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Material Hardship Among Banked and Unbanked Earned Income Tax Credit-Eligible Families

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Abstract

The Earned Income Tax Credit (EITC) has helped millions of Americans escape poverty. However, there is a dearth of research examining the experience of material hardship among EITC recipients. A lack of mainstream banking, disproportionately experienced by the poor, may also be related to increased hardship experiences. This study, using a

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