

Search



<u>Home</u> > <u>Journal of Family and Economic Issues</u> > Article

Periodic Earned Income Tax Credit (EITC) Payment, Financial Stress and Wellbeing: A Longitudinal Study

Original Paper | Published: 20 February 2019

Volume 40, pages 511–523, (2019) Cite this article



Journal of Family and Economic

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

- > Store and/or access information on a device
- Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

unpaid bills. Therefore, periodic payments may enhance the positive association between the EITC and the financial wellbeing of families.

This is a preview of subscription content, log in via an institution [2] to check access.

Access this article

Log in via an institution \rightarrow

Subscribe and save

Springer+

from €37.37 /Month

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

The Impact of Tax Refund

Delays on the Experience of

Hardship Among LowerIncome Households

Article 10 February 2022

The EITC and the labor supply of adult dependents: direct effects and family income effects

Article 20 April 2017

Tax Credit Allocation between the Program's Eight Qualifying Categories

Article Open access

11 November 2024

Explore related subjects

Discover the latest articles, books and news in related subjects, suggested using machine learning.

Fiscal Law Happiness Economics Reward Taxation Policy Welfare Well-Being

References

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Other Publications. Retrieved from https://repository.law.umich.edu/other/21.

Bhargava, S., & Manoli, D. (2015). Psychological frictions and the incomplete take-up of social benefits: Evidence from an IRS field experiment. *American Economic Review, 105*(11), 3489–3529. https://doi.org/10.1257/aer.20121493.

Article Google Scholar

Bickel, G., Carlson, S., & Nord, M. (1999). *Household food security in the United States 1995–1998: Advance Report*. Washington, DC: US Department of Agriculture, Food and Nutrition Service.

Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Frank, R. (2013). *Falling behind: How rising inequality harms the middle class*. Berkeley, CA: University of California Press.

Google Scholar

Garman, E. T., & Sorhaindo, B. (2005). Delphi study of experts' rankings of personal finance concepts important in the development of the InCharge financial distress/financial well-being scale. *Consumer Interests Annual*, *51*, 184–194.

Google Scholar

Gennetian, L. A., & Shafir, E. (2015). The persistence of poverty in the context of financial instability: A behavioral perspective. *Journal of Policy Analysis and Management*, *34*(4), 904–936. https://doi.org/10.1002/%28ISSN%291520-

6688/iccupe

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

noncompliance, (GAO-07-1110). Retrieved from https://www.gao.gov/products/GAO-07-1110.

Grinstein-Weiss, M., Shanks, T. R. W., & Beverly, S. G. (2014). Family assets and child outcomes: Evidence and directions. *The Future of Children*, 24(1), 147–170.

Article Google Scholar

Grzywacz, J. G., Almeida, D. M., Neupert, S. D., & Ettner, S. L. (2004). Socioeconomic status and health: A micro-level analysis o exposure and vulnerability to daily stressors. *Journal of Health and Social Behavior, 45*(1), 1–16. https://doi.org/10.1177/002214650404500101.

Article Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

December 8, 2018, from https://www.brookings.edu/research/periodic-payment-of-the-earned-income-tax-credit/.

Hutton, M. (2015). Consuming stress: Exploring hidden dimensions of consumption-related strain at the intersection of gender and poverty. *Journal of Marketing Management*, 31(15–16), 1695–1717. https://doi.org/10.1080/0267257X.2015.1061583.

Article Google Scholar

Jacobs, D., & Myers, L. (2014). Union strength, neoliberalism, and inequality: Contingent political analyses of U.S. income differences since 1950. *American Sociological Review*, 79(4), 752–774. https://doi.org/10.1177/0003122414536392.

Article Coogle Schole

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Lazarus, R. S. (1966). *Psychological stress and the coping process*. New York: McGraw-Hill.

Google Scholar

Marr, C., Huang, C.-C., Sherman, A., & Debot, B. (2015). EITC and child tax credit promote work, reduce poverty, and support children's development, research finds. Retrieved Dec 8, 2018, from https://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens.

McLeod, J. D. (2013). Social stratification and inequality. In C. S. Aneshensel, J. C. Phelan & A. Bierman (Eds.), *Handbook of the sociology of mental health* (pp. 229–253). Dordrecht: Springer Netherlands. https://doi.org/10.1007/978-94-007-4276-512.

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Pearlin, L. I. (1983). Role strains and personal stress. In *Psychosocial stress* (pp. 3–32).

Pearlin, L. I., & Bierman, A. (2013). Current issues and future directions in research into the stress process. In C. S. Aneshensel, J. C. Phelan & A. Bierman (Eds.), *Handbook of the sociology of mental health* (pp. 325–340). Dordrecht: Springer Netherlands. https://doi.org/10.1007/978-94-007-4276-5 16.

Chapter Google Scholar

Prawitz, A., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J., & Drentea, P. (2006). Incharge financial distress/financial well-being scale: Development, administration, and score interpretation (SSRN Scholarly Paper No. ID 2239338).

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Rhine, S., Su, S., Osaki, Y., & Lee, S. (2005). *Householder response to the earned income tax credit: Path of sustenance or road to asset building*. New York: Federal Reserve Bank of New York.

Google Scholar

Romich, J. L., & Weisner, T. (2000). How families view and use the EITC: Advance payment versus lump sum delivery. *National Tax Journal*, *53*(4), 1245–1265.

Article Google Scholar

Schreiner, M., Sherraden, M., Clancy, M., Johnson, L., Curley, J., Grinstein-Weiss, M., Zhan, M., & Beverly, S. (2001). *Savings and asset accumulation in individual development accounts*. St. Louis, MO: Washington University in St. Louis, Center for Social Development

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

cultural explanations for how lower-income families manage debt. *Social Problems*, *61*(1), 1–21. https://doi.org/10.1525/sp.2013.11262.

Article Google Scholar

Turner, R. J., & Avison, W. R. (1989). Gender and depression: Assessing exposure and vulnerability to life events in a chronically strained population. *Journal of Nervous and Mental Disease*, 177(8), 443–455. https://doi.org/10.1097/00005053-198908000-00001.

Article Google Scholar

Turner, R. J., Wheaton, B., & Lloyd, D. A. (1995). The epidemiology of social stress. *American Sociological Review, 60*(1), 104–125.

https://doi.org/10.2307/20063/18

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Acknowledgments

The authors are thankful to Deborah Ostrovsky for her helpful review and comments.

Funding

This study was funded by the United States Department of Agriculture (first author; Hatch project number ILLU-793-365), by the Chicago Housing Authority and the City of Chicago Office of the Mayor, and the UIUC Research Board (first three authors).

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

School of Social Service Administration, University of Chicago, Chicago, USA

Dylan Bellisle

Chicago Public Schools, Chicago, IL, USA

Renee Lemons Blanks

Corresponding author

Correspondence to Karen Z. Kramer.

Ethics declarations

Conflict of interest

All authors declare that they have no conflict of interest.

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

About this article

Cite this article

Kramer, K.Z., Andrade, F.C.D., Greenlee, A.J. et al. Periodic Earned Income Tax Credit (EITC) Payment,

Financial Stress and Wellbeing: A Longitudinal Study. *J Fam Econ Iss* **40**, 511–523 (2019).

https://doi.org/10.1007/s10834-019-09618-2

Published Issue date

20 February 2019 15 September 2019

DOI

https://doi.org/10.1007/s10834-019-09618-2

V av nu a reda

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 92 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies