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The Role of Ethnographic and Qualitative Research in Learning About the Low-Income Population

Robert A. Moffitt
Johns Hopkins University

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Social science research and policy-oriented research in particular have been dramatically transformed in the past 50 years. Two revolutions in data collection and analysis have occurred over that period. One was the development of large-scale, population-representative household surveys that gather information on hundreds of key socioeconomic variables, with sufficient sample sizes to estimate population-level statistics and correlations with relative precision. Among the most well-known data sets are the Current Population Survey and the National Health Interview Survey. Both have been repeated over time with comparable questions and made possible the analysis of trends in inequality, poverty, family functioning, and dozens of other key social indicators.

The information that these data sets provide cannot be underestimated. In addition, the development of panel household surveys, in which the same families are interviewed repeatedly over time, usually intended to be population representative, further revolutionized our understanding of the dynamics of low-income Americans' lives, following changes in their employment, income, family structure, and migration.

The second revolutionary development was the advent of large-scale computing, which allowed these data sets to be analyzed with breathtaking speed. With the simultaneous development of large-capacity storage, data sets can now be downloaded in minutes, stored, and analyzed within hours. Individual-level household survey data and fast analysis methods have yielded an unanticipated accumulation of knowledge.

Not unrelated to these developments has been the rise of social experiments or randomized control trials (RCT). In an RCT, individuals or families are randomized into two groups, an experimental and a control group. The experimental group is offered some new policy, and the control group is not. Because of randomization, the subjects should exhibit approximately the same behavior except for the new policy received by the experimental group. Hence, any differences in the two groups' earnings, income, work effort, or other outcomes at the end of the experiment can be interpreted as caused by the policy, not by some other difference in individual characteristics.

Proposals for social experiments began with Guy and Alice Orcutt's suggestion and the subsequent implementation of the 1960s and 1970s negative income tax experiments.¹ Since then, RCTs have proliferated. RCTs are important for analyzing the impacts of social policies directed toward the low-income population and are generally regarded as providing the best estimates of a policy's true causal effect.² RCTs require large-scale data collection, large sample sizes, and appropriate methods of computation.

But social scientists have also realized that revolutions in data collection and causal analysis have limitations. For present purposes—to compare ethnographic and qualitative research—a major limitation of large-scale household surveys is, in fact, that they are not capable of collecting *enough* information on families to fully understand the lives of the poor. Most surveys can maintain participation for only two or three hours at most, and this is not enough time to collect much information. (Generally, only a few hundred variables can be collected, which, it turns out, is not many.) In addition, because they aim to be objective, the questions are formally defined and typically not open-ended. Household surveys can provide a large correlation matrix of several hundred variables, but this is not enough to understand the context of individual lives or the complex social realities in which they live.³

RCTs have a similar limitation because they are almost impossible to use to answer questions about mechanisms—why individuals make the decisions they do, in what context, and how they see the opportunities and constraints that lead to their decisions. Without an understanding of mechanisms, RCTs cannot be generalized to real-world applications where the mechanisms may differ. Early RCT literature is replete with examples of experiments that cost millions of dollars but yielded null or unexpected findings, and the analysts could not explain why those findings occurred. Instead, the best modern RCTs typically have qualitative subsamples as the experiment’s enrollees are asked about their experience with the treatment (or lack of, for the control group) to shed light on mechanisms.

Ethnographic and qualitative research can address surveys’ and RCTs’ limitations. The degree to which they can do so depends in part on the approach used, which can range from open-ended household survey questions to in-depth interviews with subsamples of survey respondents, focus groups, pure qualitative longitudinal studies of moderate duration, and long-term participant-observation studies.⁴

In any form, qualitative research aims to gather information in an open-ended format, which allows the researcher to gather information about context, motivation, perceptions, beliefs, values, information, and the entire social environment in which individuals live, face choices, and make decisions.⁵ The volume of information collected in most ethnographic studies vastly exceeds anything any household survey could conceive, even if the researcher spends only a few days with the subject.

This chapter illustrates the types of discoveries that can be made with qualitative research through three examples focused on a particular population: low-income individuals and families

that are experiencing poverty and hardship. Low-income families face a large number of challenges that are difficult to fully ascertain with survey and quantitative research, yet developing antipoverty policies that effectively address those challenges is high on most governments' agendas.

All three studies use qualitative interviewing and some elements of participant observation. The first is a study of the work world for young men in New York City and is pertinent to long-standing questions about employment and the labor market among the disadvantaged population. The second is a study of low-income families' financial lives—how they balance their budgets, deal with shortfalls, and manage their economic lives. The third is a study directly aimed at a well-known policy program, the earned income tax credit (EITC). The study sought to understand the EITC's role in unskilled workers' lives. It also has important information on the financial lives of low-income working families. All three studies therefore focus on the working poor portion of the US population. These studies illustrate the richness that good qualitative studies can provide.

The main limitation of ethnographic research is the mirror image of household surveys' limitations: Resources are insufficient for large sample sizes. Most participant-observation ethnographic studies have fewer than 50 participants, and some, which rely more on qualitative interviewing, can have up to 200 or more. At those sample sizes, the variances of the outcomes of interest are far too large to estimate any population-level statistic with sufficient precision because there are too many idiosyncratic differences across participants.

Recruiting families to participate in a qualitative study is also typically a challenge because it is too expensive to walk down the street and randomly knock on doors the way large-scale surveys gather their samples. It requires far too many doors to obtain enough families of the type targeted for a qualitative study. Instead, most qualitative studies either find families to study through a narrow sampling frame (e.g., from welfare rolls) or use "convenience" samples by going to a venue (e.g., a food bank) where low-income people are likely to show up, asking them if they would participate. The consequence is that the sample may be nonrepresentative in unknown ways, which makes the problem of low sample size worse.

In addition, recruiting families to participate in a qualitative study can be challenging because it requires the researcher to be highly involved in the participants' personal lives. Many families are not interested in that level of participation. This can create selectivity in the types of families that agree to participate in qualitative studies, on top of the selectivity problems already discussed.

The best qualitative studies make a conscious attempt to address the problem of nonrepresentative results by enrolling a variety of families, drawing different types of participants with different characteristics, or going to different convenience sample locations or sources to invite participation. However, to some extent, this works against the sample size problem because it can spread the sample across multiple types too thinly, resulting in even smaller sample sizes for families of a given type. All in all, even with these methods, ethnographic samples are never large enough to generalize much beyond their sampling frames to obtain statistical reliability.⁶

However, this does not mean that ethnographic and qualitative research is not of great value. Given the in-depth nature of the data collection process, discoveries can be made that would be impossible with household surveys or administrative data. Those discoveries can lead to hypotheses for the effects of policies, which could not be obtained otherwise. In turn, this can lead to further research—including research using large-scale household surveys—to examine the findings' generalizability. The three illustrations in this chapter demonstrate the discovery potential of qualitative and ethnographic research.

Working Young Men and Women in New York City

The conventional view of the poor's decision to work comes from the simple economic model based on the choice between working for a salary versus not working and subsisting on welfare, help from family, or income from illegal activity. This view presumes those decisions are based on relative income gains from choosing the first rather than the second. A large body of economic research supports this view by showing that, the greater the benefit offered, the more likely individuals are to choose welfare and, the greater their skill levels (and hence the earnings they can achieve by working) and the demand for jobs, the more likely they are to choose work.⁷ Important economic considerations such as the availability of child care and whether health insurance is offered are also important.⁸

But what are the poor's real preferences and attitudes toward welfare and work? Do they view welfare as an easy option that allows them to not work and as inherently preferable to work? Qualitative studies of welfare recipients, such as that by Kathryn Edin and Laura Lein, are informative of low-income families' attitudes toward welfare.⁹ But what are their attitudes toward work? What do we know about those who choose work over welfare? What are their lives like? How attractive is that alternative to them?

In the second half of the 1990s, Katherine Newman followed 200 men and women living in New York City who were not on welfare and instead worked at fast-food restaurants.¹⁰ The late 1990s were similar to the present: low unemployment rates, a booming economy with rapidly rising aggregate employment levels, and plentiful jobs—but, as today, stagnant real wages at the bottom of the distribution.

While jobs were plentiful, the types of jobs Newman's subjects held were unpleasant. They were customer-based, meaning employees deferred to customers even when subjected to abuse by those customers. The physical conditions were unpleasant, with the smell of grease and other cooking odors seeping into clothes and hair. Supervisors were often harsh, treating their employees in demeaning fashion during the workday and penalizing them for being a few minutes late, even though one worker had to take an hour bus ride at 5:30 a.m. across crowded streets.

At the minimum hourly wage rate, even full-time, year-round work did not raise their family incomes above the poverty line. Interestingly, Newman found that most workers could not work as many hours as they wanted; their supervisors offered them only fixed hours, even when they requested more.

Newman explored the values of the workers in her sample in-depth.¹¹ An interesting set of complex and mixed emotions emerged. On the one hand, the workers deplored the demeaning and degrading working conditions, long bus rides, and low pay. In addition, they reported high levels of social stigma; working at “flipping burger” jobs made them the butts of many jokes.

On the other hand, the individuals in Newman's sample were happy to be working and have steady jobs. They reported satisfaction from being part of the work world, even with its struggles. Having a steady job was a source of pride and reward. Interestingly, her subjects also noted that, because they were working, they had less leisure time to spend with friends and others in their neighborhoods—but this was often regarded as a positive development, because many in those neighborhoods were not working. Newman's subjects reported that, after obtaining steady jobs, they became more socially separated from those without jobs, and this was a source of satisfaction for them.

The study also examined the individuals' attempts to obtain more schooling and move up the job ladder. All of them recognized that working at fast-food restaurants would not result in upward mobility. The men and women Newman talked to did not have a problem with values;

they realized that they needed more schooling and more credentials to obtain better jobs and that they needed to move to better jobs in general.

But they experienced continual frustration in their attempts. Most could not afford to quit working and go to school full time. The occasional individual in the sample had the discipline to go to night school three or four hours a night and obtain a certificate, but they were the exception, especially for those with childcare duties. Many of the individuals applied for dozens of jobs and took civil service tests for government jobs, but competition was usually too stiff to land a job.

Yet, a few individuals in her sample were able to move up. Some obtained extra education while working, but this required having below-average obligations at home. A few found better jobs through personal contacts they made in the restaurants. Moreover, a small number moved to supervisory and even management jobs in the fast-food industry, although this was rare.

What policies would help the men and women in Newman's sample? The EITC could provide needed additional income and a valuable supplement to these workers. (See the third study below.) However, in principle, the workers needed better schooling and access to better training and jobs. Most individuals in Newman's sample had a high school degree but had to work immediately after high school to provide money for themselves, their spouses, and their children. They could not afford college. Many struggled with attempts to obtain credentials and more skilled jobs, and most found the barriers formidable.

This level of detail about the working poor and their struggles to improve their situation could not be obtained through household survey methods or administrative data. Nor could survey data alone provide sufficient information to devise effective human capital policies that address the real-world barriers faced by the low-income working population.

The Financial Lives of the Low-Income Working Population

The conventional view of families with low-skilled workers is that the basic problem with managing their budgets is their wages are simply too low. Consequently, they cannot afford high-quality housing, a healthy diet, and nice clothes, and they rarely have time for entertainment.¹² Because of their low income, they must use all their income for necessities and cannot save anything. The conventional picture also stresses job instability as a major problem—high turnover, frequent job changes, and terminations. Job instability also makes it difficult to

balance a steady family budget.¹³

Major elements of this picture need to be revised, or at least given more nuance, in light of new qualitative research. Jonathan Morduch and Rachel Schneider conducted a study of 235 households in four sites around the country, which they visited frequently over a 12-month period, collecting highly detailed information on their financial lives.¹⁴ The sample was not extremely poor; only about a quarter had incomes below the official government poverty line (about \$25,000 for a family of four), and all families had at least one worker. But their incomes were not high, with the majority below twice the poverty line (\$50,000 for a family of four). In other words, most had incomes between \$25,000 and \$50,000.

Morduch and Schneider found several surprising aspects of the households' economic lives. First, they found that volatility of earnings among their sample was indeed high but that about two-thirds of that volatility was from volatile earnings within jobs they held, not from job turnover. This is opposite to the conventional image and suggests that job characteristics, more than job turnover, create earnings instability. A second, related finding was that a lot of family income volatility was the result of an earner leaving or entering the household. Thus, family instability led to income instability much of the time.

Additionally surprising, a great deal of the families' economic instability was not income related at all, but expenditure related. The families in the Morduch-Schneider sample often had sudden expenditure needs such as an automobile repair or a child's illness. Because an automobile was essential to get to work, families had to pay to fix the car and did so in a variety of ways, including simply not paying their other bills for a while (e.g., rent).¹⁵ The problem was exacerbated by the fact that the cheap cars most families could afford broke down frequently.

Their health insurance plans, too, were inferior, with high deductibles and copays, meaning they often had large out-of-pocket expenditures for medical care. Their housing was often poor quality, and the families often had to pay for sudden repairs themselves because their landlords were so recalcitrant in doing repairs, if they did them at all. So the implication of these findings is that even by eliminating income instability (e.g., if one could magically make these families' incomes the same every month), one would not eliminate much of the instability and crises in their economic lives.

Another source of instability in the financial lives of the Morduch-Schneider sample came from saving and debt. The sample's families were strategic about smoothing their consumption by debt and its relief. Anticipation of a large EITC refund, for example, was seen as

a reason to accumulate debt in the weeks and months just before the check arrived. Anticipation of new jobs, pay raises, other possible sources of new income, and anticipated reductions in expenses also led families to accumulate debt in advance. However, the families never completely got out of debt and instead were engaged in a repeating cycle of accumulating debt, paying it down, accumulating new debt, and so on.

A few families in the Morduch-Schneider sample were able to save for the future. Most often it was saving a few hundred dollars for a car down payment or the deposit on a new apartment. The families never participated in long-term saving for education-related investments. Their saving horizons were usually no more than a few months and for some specific purpose in a short period.

More familiar from other studies was Morduch and Schneider's finding that families often coped with economic turbulence by asking for help from friends and family. However, as many other qualitative researchers have documented, this source of assistance is fraught with problems, as it complicates interpersonal relationships and creates friction and tension in the extended family. It also can worsen the economic situation of the family or friend who lends the money, as they are also typically financially insecure.

The financial lives of the families in the Morduch-Schneider sample, the coping mechanisms they attempted, and their strategies for managing expenses and strategically juggling debt would be impossible to gather from any feasible household survey. But it is unclear what policies would address the difficulties faced by these families. Just increasing the EITC would certainly ease their financial stress to some degree but would not address other sources of instability. Being qualified for higher-paying, more stable jobs would obviously help, but how is this accomplished other than through additional education, which is not part of the picture for these families?

Morduch and Schneider discuss policies related to better employer practices, fairer and more beneficial financial services for low-income families, better regulation of financial products, and assistance with cash-flow challenges. But no single policy is likely to address all the problems faced by families of this type.

The Role of the EITC in Unskilled Workers' Lives

The EITC, which provides a tax credit to low-income families, has been the subject of a large volume of quantitative analysis. It has been found to increase work effort among low-income

mothers and lower the US poverty rate substantially.¹⁶ It also provides important countercyclical support during recessions.¹⁷

Consumer Expenditure Survey data show that families spend more money in the spring around tax time on durables, suggesting that EITC checks are used for large purchases, down payments, and other expenses for which a significant single payment is often required. They may also use the EITC to reduce unsecured debt.¹⁸ It has also been shown to have favorable effects on child health.¹⁹

But what is the role of the EITC in the lives of low-income working families? Does it provide important income support? Do they understand its rules? Why do families prefer a lump-sum refund in the spring rather than having it appear in their paychecks over the year? Is it ever used for investments in education or training? How can we find out more about what they use it for?

Sarah Halpern-Meeke et al. provide qualitative evidence on some of these questions.²⁰ The authors talked to 115 Boston families from the city's low-income neighborhoods, all which received at least \$1,000 in EITC payments in their most recent tax return. The authors first asked the families general questions about their finances. Consistent with the findings of Morduch and Schneider, the authors found that these poor working families had a difficult time meeting basic needs even if their incomes were moderately high and even if they were above the government poverty line (and some even had college degrees).²¹ They struggled to provide basic food, clothing, and housing for their families, let alone the occasional entertainment event, and these items could be considered only after childcare and transportation expenses were paid.

Their incomes were subject to instability and shocks that made it difficult to stick to stable family budgets. Their weekly schedules for work, childcare, and other activities were unpredictable and changed from week to week. Many received Supplemental Nutrition Assistance Program and Medicaid funds, but because these are in-kind transfers and not cash transfers, the families routinely suffered from a lack of cash to meet other basic needs. A few tried to save money as a precautionary measure in case of later job loss or other emergency needs but without a great deal of success. Some received short-term help from kin and friends, but not all had those sources to rely on. The families continually took on debt when they experienced negative income shocks.

The EITC was intricately woven into the tapestry of their budget balancing acts. Families knew approximately when the EITC would arrive, and they often took on new debt in

anticipation of its receipt (e.g., letting their heating bills pile up), knowing they could pay off the debt after receiving their IRS check. However, few actually took out formal loans in anticipation because they did not have good enough credit scores; most used credit cards instead.

Families also used the EITC to pay off other debt, make a down payment on a car or repair, or purchase a piece of furniture, a refrigerator, or a washer or dryer. A few tried to save some of their EITC, but this was uncommon. Also, while a few tried to use it for educational expenses, this was rare, and the families did not use the money to move to a better neighborhood or enroll their children in private schools, as this was viewed as lower priority than reducing debt, purchasing consumer durables, and meeting other short-term needs. Despite these important uses of the EITC, the families' overall financial patterns were the same boom-and-bust cycle chronicled by Morduch and Schneider: Debt accumulated over a year, then was paid off at EITC time, then more debt was accumulated thereafter, and so on, in a never-ending cycle.

One of the authors' findings was contrary to Sendhil Shafir and Eldar Mullainathan's "bandwidth" theory, which suggests that low-income families' lives are so chaotic that they cannot cognitively deal with crises as they occur and cannot make rational, purposeful decisions.²² Halpern-Meekin et al. found, on the contrary, that families were fully rational and quite aware of their financial issues, barriers, the boom-and-bust cycle, and the need to have a strategy to manage it.²³ They made plans that did not always work out but were based fully on their expectations of possible future events. Also contrary to Shafir and Mullainathan's theory, families did not consume all their EITC check on frivolous and short-term needs; they used it strategically to pay down debt and make new durables investments—and all this was anticipated in advance.

Halpern-Meekin et al. also noted that the families greatly valued receiving assistance in return for work instead of nonwork, as in traditional welfare. Receiving a credit in return for work promoted feelings of social inclusion and citizenship, meaning they felt more a part of mainstream American society. It affirmed that work, as described by Newman, is highly valued by disadvantaged families and eagerly sought after.²⁴ The fact that the EITC was folded into their tax refund and not as a separate "welfare" check also made a major difference in its perception.²⁵

The authors end by noting that the EITC does not solve all the working poor's problems. Their financial lives are still turbulent and full of instability. They have no "floor," no minimum safety net that will catch them if things go awry for even a short period. They are still under great stress and anxiety because of possible major negative events and crises and the absence of

coping alternatives and mechanisms that could prevent extreme, even if temporary, hardship. The EITC assists greatly in relieving that stress once a year but does not solve the underlying problems of instability during the rest of the year.

Once again, as with the other two studies, insights were gleaned from this study that could never have been obtained by conventional household surveys or from administrative data. While many data sources have shown the work levels of EITC recipients, its impact on their incomes, and even a sampling of the items they spent their EITC on, traditional quantitative data collection methods could not have obtained the rich picture of the working poor's financial lives and the role the EITC plays in those lives.

Conclusions

The three studies reviewed in this chapter illustrate the potential contribution of qualitative work to our understanding of social problems, especially those of disadvantaged and low-income populations. Most researchers are not part of that population and have not experienced it firsthand and therefore often use intuition or theoretical perspectives to form beliefs about the behavior of families in those populations. Researchers then apply those perspectives to large-scale quantitative data. However, that does not provide researchers with a deep understanding of these families. Only qualitative data gathered through interviewing or ethnographic methods can provide a picture of the socioeconomic context in which low-income families live, the constraints they operate under, and the reasons for their choices.

This does not of course imply quantitative data are not of crucial importance as well, only that the two data collection methods should be viewed as complements. There is a long debate in social science about the relative superiority of fieldwork versus formal surveys.²⁶ Mature social science recognizes that multiple methods and approaches are superior to any single method.²⁷

For example, the three qualitative studies reviewed suffer potentially from the drawbacks discussed in the introduction: small sample sizes, a focus on only particular and special populations, and the possible selectivity of those who agreed to be enrolled in the study. Quantitative studies—which attempt to measure the behaviors and forces revealed by qualitative work but on a larger scale, with larger sample sizes, and which examine a more representative sample of different types of families and are less selective—could be used to examine the findings' generalizability.

In a particularly comprehensive and insightful analysis, Sam Sieber laid out an internally

consistent pathway to the alternating and complementary use of qualitative and quantitative methods in answering important social questions and how research programs should be designed to include both methods with feedback loops and hypothesis generation and testing.²⁸ An ideal research design, according to Sieber, enlists a collaborative team of quantitative and qualitative researchers who sequentially conduct studies of each type. Qualitative studies are developed, which address puzzles and unknown mechanisms thrown up by large-scale quantitative studies. Discoveries are then examined for generalizability and on a larger scale by subsequent quantitative work, and the new quantitative work generates new puzzles and reveals behaviors of which cause is unknown, generating the need for new qualitative research.

This ideal is rarely achieved in practice, but something close to it could be achieved if qualitative and quantitative researchers exchanged findings and developed new studies of each type that address issues revealed by studies of the other type. Regrettably, there is too little communication among researchers of different types in most areas of policy research, probably resulting from the siloed nature of academic institutions, which hinders progress in this dimension.

The insights from qualitative and ethnographic studies are crucial for developing social policy. As Holloway et al. state, many social scientists and academics go to Washington to craft policies assisting the poor without any detailed knowledge of the poor's actual problems.²⁹ They craft policies from afar based on theoretical models that are not informed by ground-level knowledge. Consequently, and perhaps not surprisingly, many of those policies fail.

While the three studies reviewed here do not suggest any obvious and simple policy solutions, policymakers rarely take into account the complexity of the lives of the poor, as revealed by the studies. Far from being an abstract methodological issue, the use of qualitative methods has a direct impact on developing social policies that work.

Notes

¹ Guy H. Orcutt and Alice G. Orcutt, “Incentive and Disincentive Experimentation for Income Maintenance Policy Purposes,” *American Economic Review* 58, no. 4 (September 1968): 754–72, https://www.jstor.org/stable/1815531?seq=1#metadata_info_tab_contents; and Alicia H. Munnell, “Lessons from the Income Maintenance Experiments: An Overview,” in *Lessons from the Income Maintenance Experiment*, ed. Alicia H. Munnell (Boston, MA: Federal Reserve Bank of Boston, 1986), 1–22.

² For an exposition of this view specifically in the context of low-income transfer policy, see Gary Burtless, “The Case for Randomized Field Trials in Economic and Policy Research,” *Journal of Economic Perspectives* 9, no. 2 (Spring 1995): 63–84, https://www.jstor.org/stable/2138167?seq=1#metadata_info_tab_contents. For more qualified views, see James J. Heckman and Jeffrey A. Smith, “Assessing the Case for Social Experiments,” *Journal of Economic Perspectives* 9, no. 2 (Spring 1995): 85–110,

https://www.jstor.org/stable/2138168?seq=1#metadata_info_tab_contents; and Angus Deaton and Nancy Cartwright, “Understanding and Misunderstanding Randomized Controlled Trials,” *Social Science & Medicine* 210, no. 1 (August 2018): 2–21, <https://www.sciencedirect.com/science/article/pii/S0277953617307359>.

³ There are many other limitations of surveys not relevant to this discussion. One is misreporting of income and program participation, which can be partly addressed by using administrative data. But administrative data fare even worse on the dimension discussed here; they have even fewer variables than surveys do. Bruce D. Meyer, Wallace K. C. Mok, and James X. Sullivan, “The Under-Reporting of Transfers in Household Surveys: Its Nature and Consequences” (working paper, National Bureau of Economic Research, Cambridge, MA, July 2009).

⁴ Katherine S. Newman, “The Right (Soft) Stuff: Qualitative Methods and the Study of Welfare Reform,” in *Studies of Welfare Populations: Data Collection and Research Issues*, ed. Michele Ver Ploeg, Robert A. Moffitt, and Constance F. Citro (Washington, DC: National Academy Press, 2002), 355–87, <https://www.nap.edu/read/10206/chapter/13>.

⁵ Sometimes information on these items is gathered directly through conversational or even formal questioning, while in other cases information is gathered more through inferring motivations, perceptions, and beliefs from observed behavior.

⁶ See Mario Luis Small, “‘How Many Cases Do I Need?’: On Science and the Logic of Case Selection in Field-Based Research,” *Ethnography* 10, no. 1 (2009): 5–38, <https://journals.sagepub.com/doi/10.1177/1466138108099586>.

⁷ This research is reviewed in Robert Moffitt, ed., *Economics of Means-Tested Transfer Programs in the United States* (Chicago: University of Chicago Press, 2016). A shorter summary can be found in Yonatan Ben-Shalom, Robert Moffitt, and John Karl Scholz, “An Assessment of the Effectiveness of Antipoverty Programs in the United States,” in *The Oxford Handbook of the Economics of Poverty*, ed. Phillip N. Jefferson (New York: Oxford University Press, 2012), 709–50; and Greg Duncan and Suzanne Le Menestrel, eds., *A Roadmap to Reducing Child Poverty* (Washington, DC: National Academies Press, 2019).

⁸ David Blau and Erdal Tekin, “The Determinants and Consequences of Child Care Subsidies for Single Mothers in the USA,” *Journal of Population Economics* 20, no. 4 (October 2007): 719–41, https://www.jstor.org/stable/40344406?seq=1#page_scan_tab_contents; and Janet Currie and Brigitte C. Madrian, “Health, Health Insurance and the Labor Market,” in *Handbook of Labor Economics: Volume 3*, ed. Orley C. Ashenfelter and David Card (Amsterdam, Netherlands: North Holland, 1999), 3309–416.

⁹ Kathryn Edin and Laura Lein, *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work* (New York: Russell Sage Foundation, 1997).

¹⁰ Katherine S. Newman, *No Shame in My Game: The Working Poor in the Inner City* (New York: Russell Sage Foundation, 1999).

¹¹ Newman, *No Shame in My Game*.

¹² Diane Whitmore Schanzenbach et al., “Where Does All the Money Go: Shifts in Household Spending over the Past 30 Years,” Hamilton Project, June 2, 2016, http://www.hamiltonproject.org/papers/where_does_all_the_money_go_shifts_in_household_spending_over_the_past_30_y.

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- ¹³ Federal Reserve Board, *Report on the Economic Well-Being of U.S. Households in 2017*, May 2018, <https://www.federalreserve.gov/publications/files/2017-report-economic-well-being-us-households-201805.pdf>.
- ¹⁴ Jonathan Morduch and Rachel Schneider, *The Financial Diaries: How American Families Cope in a World of Uncertainty* (Princeton, NJ: Princeton University Press, 2017).
- ¹⁵ This could possibly lead to eviction. Interestingly, families avoided payday lenders, using them only as a last resort. Matthew Desmond, *Evicted: Poverty and Profit in the American City* (New York: Broadway Books, 2017).
- ¹⁶ V. Joseph Hotz and John Karl Scholtz, “The Earned Income Tax Credit,” in *Means-Tested Transfer Programs in the United States*, ed. Robert A. Moffitt (Chicago: University of Chicago Press, 2003), 141–96; Austin Nichols and Jesse Rothstein, “The Earned Income Tax Credit” (working paper, Institute for Research on Labor and Employment, Berkeley, CA, March 2015); and Kayla Fontenot, Jessica Semega, and Melissa Kollar, *Income and Poverty in the United States: 2017*, US Census Bureau, September 2018, <https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-263.pdf>.
- ¹⁷ Robert A. Moffitt, “The Great Recession and the Social Safety Net,” *Annals of the American Academy of Political and Social Sciences* 650, no. 1 (November 2013): 143–66, https://www.jstor.org/stable/24541680?seq=1#page_scan_tab_contents; and Marianne Bitler, Hilary Hoynes, and Elira Kuka, “Do In-Work Tax Credits Serve as a Safety Net?,” *Journal of Human Resources* 52, no. 2 (Spring 2017): 319–50, <http://jhr.uwpress.org/content/52/2/319.short>.
- ¹⁸ H. Luke Shaefer, Xiaoqing Song, and Trina R. Williams Shanks, “Do Single Mothers in the United States Use the Earned Income Tax Credit to Reduce Unsecured Debt?,” *Review of Economics of the Household* 11, no. 4 (December 2013): 659–80, <https://link.springer.com/article/10.1007/s11150-012-9144-y>.
- ¹⁹ Nichols and Rothstein, “The Earned Income Tax Credit.”
- ²⁰ Sarah Halpern-Meekin et al., *It’s Not Like I’m Poor: How Working Families Make Ends Meet in a Post-Welfare World* (Oakland, CA: University of California Press, 2015). For other qualitative evidence, see Jennifer L. Romich and Thomas S. Weisner, “How Families View and Use Lump-Sum Payments from the Earned Income Tax Credit,” in *For Better and For Worse: Welfare Reform and the Well-Being of Children and Families*, ed. Greg J. Duncan and P. Lindsay Chase-Lansdale (New York: Russell Sage Foundation, 2001), 201–21; Ruby Mendenhall et al., “The Role of Earned Income Tax Credit in the Budgets of Low-Income Households,” *Social Science Review* 86, no. 3 (September 2012): 367–400, https://www.jstor.org/stable/10.1086/667972?seq=1#page_scan_tab_contents; and Katharine Edin, Laura Tach, and Sarah Halpern-Meekin, “Tax Code Knowledge and Behavioral Responses Among EITC Recipients: Policy Insights from Qualitative Data,” *Journal of Policy Analysis and Management* 33, no. 2 (Spring 2014): 413–39, <https://onlinelibrary.wiley.com/doi/abs/10.1002/pam.21739>.
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- ²² Sendhil Mullainathan and Eldar Shafir, *Scarcity: The New Science of Having Less and How It Defines Our Lives* (London, UK: Picador, 2014).
- ²³ Halpern-Meeking et al., *It’s Not Like I’m Poor*.
- ²⁴ Newman, *No Shame in My Game*.
- ²⁵ Interestingly, the families said they did not want to receive the EITC over the year because it would inevitably be used to deal with short-term crises and expenses and not for the large one-time uses possible with a lump sum. Thus, they appreciated the forced-saving aspect of receiving it annually as a lump sum. Halpern-Meeking et al., *It’s Not Like I’m Poor*.
- ²⁶ See Charles S. Reichardt and Sharon F. Rallis, *The Qualitative-Quantitative Debate: New Perspectives* (San Francisco, CA: Jossey-Bass, 1994). For an older example, see Michele Lamont and Ann Swidler, “Methodological Pluralism and the Possibilities and Limits of Interviewing,” *Qualitative Sociology* 37, no. 2 (June 2014): 153–71, <https://link.springer.com/article/10.1007/s11133-014-9274-z>. For more recent examples, see Colin Jerolmack and Shasmus Khan, “Talk Is Cheap: Ethnography and the Attitudinal Fallacy,” *Sociological Methods & Research* 43, no. 2 (2014): 178–209, <https://journals.sagepub.com/doi/abs/10.1177/0049124114523396>.
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