. "Labor Force Participation of Older Workers: Prospective Changes and Potential Policy Responses." *National Tax Journal*, LII(3).

Book Chapters

McKernan, Signe-Mary, Caroline Ratcliffe, and Trina Shanks. "Is Poverty Incompatible with Asset Accumulation?" *Oxford Handbook of the Economics of Poverty* (Chapter 14), edited by Philip N. Jefferson, October 2012.

Lerman, Robert, Caroline Ratcliffe, Harold Salzman, Douglas Wissoker, and Jennifer Meagher. 2009. "Does the Digital Divide Extend to Minority- and Women-Owned Small Businesses?" In *Overcoming Digital Divides: Constructing an Equitable and Competitive Information Society*, edited by Enrico Ferro, Yogesh K. Dwivedi, J. Ramon Gil-Garcia, and Michael D. Williams. IGI Publishing.

Ratcliffe, Caroline, Henry Chen, Trina R. Williams Shanks, Yunju Nam, Mark Schreiner, Min Zhan, and Michael Sherraden. 2008. "Assessing Asset Data." In *Asset Building and Low-Income Families*, edited by Signe-Mary McKernan and Michael Sherraden. Washington, DC: Urban Institute Press.

Nam, Yunju, Caroline Ratcliffe, and Signe-Mary McKernan. 2008. "Effects of Asset Tests and IDA Programs." In *Asset Building and Low-Income Families*, edited by Signe-Mary McKernan and Michael Sherraden. Washington, DC: Urban Institute Press.

Multimedia

McKernan, Signe-Mary, Caroline Ratcliffe, Eugene Steuerle, Emma Kalish, and Caleb Quakenbush. 2015, Tim Meko, Serena Lei, Ben Chartoff, and Fiona Blackshaw. 2015. "Nine Charts About Wealth Inequality in America." Washington, DC: Urban Institute. <http://datatools.urban.org/Features/wealth-inequality-charts/>

McKernan, Signe-Mary, Tim Meko, Caroline Ratcliffe, Daniel Wolfe. 2013. "The Racial Wealth Gap in America" Whiteboard animation video, Washington, D.C.: The Urban Institute. <http://www.urban.org/changing-wealth-americans/video/>

Reports, Policy Briefs, and Factsheets

Ratcliffe, Caroline, Signe-Mary McKernan, Emma Kalish, and Steven Martin. 2015. "Where Are the Unbanked and Underbanked in New York City?" Brief, Washington, D.C.: The Urban Institute.

McKernan, Signe-Mary, Caleb Quakenbush, Caroline Ratcliffe, and Eugene Steuerle. 2014. "Wealth in America: Policies to Support Mobility" Brief, Washington, D.C.: The Urban Institute. <http://www.urban.org/url.cfm?ID=413186>

Edelstein, Sara, Michael R. Pergamit, and Caroline Ratcliffe. 2014. "Characteristics of Families

- Receiving Multiple Public Benefits." Washington, D.C.: The Urban Institute
- Ratcliffe, Caroline, William J. Congdon, Signe-Mary McKernan. "Prepaid Cards at Tax Time and Beyond: Findings from the MyAccountCard Pilot" Research Report, Washington, D.C.: The Urban Institute, March 2014. <http://www.urban.org/publications/413082.html>
- Ratcliffe, Caroline and Signe-Mary McKernan. 2012. "Child Poverty and its Lasting Consequence: Summary" Low-Income Working Families Fact Sheet. Washington, D.C.: The Urban Institute. <http://www.urban.org/url.cfm?ID=412658>
- Ratcliffe, Caroline and Signe-Mary McKernan. "Child Poverty and its Lasting Consequence" Low-Income Working Families Paper 21. Washington, D.C.: The Urban Institute.
- McKernan, Signe-Mary, Caroline Ratcliffe, Margaret Simms and Sisi Zhang. 2012. "Do Financial Support and Inheritance Contribute to the Racial Wealth Gap?" *Opportunity and Ownership Project Fact Sheet No 26*, Washington, D.C.: The Urban Institute. <http://www.urban.org/publications/412644.html>
- McKernan, Signe-Mary, Caroline Ratcliffe, and Trina Williams Shanks. 2012. "Can the Poor Accumulate Assets?" *Opportunity and Ownership Project Fact Sheet No 23*, Washington, D.C.: The Urban Institute. <http://www.urban.org/url.cfm?ID=412624>
- Ratcliffe, Caroline and Signe-Mary McKernan. 2010. "Childhood Poverty Persistence: Facts and Consequences" Low-Income Working Families Brief. Washington, D.C.: The Urban Institute.
- Ratcliffe, Caroline and Signe-Mary McKernan. 2010. "How Much Does SNAP Reduce Food Insecurity?" Prepared for the U.S. Department of Agriculture's Economic Research Service.
- McKernan, Signe-Mary, Caroline Ratcliffe, and Katie Vinopal. 2009. "Do Assets Help Families Cope with Adverse Events?" Low-Income Working Families Brief No. 10. Washington, D.C.: The Urban Institute.
- Ratcliffe, Caroline and Katie Vinopal. 2009. "Are Families Prepared for Financial Emergencies?" *Opportunity and Ownership Project Fact No 16*. Washington DC: Urban Institute.
- McKernan, Signe-Mary, Caroline Ratcliffe, and Stephanie Riegg Cellini. 2009. "Transitioning In and Out of Poverty" Fact Sheet. Washington, D.C.: The Urban Institute. <http://www.urban.org/url.cfm?ID=411956>
- Ratcliffe, Caroline, Signe-Mary McKernan, and Kenneth Finegold. 2007. "The Effect of State Food Stamp and TANF Policies on Food Stamp Program Participation." Paper prepared for the U.S. Department of Agriculture's Economic Research Service.
- McKernan, Signe-Mary and Caroline Ratcliffe. 2006. "The Effect of Specific Welfare Policies on Poverty." Final paper prepared for the National Institute of Child Health and Human Development.
- McKernan, Signe-Mary and Caroline Ratcliffe. 2003. "Employment Factors Influencing Food Stamp Program Participation." Report prepared for the U.S. Department of Agriculture, Economic Research Service, Washington, DC: Urban Institute.
- McKernan, Signe-Mary and Caroline Ratcliffe. 2003. "Events that Trigger Poverty Entries and Exits." Joint Center for Poverty Research (JCPR) Working Paper #317. Chicago: JCPR, Available at: <http://www.jcpr.org/wp/index.html>.