



# Guaranteed Income and Reconstructing Home Housing, Parenting, and Educational Outcomes in Newark, New Jersey

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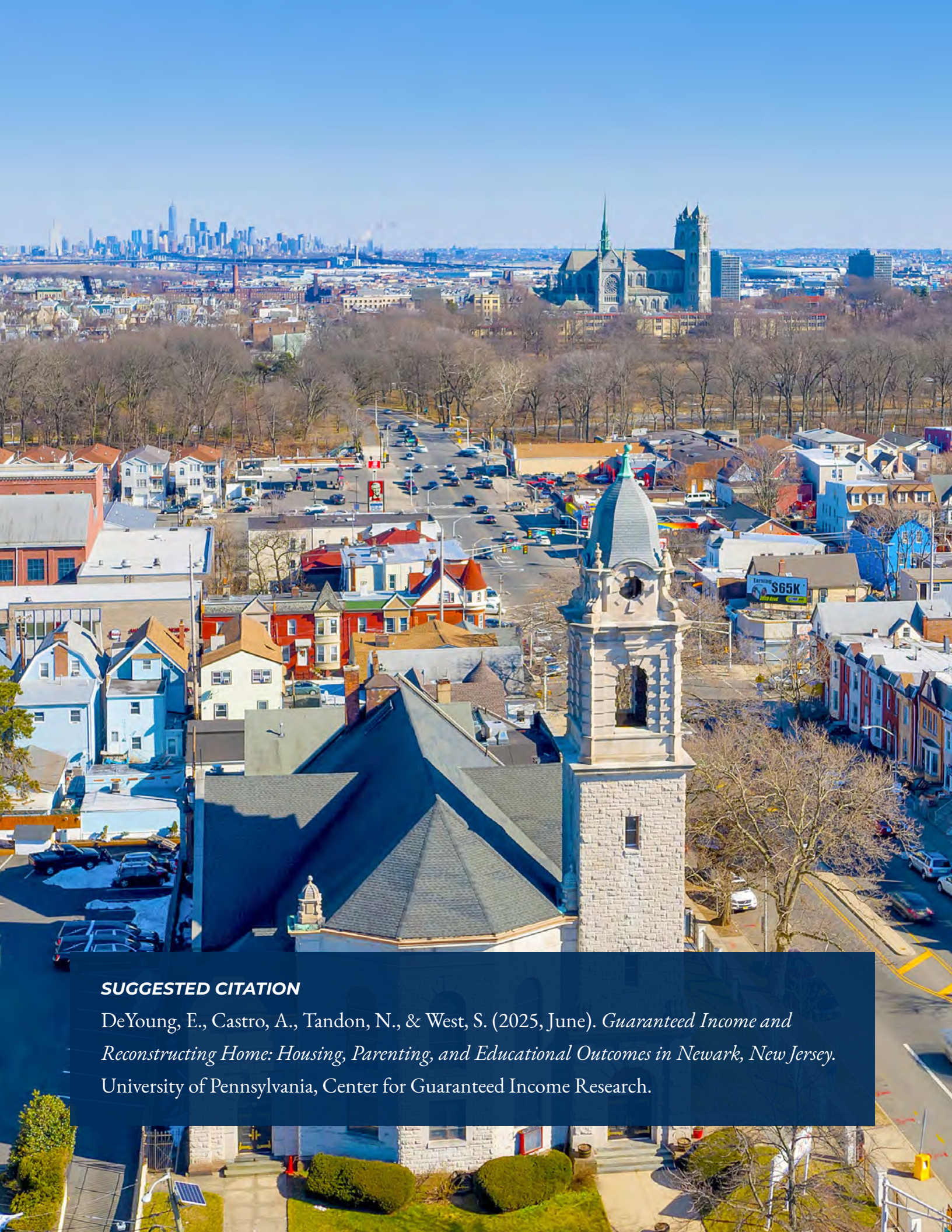
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**MAYORS FOR A  
GUARANTEED  
INCOME**

Founded by Michael D. Tubbs, MGI is a coalition of mayors advocating for a guaranteed income to lift all of our communities and build a more resilient, just America. Since launching in 2020, MGI has grown its ranks from 11 to over 125 mayors, supported the launch of 50-plus guaranteed income pilots across the country, and delivered more than \$250 million in direct, unconditional relief to everyday Americans. MGI has also launched two affiliates, Counties for a Guaranteed Income and United for a Guaranteed Income Action Fund. MGI's work has ensured that guaranteed income spreads from a single moment in Stockton, CA to a national movement—pushing the conversation forward in cities, state capitals, and Congress.

**T**he concept of home encapsulates security, dignity, and rootedness. The freedom to choose one's home, and to make it a place of comfort and refuge, is a vital component of a healthy society. Over the years, however, policies grounded in structural racism have prevented many low-income Black residents from being able to nurture a sense of home. This report further examines the impact of guaranteed income (GI) on housing outcomes among participants of the Newark Movement for Economic Equity (NMEE) GI pilot (Tandon et al., 2025).

Both lump-sum and recurring GI payments allowed previously housing-stressed participants to establish a measure of stability. They were able to invest the cash in creating a sense of home for their families. For many recurring payment recipients, the GI covered rent each month. Lump-sum recipients were able to make big moves: the larger amount covered security deposits, moving expenses, and items like furniture. The differing ways that recipients spent the money suggest that an initial lump-sum payment, paired with subsequent recurring payments, may be the most effective way to support sustained housing stability.

*To read the full NMEE pilot evaluation report, including research methodology and sample demographics, please visit [www.penncgir.org/research-library](http://www.penncgir.org/research-library).*

In turn, housing stability seemed to impact positively on educational achievement. Other research has linked housing instability with weaker academic performance in children (Cunningham et al., 2010). Both recurring and lump-sum GI recipients in the pilot saw improvements in student grades and increased AP course enrollment for their children, suggesting that financial support helped alleviate household stressors affecting academic performance. Parents shared that the cash allowed them to spend more time with their children, including on educational and extracurricular activities. However, neither payment structure significantly impacted attendance, behavioral outcomes, or long-term educational aspirations compared to the control group, highlighting the limitations of cash intervention alone in addressing deeper educational disparities.

KEY FINDINGS AT-A-GLANCE

- » **Housing:** Those receiving recurring GI payments reported an enhanced ability to maintain stable housing, while those receiving lump-sum payments were able to make bigger housing changes, like moving.
- » **Parenting:** GI recipients reported having more quality time with their children. Household chaos was significantly lower for the recipients than the control group after 6 months of GI.
- » **Academics:** Both recurring and lump-sum GI recipients saw improvements in grades and increased AP course enrollment in their children, which may be a result of the GI granting parents more time and reducing stress in the home.

## The Concept of Home

*“Family is key, family first, basically without family, you have nothing. You take care of your family, you take care of home, you take care of home, take care of family. Uhm, growing up, I just remember like it was always family, home, take care of home, take care of family and make sure you got a roof over your head.” (Monique, NMEE participant)*

Home is deeply personal, both a place and a state of being. It is where we live—the roof and walls that keep us safe. But it is also where we feel at ease, where we feel a sense of contentment and well-being. It is a place we return to for respite from the outside world, and a launching point for dreams and goals. Home is sacred.

Hill (2012, p. xv) argues that “the freedom to choose where and how one lives is a vital component of a free society.” People cannot truly have equality without first establishing a place to live out their dreams—a place to “safely view the world ... and enjoy all the opportunities that society has to offer” (p. xv), including access to good schools, healthy food, and safe streets. A home, in other words.

Home is also at the heart of the American Dream; homeownership is still a symbol of advancement in our society, a talisman of success. Yet over generations, the concept of home has been ripped from many Black Americans who, through slavery, migration, redlining, urban renewal, and the subprime mortgage crisis, have been systematically denied the ability to participate in homeownership or create a lasting sense of home.

For Black Americans living during Reconstruction, the notion of freedom was embodied in the process of home-making. The search for roots lost to slavery became a search for land—a place to build and belong (Hill, 2012, p. xv). Yet, the climate of the South proved inhospitable to these dreams, still freighted with deeply-rooted racism. During the Great Migration, free Black people living under racist Jim Crow laws in the South uprooted themselves in search of safety, dignity, and opportunity (Wilkerson, 2010).

Many Black Newarkers trace their families back to the Southern states and the Great Migration. In part, the story went, Black migrants from the South settled in Newark because the name’s similarity to New York confused exhausted travelers. The name of the train station was the same, too, and new arrivals disembarked by accident at (Newark) Penn Station and ended up staying (Wilkerson, 2010).

Over the years, however, policies and practices grounded in structural racism have robbed many low-income Black residents of the ability to nurture a sense of home. In the post-World War II period, blockbusting was facilitated by real estate professionals who manipulated White residents using racial prejudice. Fearing the arrival of Black residents to their neighborhood, White homeowners would move out; realtors bought up the houses and offered them to Black Newarkers for inflated prices (Wharton,

2013). Incoming Black residents, with few housing options and little access to credit, were ripe for exploitation (Hartley & Rose, 2023). The exodus of White residents to the suburbs was also supported by increased economic mobility for White veterans leveraging the GI Bill; the take-up of the bill's benefits among Black servicemen was uneven due to discrimination (Ramos-Zayas, 2012). Redlining, a planning process which steered resources and investment away from Black areas, was also a common practice in Newark, and ultimately undermined multiple generations of Black families in their attempts to accrue wealth and mobility (Zhang, n.d.-b).

Along with blockbusting and redlining, Newark was among the first cities in the US to embark on urban renewal programs in the late 1950s and 1960s: effectively, this entailed the clearance of predominantly Black neighborhoods in service of commercial redevelopment and highway construction. Urban renewal in Newark was designed to clear nearly half of the city's land (Fullilove, 2016; Zhang, n.d.-a).

However, a spirit of Black resistance, mutual aid, and community was also present in Newark during this time. This included the founding of the Tri-City Citizen's Union for Progress and the New Community Corporation, which constructed affordable housing and promoted community development in Black neighborhoods (Rabig, 2016). Residents fought for their right to the city, organizing protests against commercial and highway development in residential areas. There was outrage over plans to build a new medical school by demolishing a primarily Black neighborhood, outrage which spilled over into the Newark Rebellion of 1967 (Rabig, 2016; 2025).

A strong element of Black cultural and political nationalism also emerged in the mid 1960s, nurtured by activist Amiri Baraka (his son, Ras J. Baraka, is currently Newark's mayor) (Theoharis & Woodard, 2003). He founded Spirit House, a Black Nationalist site for poetry readings, a theater, and a gathering space to promote Black cultural and political consciousness. Baraka and others developed the Community for Unified Newark (CFUN) as a cultural and political organization; it was a major player in the campaign to elect Newark's first Black mayor, Ken Gibson, in 1970 (Woodard, 1999). Women also played a major role in political and cultural organizing, challenging sexism within Black Nationalism as well as broader systemic discrimination. Black and Puerto Rican women were a force in community organizing and housing activism (The North, n.d.).

At that time, a collective and generative sense of place bolstered community ties, allowing residents to forge a sense of belonging in the face of neighborhood change. However, the legacy of urban renewal won out. Huge swathes of the city were destroyed, displacing approximately one in seven Black residents (Fullilove, 2016). The city constructed public housing complexes to replace the housing stock, but a tradition of corruption and patronage in city contracts meant poor housing quality, and the high-rise design of complexes was not conducive to quality of life or community-building (Curvin, 2014).

Fullilove (2016) describes what happens to individuals and communities when their home is destroyed, a phenomenon she calls "root shock." Like a physical shock experienced by the body, root shock is the traumatic stress reaction to the destruction of one's emotional ecosystem—the meaning-making we engage in that attaches us to a place. Injuries from root shock can last for generations (Fullilove, 2016,

p. 11). Pulling people up by their roots involves profound emotional upheaval: it ruptures social bonds, the interconnectedness of people and place, the richness of everyday life and movement.

I mean, these were neighborhoods and the people knew each other for years, took care of each other's kids, went to school together ... the stores were there, the residents were there. The displacement meant they were scattered. There was no way they were all going to be picked up wholesale and just moved into another community where they were all going to be together. (Fullilove, 2016, pp. 152–153)

Nelly, a pilot participant, lamented the disappearance of previous organized community ties and mutual aid:

*We aren't banding together as they did back in the '50s and '60s and so on when they fought for rights and equality, people forgot about those days. We don't do that anymore. That's why everything has changed the way it has or our cities or communities are being sold right under the—from under us to the highest bidder.*

Kyle, another participant also said he wished things would change in Newark—housing and job opportunities, but also “just bringing more people together, it almost seemed like people just get more and more separated from each other.”

Injuries from root shock can linger for decades. Newark's Black neighborhoods were deeply affected by urban renewal. Communities were never rebuilt, replaced by abandoned properties, a lack of investment, spaces both socially and structurally disconnected. For those who did seek to invest in their areas through homeownership in the early 2000s, widespread predatory lending inflicted yet more harm to communities of color. Brokers intentionally targeted older Black women for subprime mortgages that were highly likely to default; Black women were 256% more likely to hold a subprime mortgage than a similar White male borrower (Baker, 2014; Castro Baker et al., 2019). During and after the Great Recession of 2008, these faulty mortgages triggered severe housing instability—defaults, foreclosures, asset depletion—in neighborhoods of color, functionally erasing the gains of the 1960s Civil Rights and Women's Movements (West et al., 2021). In Newark, for instance, 7,000 properties were foreclosed upon during the recession (State of New Jersey, n.d.).

Despite these challenges, participants professed a deep sense of allegiance to Newark. Many pilot participants had lived in Newark all their lives and had strong family connections. “It's family everywhere in Newark,” said Dahjay. Keisha described Newark as being a place she kept returning to no matter where she moved to—it was home. “When I came in Newark, I just seemed like I just keep coming back. No matter how many times you leave, I keep coming back.” She loved where she lived but also wrestled with the pain of shootings and overdoses in her community.



Participants expressed this tension about what it means to be from Newark. On the one hand, there was a sense of defiance, loyalty, and toughness born of survival—Newarkers against the world. Gloria Sanchez said:

*I don't know how to explain it. It, it, it's a, it's a, it's a seasoning on the people [laughs]... This is my identity, this is who I am... Especially people who are Newark natives and been here for over certain decades. You know, it's like there's still a thing for us where it's like, no, like we still love and protect and are here for Newark, you know what I mean?*

Being able to take care of oneself and one's own family was also a key part of social currency. As Carmen put it: "I've seen so much, I've been through so much, and I didn't just lay down." She wanted to "live and not just survive" and attributed this to growing up in Newark and having to be "a warrior."

Monique also said,

*You gonna go through some ups and downs in Newark. You are gonna go through some ups and downs but you gotta be strong just to, you gotta be strong to live out here or else you're not gonna make it.*

For some, however, the desire for safety and security won—they wanted to get out of Newark. Their ability to move was proscribed, however, by material hardship and structural barriers to mobility.

Over the years, the nature of survival under capitalism has kept people stuck in place. People are increasingly isolated by the need to survive, and the time scarcity that results from juggling paid work, childcare obligations, and unpaid labor (Castro et al., in press). Scarcity precludes people from establishing a sense of home—from feeling secure, settled, and content. It also prevents people from saving the money needed to make bigger moves, whether it be covering the security deposit, first and last month's rent for a new place, or saving for homeownership.





## Housing Instability in Newark

As pandemic-era supports have expired and rents continue to rise, housing affordability remains a persistent challenge for Newark residents. In the city, over half of renters are housing cost-burdened, spending over 30% of their income on rent (Regional Plan Association, 2023). At the start of the pilot, both treatment groups faced even higher housing cost burdens, with median monthly rent exceeding 50% of income. Only a third of participants reported receiving housing assistance. Quantile regression showed small reductions in housing cost burdens over time, mainly benefiting those with fluctuating incomes. The largest improvements were among participants with the highest initial burdens, while those with lower burdens saw little change, likely due to relatively stable housing situations or existing aid.

Table 1: Housing Cost Burden over Time (in %)

|           | MEDIAN HOUSING COST RATIO* |           |          | COST BURDENED (COST RATIO >30%) |           |          | SEVERELY COST BURDENED (COST RATIO >50%) |           |          |
|-----------|----------------------------|-----------|----------|---------------------------------|-----------|----------|------------------------------------------|-----------|----------|
|           | Control                    | Recurring | Lump-Sum | Control                         | Recurring | Lump-Sum | Control                                  | Recurring | Lump-Sum |
| Baseline  | 67                         | 62        | 65       | 60                              | 60        | 60       | 50                                       | 49        | 50       |
| 6 months  | 51                         | 61        | 55       | 58                              | 76        | 71       | 45                                       | 60        | 55       |
| 12 months | 50                         | 55        | 56       | 57                              | 71        | 68       | 44                                       | 54        | 55       |
| 18 months | 50                         | 55        | 54       | 59                              | 71        | 69       | 45                                       | 52        | 52       |
| 24 months | 50                         | 56        | 60       | 60                              | 72        | 73       | 46                                       | 55        | 56       |
| 30 months | 51                         | 56        | 54       | 60                              | 63        | 60       | 44                                       | 48        | 46       |

\* The cost ratio is the percentage of household income spent on rent or mortgage (minus utilities).

Utility costs added to financial strain for many. A third of participants across all groups reported additional monthly utility expenses exceeding \$200. Internet access via cell phone was nearly universal (control: 97% vs. lump-sum payment: 98%), though home computer or tablet access was less so. Essex County demonstrates some of New Jersey’s largest internet connection disparities, with over one in 10 (10.2%) Latina/o households and about one in 13 (7.4%) Black households lacking an internet subscription (Ahuja et al., 2024). At Baseline, 73% of control participants and 72% of lump-sum payment recipients reported home internet access via a computer or tablet. By the end of the pilot, this proportion increased by just 1 percentage point in both groups, suggesting limited impact of the GI on digital access.

Housing status followed similar trends across groups. Most participants were renters, with the proportion increasing in the lump-sum payment group from 56% at Baseline to 70% at 30 months. The share of renters in the recurring GI group increased from 69% to 78% over 30 months. Homeownership remained low (<5%) for both groups. Homelessness disappeared among those receiving recurring

payments, dropping from 3% at baseline to 0%, while rates in the control group hovered between 2–3%. Perceptions of housing and neighborhood quality remained similar between groups throughout the study.

Table 2: Housing Status (in %)\*

|           | STABLY HOUSED** |           |          | UNSTABLY HOUSED*** |           |          |
|-----------|-----------------|-----------|----------|--------------------|-----------|----------|
|           | Control         | Recurring | Lump-Sum | Control            | Recurring | Lump-Sum |
| Baseline  | 78              | 85        | 72       | 23                 | 15        | 29       |
| 6 months  | 80              | 86        | 77       | 20                 | 15        | 24       |
| 12 months | 81              | 86        | 79       | 19                 | 15        | 23       |
| 18 months | 81              | 86        | 78       | 18                 | 14        | 23       |
| 24 months | 80              | 86        | 83       | 19                 | 14        | 17       |
| 30 months | 88              | 96        | 91       | 13                 | 4         | 9        |

\* Due to rounding, totals may exceed 100%.  
\*\* Participants who rent, own, rent-to-own, or live in a public housing authority building.  
\*\*\* Participants who live with friends/family, other, or are homeless.

Many participants in the NMEE pilot cited a history of chronic housing instability rooted in material hardship. Housing instability expands traditional understandings of homelessness to include temporary housing, frequent moves, and couch-surfing. Participants shared stories of moving several times in response to financial stress, getting evicted, doubling up with relatives and friends in overcrowded conditions, and living in shelters or hotels. “I’ve been there, to where we’ve been evicted, where we had to live in a hotel,” Stacy, a recurring payment recipient, said.

RayRose (control) was couch-surfing for several years among family members, one of whom eventually asked her to leave. When she did so, she had to get rid of most of her clothes since she had nowhere to store them. She bemoaned the loss, saying she could not afford to replace them. It was one of the reasons she did not like to leave her current apartment.

Monique, who received recurring payments, had moved several times in the past few years: once because she felt unsafe in her neighborhood, once because she could not afford the rent, and again when an informal sublet fell through. “[My grandma said,] ‘You always moving.’ I said, ‘Well, the last couple of moves wasn’t, because—wasn’t my fault.’”

As Sharon Smith, a lump-sum recipient, noted:

*My main issue is housing, you know. I need stable housing. From years from being—just going from house to house—that wasn’t good. ... So, now—now I do have stability, I’m trying to keep it. I’m trying to maintain it.*



In Newark, rental prices have soared in the past few years, alongside the push to market Newark as a destination for commuters and professionals from the greater NYC region. A two-bedroom apartment averages \$2,140 per month in 2025, a sizable jump from 2020's average of \$1,483 per month. Under Mayor Baraka's leadership, a number of interventions and policies have been implemented to mitigate housing stress and ensure equitable growth. Yet many Newarkers still struggle to stay afloat in a challenging housing context. Many participants shared that the only properties they could afford were of terrible quality, with absentee landlords who ignore pest infestations and other issues. Stacy explained:

*That's the challenging part, trying to find a place that's in a decent area that's not too expensive in the upkeep of it. You have some places where the landlords, they get you in there, and then you never see them. They collect your rent and then that's it. And unfortunately, that's how it is in a lot of areas in Newark.*

The GI functioned to support housing stability in a few different ways. For some recurring payment recipients, the consistency of the cash helped them make rent each month. Many described a gap between their earnings and the amount they had to pay in rent, and this was even true for those receiving Housing Choice (also known as Section 8) Vouchers. The GI helped recipients bridge that gap, responding to increases in market rent. Carmen, a recurring payment recipient, found her rent had increased and was only able to pay it because she was receiving GI. Before, she was unsure how she would make up the difference.

Nicole, a recurring recipient and mother of five boys, had found an affordable house uniquely suited to her big family. They all loved the place, and she valued the stability their home provided. She used her GI payments toward rent:

*My rent is \$1,800. So, having that, um, having just that, that back up, you know, that I can just be like, okay, I could pay it all at once instead of, you know, splitting it in two checks and now I can have a breather, now I can throw this birthday party for my son, you know, with my check or something like that. That was definitely helpful, you know.*

*We were, um, getting evicted and it was like, I found this place in Newark, he said we could come, I told him I had five kids. He was like, that's fine. I had the money to move in and, and that was it, and we've been here ever since. My kids love it, you know? So, it's kind of like, we're gonna stay here, um, in the house that I can, the house I rent, we found ourselves, um, a single family home—and it, for what I get, it's a great price, because if it was anywhere else in Newark, I'd be paying a good \$3,000. But I have five bedrooms, three bathrooms, three floors, you know? So, anywhere else I would be paying so much more.*

Although recurring payment recipients largely tended to put GI towards their rent each month, several lump-sum payment recipients also paid their rent and utilities in advance for several months, purchasing future safety.

Gloria Sanchez, a lump-sum recipient, used the money to pay her rent while she was at school. She said, “I don’t know how to explain it, but I am kind of tethered to this apartment for multiple reasons, you know.” She had a great landlord who worked with her during her return to school and was open to letting her sublease—“it just feels like an asset, you know.” She continued:

*I find my street is a very calm street. It’s like very family oriented. Um, there’s a lot of houses with people with just like, whole families. A lot of the houses are similar to, like, my landlord situation where people’s parents and like, generations of parents have owned these houses on this block. So, a lot of them are being passed down to their kids and it’s like, you know, you’ll find generations of families in the houses on this block.*

However, safety is another integral piece of home—one that is difficult to cultivate in other parts of Newark. Nelly, describing her neighborhood, lamented that, “kids can’t go outside and ride their bikes and feel free. You don’t know if they will come by during a drive-by [shooting].” Kwante added: “It’s not living basically when your kids can’t go outside and play, it’s not living.”

Housing insecurity robs children of their ability to be children—to play, explore, and experiment in a safe environment. As Nicole puts it:

*Kids just need to be children. That’s it. Like, for as long as they can keep their innocence, you know, and enjoy life so they don’t have to, uh, they have different type of work that they need to do, you know? ... They still have to find their passions. They still have to find what they like, what they don’t like. So, take one thing off their plate.*

Many participants spoke about their experiences of community violence, described fractured upbringings, or alluded to childhood trauma. Ebony said:

*Yeah, people from Newark suffer from PTSD. I’m pretty sure out of 95 of us, 75 of us have seen violent crimes and then in that first-hand, okay? And I said that could be, especially on top of shootings and murders.*

During her interview, Tamika was hypervigilant, describing,

*It’s challenging. Like, I’m sitting here and I’m talking to you now. So, if you see my eyes go over here or go over here, or I turn this, it’s nothing being negative or disrespectful. I’m just at all time alert. I have to watch my surroundings.*





Economic precarity and housing safety were interlinked. Sharon Smith had been bouncing between homes, staying with other people until getting housing through Section 8. However, someone kept breaking into her apartment, eating her food, and taking naps in her bed. She could not afford to move to a safer complex; she was unable to work because of health issues, yet her disability application was rejected. The lump-sum payment was her only income.

For some participants and their families, though, the GI offered a pathway to safety. The lump-sum structure was particularly effective in allowing recipients to save for a new place or pay for large costs associated with moving. Kwante, for instance, felt trapped and unsafe in her apartment, but could not afford to move her family. Although it meant forgoing some necessities in the short-term, she was saving part of each GI payment in the hopes they would be able to move: “I’m trying to live, I’m trying to make it happen. I’m trying to save, I’m trying to thrive and I’m trying to get these kids to a better neighborhood.”

Summer, another lump-sum recipient, had left an abusive relationship and was living with her children in a domestic violence shelter. She received Section 8 but could not afford the first and last months’ rent and security deposit for a new place. Her GI payment covered those deposits as well as moving costs, allowing her to establish a home for herself and her children. After enduring years of living trapped, they could afford to create a place of healing, respite, and joy.

Qualitative data detailed how the GI allowed participants to invest in creating a sense of home for themselves and their families; this was again particularly notable for lump-sum payment recipients. Several put their disbursements towards big-ticket purchases such as furniture, consistent with other research (Shaefer et al., 2013). This was intertwined with the need for stability, dignity, and the security that came from being able to settle into a place. For instance, Zelen had in mind a set of chairs for a new apartment she was hoping to move to:

*We got a, we got an island in the kitchen. Yeah in the kitchen. So I want to get me two chairs to sit up there so I can sit up there sometimes, have my breakfast like I’m rich [laughs].*

Being able to create a place of one's own also reflects hope for the future. Zelen had this dream of herself in her new apartment, drinking coffee at her kitchen high-top. It reflects a desire for access to small pleasures often taken for granted.

She was also planning on using her GI payment to replace the two mats she slept on with a mattress and bedframe: "I'm gonna get me a bed 'cause I need my bed. I've been sleeping on mats, on two mats. So I need me a good bed. So I'm gonna get me a bed."

Kwante bought blankets and covers for her household with the GI; Seven, another lump-sum recipient, stockpiled food for the many grandchildren she took care of. These types of purchases also speak to the importance of stability—things like a good night's sleep, a morning routine, and access to consistent snacks can be critically important for participants and their children.

Susan was homeless for most of her children's lives, bouncing around from state to state and shelter to shelter. After living in a hotel with her teenage sons for some time, a shelter in Newark shared resources and information with her and put her up until her Section 8 application went through. Susan and her sons were able to move to a newly refurbished apartment, which she was able to furnish with the GI. Having a place to call their own has proved an enormous relief for their family:

*You know, we was just sitting on the floor, everything was brand new, shiny, and we smelt all, like, the wood, and the pine, and the paint, and we just sat here, like, everybody's on their phone, we got a back porch, you know, and back door and it was open and [my kids were] just going off doing like, "Oh, wow, Mom, this is so cool, Mom. You did got such a nice apartment for us, Mom."*

She used some of the GI payment to buy laptops for her sons. She made a video-game nook for them, buying a TV, a headset, posters, and chairs. It was the first time in their lives she was able to do so. And for herself, she was able to afford a big headboard and a bed. She finally had nice things, she said, not just her belongings in trash bags.

*So we're still in—in just—really just in awe of just being able to just have our own space and just be able just to enjoy being in a house and not worried about people coming, and checking, and doing this and doing that. We're just, we're just really— The—the—the—the filtering, detoxing [from the shelter].*

Susan talked about the importance of home for her family after years of instability: "we just sit around and bond. It's just us three." Having a place of comfort, welcome, and safety has only deepened her connection to her sons: "We talk about everything. Like, I stay in the loop of their thoughts, their friends, you know, and, they—and basically we just— We—we just sit around and gravitate around each other."



She described proudly how welcoming their new space felt, inviting small but important rituals. Her sons cooked burgers for her in the kitchen; they invited friends from the shelter over to play games.

While the lump-sum payment supported big moves and big purchases, the recurring payments were instrumental in maintaining housing stability over time. Participants talked about the difficulties of making rent month to month, even with Section 8 vouchers. Qualitative data suggests that an initial lump-sum disbursement, coupled with subsequent recurring payments, may give recipients the boost they need to ensure sustainable access to housing and cultivate a sense of home.

## Housing, Parenting, and Educational Outcomes

Housing instability, by contrast, forces children to adapt to a series of new environments. Sometimes, moving also means that children have to transfer schools or make longer commutes via public transit, introducing further sources of instability. This can interfere with children's ability to remain focused and engaged: it may create distraction, anxiety, and extra logistical burdens in terms of education. For instance, an overcrowded home may not offer space for kids to do homework; a chaotic shelter may lack school supplies for children.

Creating a sense of home, for children, also involves presence—knowing their parent is there for them, being able to count on them showing up. Nikki, a control participant, shared her perspective on home and parenting:

*I try to be as much as possible in their life so that I try to form that bond. I try to be, to be yes, that's the home, it's not the house but it is a home, you know, it's the bond you form with your kids and you know, raising them, being close to them, that's what I see as the bonding.*

However, preoccupied with the short term, stretched between making ends meet and keeping a roof over their heads, parents in survival mode tend to have less capacity to be present and engaged. Parents already under the cognitive burden of material hardship may also be unable to prioritize helping children with their schoolwork or bringing them to school activities (Cunningham et al., 2010).

Some participants referred to their ability to “hustle,” keeping up side businesses to get by in creative ways. However, patching together paid work, childcare, school, and side gigs was exhausting and meant participants could not always parent how they wanted to. Ebony, a recurring payment recipient, notes how these circumstances affect children:

*I now got to teach my daughter, hustle. We shouldn't be teaching our kids hustle. We should be teaching our kids how to work hard, we shouldn't be teaching our kids hustle. We should, we should be teaching our kids the ethics of education and being a good person, not hustle ... Everything like, stuff like, that starts at home first.*

These circumstances create additional pressure for parents who want to nurture their children's curiosity amid financial instability. As Nicole put it: "[It's about] giving them a different life because I'm like, this paycheck-to-paycheck life really sucks." Mama said:

*You know if it was just me by myself, I really wouldn't care. You understand? But having kids, you know your kids have to be your first priority. So—and that's what I make them. My very much first priority.*

Several GI recipients, both lump-sum and recurring, shared that they were able to spend more time with their children as a result of the cash. The GI supported their capacity to make decisions around parenting with agency and intention. Quantitative data showed a significant effect of the recurring payments, in particular, on household chaos, or disorganization, as measured by the Confusion, Hubbub, and Order Scale (Matheny et al., 1995). Six months after the first disbursement, the recurring payment group showed significant reduction in household chaos compared to the control group, which persisted at 12 months and 18 months and remained lower, though not statistically significant, at 24 and 30 months. These findings reflect the potential of cash payments to stabilize recipients' home environment.



For instance, with the recurring GI payments, Michelle was able to pause one of her two jobs to be at home more often with her teenagers. They were in a time of transition; one was starting a new school, the other looking to graduation, and Michelle wanted to be there for them.

*I study their movements. While they—while they sleep, I'm working. I get them ready for school. While they at school, I'm at work but I'm home when they home. So, I like, I do like that. So, when they home for like 3:30 all the way until it's time to go to bed, I'm there. So, they see me. So, then it's like, oh, they never not see me.*

Mama, a recurring payment recipient, used some of the GI to pay for costs associated with her daughter's 8th-grade graduation: the ceremony, the dance, a class trip.

*When she graduated 8th grade, it was a lot like I had to—I didn't have to, you understand, but me as a mom, I wanted to make sure that they—she looked beautiful on her day, of course. ... And I was definitely there yelling on the top of my lungs as usual, but that's perfectly fine. As long as she know mommy was there.*

That sense of support also fosters a sense of home through ontological security. Her daughter was not only able to experience the celebrations because of the GI, but know that her mother was present to cheer her on.

Other research has established the links between housing stability, financial stability, and educational outcomes for children and young people (Broton, 2021; Clair, 2019; Cunningham et al., 2010; Rafferty et al., 2004; Rubin et al., 1996; Ziolo-Guest & McKenna, 2014). The absence of stable housing can have serious consequences for children's educational achievement, whether it be frequent school transfers, a lack of safe environments for study, or irregular access to nutrition, sleep, or parental support.

GI allowed recipients to give more attention and support to their children, who in turn experienced improved educational outcomes compared to similar families without the direct cash. As Gloria Sanchez put it, "I'm, like, really big on academics with them and, um, I'm very present to that with them and I try to push them a lot in terms of, like, understanding the value of education."

The quantitative survey examined parents' perceptions of their children's educational experience, including the learning environment, academic achievements, quality of work, behavior, discipline, absenteeism, and future aspirations. Among respondents, 63% reported having at least one school-aged child, while 42% had two or more school-aged children in their household. The average age was 10 years for the first child and 9 years for the second child. Parents across all groups expressed positive views of their children's schools, with 83% either agreeing or strongly agreeing that their children enjoyed school.



Pilot participants shared ways they supported their children's social and scholastic development. They recognized their children's potential and wanted to create the conditions for them to succeed. Ebony, a recurring payment recipient, could no longer work because of health issues and struggled to afford her rent. Yet she was vocal about ensuring her daughter had access to every opportunity possible.

*And it's really hard to try to do the right things... I have a, I have a very talented 6-year-old daughter. She can play piano, she could read music. She did my make-up. She's really that type of child. You understand what I'm saying? She's not the average typical kid from where we live at type of person, because I raised her different. But I don't want my daughter to see me behave another type of way that I used to be, because now we're out here in survival mode because of my situation. Something has to make sense.*

She chose to send her daughter to a public school across town in North Newark, which is predominantly Hispanic. She believed it was safer and more well-resourced than those in her neighborhood:

*She goes to school across town, because the only thing about Newark, like they allow you now public school, because I'm not a fan of charter, okay. That's a whole, another story. You know, for me, y'all can raise your kids like that. I need my daughter to have school plays, an instrument like I did, grand plans, they have a good time circle. I need that—because that shapes the creative mind of the child. Yes, my daughter is very highly educated. Should we get that education? But I still want to feel like a kid—and be happy sunshine rainbows.*

Kwante's dream was to write a book; she kept a small notebook on her and wrote during the quiet moments at her job. She wanted to pass those creative instincts along to her children, saying, "I [wrote poetry] when I was little. Mm-hmm. And I was showing the [kids] the books that I still have from school from 15 years old." Talking about her approach to parenting, she described,

*Taking them to school. Teaching them different maths that I know, um, poems, writing, a lot of stuff that I did and teaching them how to be responsible, um, respectful to each other and one another. And don't say "Yeah," say "Yes" when you're talking to people. I, I would just love, you know, being a role model. Even though we're living in a ghetto, we ain't gotta get so, you know, different things like that. And I love being a role model to them.*

Nicole talked about her children's talent for math:

*My oldest three, I mean, their dad, my ex-husband was crazy smart in math, and my boys have that, and I'm like, that's one of the things that a lot of people don't have... And they can solve complex problems in their head, no issue. So, I'm like, I know your potential and the life that I want y'all to live, you know, is beyond this.*

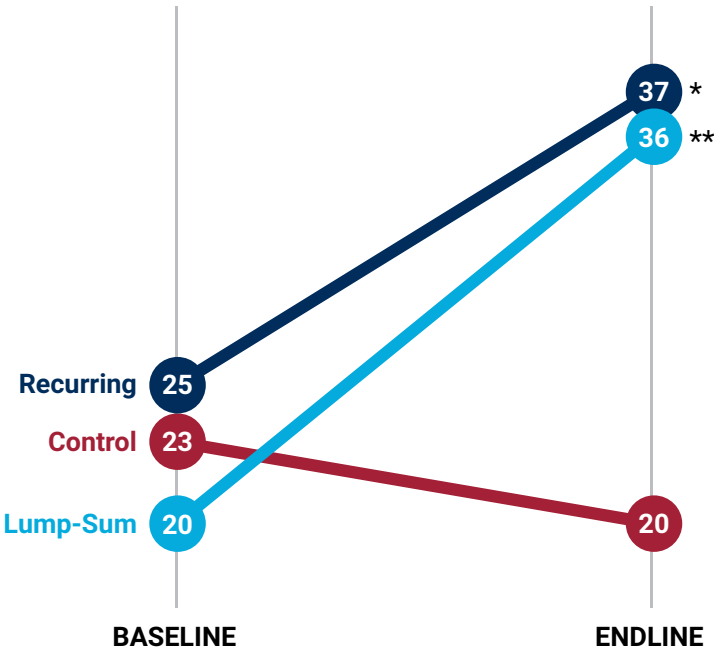
She has supplemented their education with extra lessons that they do as a family.

*What I do is on Mondays, I do cursive with them, and then Tuesdays we do, I do typing. Wednesdays is our financial literacy days. So, I'm learning with them as a, as much as they learn. I ordered this coloring book that taught like the fundamentals of, you know, money and stuff. And then Thursdays, we play chess and then, [laughter] um, yeah, and then I think I'm gonna add this year that we're gonna do like Duolingo or something like that to learn Spanish.*

Quantitative findings indicate significant positive effects of GI on academic performance, an outcome that should be interpreted in the context of the post-pandemic recovery period during which the pilot was conducted. At the start of the pilot, there were no significant differences in A grades for children between groups (control=23%, recurring=25%, lump-sum=20% for the first child; control=12%, recurring=15%, lump-sum=21% for the second child). Nearly a fifth of students had no reported grades, reflecting pandemic-related disruptions in grade records. By the pilot's conclusion, children in families receiving the recurring GI had significantly higher odds of earning A grades compared to the control group (OR=2.13, 95% CI [1.08, 4.21]). And children in households receiving lump-sum payments were more than twice as likely to earn A grades than those in the control group (OR=2.62, 95% CI [1.33, 5.14]).



Figure 1: Proportion of A Grades for Child 1, Baseline vs. Endline, by Group



\* $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

Additionally, the proportion of students without reported grades declined across all groups, reflecting the normalization of academic operations. The shift in academic engagement extended beyond grade performance to advanced coursework. By the end of the pilot, students from families receiving recurring GI payments had a 10 percentage point higher AP course participation rate compared to the control group. Students from families receiving lump-sum GI payments also reported higher AP participation rates than the control group, though their participation remained steady rather than increasing over time. The financial stability provided by the GI payments likely fostered a more supportive home environment, allowing parents to be more involved in their children’s academic decisions and aspirations.

Digital access also improved for GI recipients. While mobile internet access was nearly universal, home computer access increased by 7 percentage points among GI recipients from a baseline of 73%. In contrast, the control group saw just a 1 percentage point increase from the same baseline. This improved digital access likely supported children’s online learning needs.

Taken together, these findings suggest that the stabilizing influence of the GI manifested in increased time, space, and ease for parenting; in turn, this contributed to better outcomes for children’s educational development. It also encouraged a shift towards a future orientation—unlocking space for parents and their children to set goals and pursue opportunities that might otherwise seem out of reach.



Susan, a lump-sum recipient, talked about being able to support her teenage sons:

*Today, I have to help my son with his poster. And my [other] son wants me to help him with some applications, and jobs, and running around. Basically, I'm just trying to, I'm being—I have this time before work, they have their—their actions they want, like, he wants to go to college, and I have to do that. My son wants to work. So basically I have to feed on what they need and I take care of their needs first, as far as, like, how far they want to go out in the world...*

Nicole also encouraged her children's future mobility by enrolling them in additional enrichment courses at school. She was conscious not only of the education but the social capital they would need to get ahead:

*Just to them, just to find what they like and, you know, just to be able to live that comfortable life. Like I want, I was telling my other son like, I want you to be able to have enough money, invest to learn, so you can get up and be like, “You know what, I’ve been working all week. I’m about to go to Dubai this, this weekend,” and he just started laughing at me. I’m like, “Yeah, people do that.” He was like, “Really?” I was like, “Yeah, people do.”*

*So, I was like, I may not be able to do that now, but I can put you in the right path of people that can do it. And their work or their age is, you know, having good grades, their work is learning how to network, you know, being, you know, I have them in a, um, academic enrichment program and they’re like, we’re good students, why do we have to do this? And I’m like, enrichment does not mean you’re not a good student. Enrichment means you’re gonna get ahead of the game, you know? So, that’s the work that I’m telling them that they have to put in now, you know, figuring out what they like, what they wanna do, because I just want to be able to guide them in the right direction.*



Gloria Sanchez was also thinking big. She grew up exposed to multiple cultures and experiences and wanted the same for her children. She parlayed the lump-sum structure into a career shift: the money helped fund her return to school for filmmaking, and she hoped that this new path would include travel. In this way, the GI supported a future orientation for both Gloria and her family.

*My mom was really good at like, bringing the world to us, you know, in, in whatever weird quirky different way, whether it was like, the way she dressed today and she looks like a full like Indian woman in a, like sari... She's got us listening to jazz from Brazil or she's taking us down to a concert, and it's nothing but, you know, African drumming or, you know, so those types of experiences, um, always stuck with me, and I try to do the same thing with my kids, like, you know, just exposing them to like a lot of different and great things in life.*

*Um, the one thing I would say I would do differently than my mom is, I'm pushing to do more traveling with them... My goal is once I'm done with school is to kinda like, get to a place where in the filmmaking process I can travel a lot and be able to bring my kids in tow, so that they can experience not just visiting, but maybe even for one stint to another living in different places and kind of pulling in the culture and things.*

Parents were thinking long-term—but their aspirations were more wide-ranging than college degrees alone. In the quantitative survey, parental aspirations for their children to earn a bachelor's or graduate degree declined slightly across all groups from Baseline to Endline. At Baseline, families were emerging from the pandemic—a period of renewed optimism—but the following months brought economic uncertainty. Rising inflation, increasing college tuition costs, shifts in the job market due to technological advances, and changing hiring practices that prioritized skills over degrees likely influenced parental views on higher education (College Board, n.d.; National Academies of Sciences, Engineering, and Medicine, 2024; U.S. Department of Labor, 2024). These broader economic and social shifts shaped parents' aspirations for their children across all groups, regardless of GI receipt. Despite adjusting long-term educational goals, parents remained confident in their children's academic abilities. Across all groups, parental assessment of children's work quality remained “above average or excellent.” These findings suggest that while parents recalibrated expectations about higher education, they continued to see academic progress and potential in their children.

Despite academic improvements, challenges persisted in other areas. School discipline issues increased across all groups, with suspensions and expulsions rising by 4 percentage points in both the control and recurring payment groups for first-born children, with similar trends for second-born children. Suspensions and expulsions rose by 7 percentage points in the lump-sum payment group for the first child, with similar trends for second children as well. These trends mirror national patterns as students adjusted to post-pandemic schooling. This increase likely reflects the return to in-person schooling, where disciplinary actions require physical attendance. It also reflects that environmental pressures remain for both students and their parents. The GI alone cannot fully mitigate the experience of navigating school amidst broader stressors of community violence, material hardship, and instability.

Quantitative and qualitative findings both strongly suggest that while some behavioral challenges persisted, the core elements of academic engagement and achievement remained intact. The overall picture highlights the integral roles of both schools and families in children's education, with the GI facilitating families' resilience in maintaining academic focus despite transitional challenges in school settings.

Overall, pilot participants described a tension between loyalty to place and the need for safety; between difficult circumstances and expressions of humanity and creativity. Although some felt stuck in survival mode, they were still working towards what comes next. And above all, they wanted to equip their own children with the ability to achieve.

Several participants suggested that the stability that came from the GI could have broader ripple effects for young people in the community. Rhonda, a lump-sum payment recipient, suggested that giving everyone a GI would level the playing field:

*If they were to give out a stipend each month or, you know, give them a little something extra that they can look forward to, they won't have to bop you in your head and take your car or bop you in the head and take your money. Everybody would have the same thing. Like I was saying, when I lived [as a child] the whole block, we had two parents working, you know, it was a long time ago, but two parents working, you know, the kids are happy, they're healthy, they have the little, the little things they need. Everybody has the same thing. You don't have to beat somebody up to take their bike, because you have a bike.*

Monique, a recurring payment recipient, agreed:

*I think if they could have it for everyone, it would be amazing. It would be a less, it would be a lot of less violence in the streets, because a lot of these people is in the street basically trying to provide for their child, provide for their family, their mom, a sick mom, some of them for their siblings. So if they was able to keep this program and give it to, you know, the, the Newark residents, I think it would basic—basically show some type of impact on the communities. It would, it would, you would see it, you will see a big change, you will see a really big change out here.*

Participants recognized the work that the current mayor and administration have done so far; as Stacy noted:

*Newark has come a long way as far as getting involved with the families, the children, the youth, we, that's something I say we, we, we, yes, that's something that we've, um, we do more of the youth now and I have to, I give my mayor a lot of credit for that.*





In 2023, the city commissioned an advisory board and assessment of school enrollment systems. Programs like a 10-point literacy plan for prenatal through third graders, community book drives, and summer reading programs support educational achievement (City of Newark, 2023a). In terms of environmental challenges to youth engagement, the city treats community violence with a public health approach, combining policing with community-based interventions. This includes a street team staffed by locals, many of whom have been formerly incarcerated or entangled in the criminal justice system (Newark Community Street Team, n.d.).

The city has also rolled out major investments in response to housing instability. The mayor set a 5-year plan for housing goals, all of which have been achieved within 3 years. 3,000 new housing units (market-rate and affordable) have been built; 6,621 affordable units have been funded; 546 vacant properties have been converted for residential use; and 22,264 vulnerable or unsheltered households have been supported thus far (City of Newark Housing Tracker, n.d.). In 2022, the city created the Office of Affordability and Sustainable Housing to enforce inclusionary zoning ordinances, so that low- and moderate-income families can afford new-build housing (City of Newark, 2023b). The city recognizes that housing instability must be addressed in order to ensure every resident is able to achieve the sense of ease and belonging that comes from being at home.

Pilot participants demonstrated a determination to build their lives, families, and communities despite structural obstacles and chronic stressors. Whether educational or extra-curricular, the cash seemed to support parents' ability to build the kind of home that Hill envisions: "a place that provides access to every opportunity America has to offer" (2012, p. ix). A supportive and stable home environment can lead to better student achievement, whether by removing housing-related stress and uncertainty, improving access to food and good sleep, or increasing time spent as a family unit. Making sure that people can make a home in any neighborhood goes beyond the individual; it extends to the entire city and beyond.

# Center for Guaranteed Income Research

The Center for Guaranteed Income Research (CGIR) was established in 2020 at the University of Pennsylvania School of Social Policy & Practice with the aim of developing a shared body of knowledge on unconditional cash transfers.

At CGIR, distinguished academics and professionals in this field lead pilot guaranteed income programs and oversee the planning and implementation of research initiatives. CGIR is led by two Founding Directors: Dr. Amy Castro, Associate Professor of Social Policy & Practice at the University of Pennsylvania, and Dr. Stacia West, who holds a faculty fellowship at the University of Pennsylvania in addition to her primary role as an Associate Professor at the College of Social Work at the University of Tennessee-Knoxville.

CGIR conducts applied cash transfer studies and pilot designs that contribute to the empirical scholarship on cash, economic mobility, poverty, and narrative change. Our investigations build upon existing literature on cash transfers and incorporate evaluation practices and lessons learned from our previous research on guaranteed income and the gender and racial wealth gap.

All of our research is grounded in Durr's (1993) fundamental question: "What influences policy sentiment?" With this in mind, we are committed to conducting public science that challenges prevailing narratives surrounding poverty, deservedness, and economic mobility, utilizing diverse approaches such as multi-site ethnography, politically-driven sampling, and data visualization.

Our dashboards, created in partnership with Stanford Basic Income Lab, feature filters at the pilot level, allowing individuals to access and compare information while obtaining detailed insight into our investigations.

**Please direct all inquiries  
about this study to:**

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**CENTER FOR GUARANTEED  
INCOME RESEARCH**  
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**UNIVERSITY OF PENNSYLVANIA**



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